

**FACTORS INFLUENCING THE INTENTION TO
USE DIGITAL WALLETS IN MALAYSIA**

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- (3) Equal contribution has been made by each group member in completing the FYP.
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LIST OF ABBREVIATIONS

SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behaviour
H0	Null Hypothesis
H1	Alternate Hypothesis
IV	Independent Variable
DV	Dependent Variable
ITU	Intention to Use
AT	Attitude
SI	Social Influence
FC	Facilitating Condition
SE	Self-Efficacy
PS	Perceived Security
BNM	Bank Negara Malaysia
TRA	Theory of Rational Action
TAM	Technology Acceptance Model
IPO	Initial Public Offering
ATB	Attitude Towards the Object
ATO	Attitude Towards Behaviour
TnG	Touch n Go

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PREFACE

The research's title is "Factors Influencing the Intention to Use Digital Wallets in Malaysia". This title is selected because digital wallets have started to become a trend in Malaysia which influence Malaysians to try it out.

However, not many Malaysians adopt digital wallets in Malaysia as most of them choose to use online banking and debit cards as their non-cash payment method. Therefore, this research is carried out to determine the factors influencing the intention to use digital wallets in Malaysia.

In this research, it will include the conceptualization of digital wallets and the factors that influence the intention to use digital wallets in Malaysia. This research will allow the future researchers and business to have a better understanding of Malaysian consumers' opinions as well as providing a better improvement on the effectiveness of digital wallets.

ABSTRACT

Digital wallets have been applicable in Malaysia but only 8% of population utilized them (Abdullah, Fauziah and Daud, 2020). As this technology usage is growing in Malaysia, this paper is to discover the reasons influencing Malaysians' intention to apply digital wallets.

Additionally, this research will be using the extended Theory of Planned Behaviour model by including perceived security as an independent variable which showcase the uniqueness of this study. A total of 300 Malaysians were selected as respondents in this paper through snowball sampling and the data collected were analysed using Statistical Package for Social Sciences.

In this study, implications have also been indicated along with limitation and recommendation being figured out as references for future businessmen, researchers and others.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

This paper is to determine reasons influencing Malaysians' intention to apply digital wallets in Malaysia. By conducting this research, viewers can realize the importance of this research.

1.1 Research Background

1.1.1 Digital Wallet

In today's world, life has become easier since the existence of the internet. One of the benefits gained is that payments now can be done via smart devices. According to Kolandaisamy and Subaramaniam (2020), a digital wallet also known as an e-wallet is one of the technology applications and software. A digital wallet (e-wallet) as an essential part of the electronic payment system is one of the greatest innovations of the 21st century (Karim, Haque, Ulfy, Hossain & Anis, 2020). Under the "Cashless World" category, it is classified as a type of inventive disruptor of "payment" (Syifa & Tohang, 2020). Referring to Figure 1, aside from credit or debit cards, digital wallets are better storage for keeping personal information such as bank account number and physical card information when carrying out certain actions towards payment (Karim et al., 2020; "Navigating the E-Wallet", 2019).

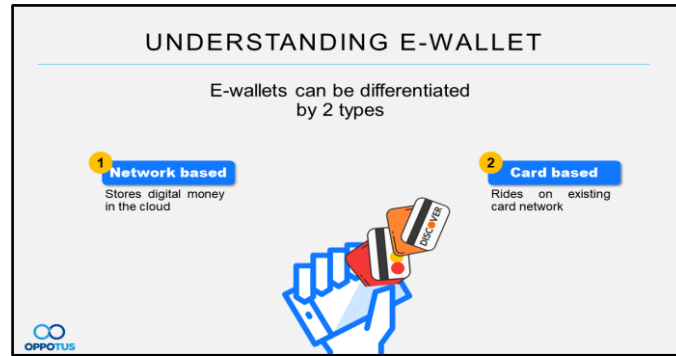


Figure 1: Types of E-wallets. Adapt from Navigating the E-Wallet Landscape of Malaysia (2019). *Oppotus*

Back in 1997, personal computers and desktops used to store digital wallets. During the launching of the Coca-Cola vending machines in Helsinki, it provided the consumers to make payment through text messages. Hence, it is believed that this is where the origin of the digital wallet came from (Sachdev, 2019; “Digital Wallet Technology”, n.d.). It was then the digital wallets were upgraded to be compatible with mobile devices through a wireless connection in the early 2000s (Sachdev, 2019). According to Lehot (2020), the consumers who consist of Asian and American millennials use these flawless payments as their payment transaction with the expectation of constant improvements for the secure and simple way of the payment process. Now, Asia is leading digital wallet adoption in the world. The Chinese leader, Ant Financial is currently in a steep situation on whether it will be the biggest Initial Public Offering (IPO) in the world's history. According to Figure 2, China has the highest usage of digital wallets of 47%; followed by Norway (42%); United Kingdom (24%) and so on (“The Rise of”, 2018).

Mobile & Digital Wallet Usage By Country	
COUNTRY	PERCENTAGE
China	47%
Norway	42%
UK	24%
Japan	20%
Australia	19%
Colombia	19%
Country average	18%
United States	17%
Singapore	17%
Canada	16%
Austria	16%

Figure 2: Mobile & Digital Wallet Usage By Country. Adapted from The Rise of Digital & Mobile Wallets: 2021 Global Usage Stats. (2018). *Merchant Machine*.

Moreover, based on Figure 3 and 4, Boost pay, TnG e-wallet, Favepay, and others are the different types of digital wallets that are being used in Malaysia (Kolandaisamy & Subaramaniam, 2020). Figure 4 shows that Boost has the highest usage in Malaysia (56%) because Boost always provides promotions and cashback events to attract more new users' adoption and sustain current users. Second highest used digital wallet is Touch n Go digital wallet (30%) because it consists of a new and unique feature and function which can be used for RFID and PayDirect. Next, the following closely behind Touch n GO digital wallet is AirAsia BigPay (29%), Maybank QR (27%) and so on ("Navigating the E-Wallet", 2019).



Figure 3: List of e-wallet in Malaysia. Adapted from List of Most Popular eWallet in Malaysia. (2021). *Malaysia Website Directory*.

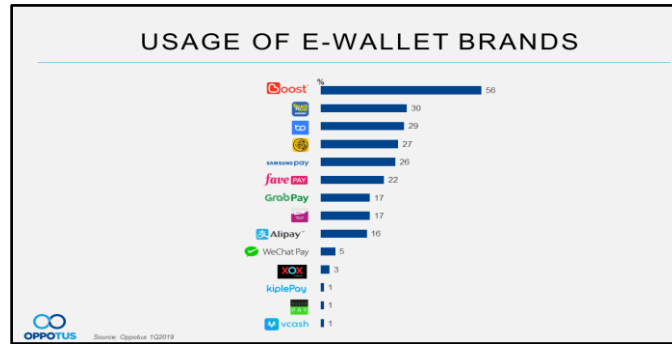


Figure 4: Usage of e-wallet brands. Adapted from Navigating the E-Wallet Landscape of Malaysia. (2019). *Oppotus*.

Referring to Tan (2019), digital wallets have started to boom and became a trend in Malaysia from the past three years which influence the Malaysians wanting to try it out. More than 40 companies had been granted e-money licences by Bank Negara to launch digital wallets to consumers (Tan & Tariq, 2020). According to Teoh, Hoo, and Lee (2020), BNM also launched a Financial Sector Blueprint (2011-2020) which is proposed to operate future financial market and payment systems of Malaysia. For instance, in order for the government to motivate and encourage the application of digital wallets in Malaysia, an attraction of RM30 is given to the consumers of digital wallets which was part of the Malaysia Budget 2020. From the J.P. Morgan (2020), the action to use digital wallets will be operated by the mobile devices' improvement and the users of digital wallet seizing on the not fully developed Malaysian market.

1.2 Research Problem

According to the Dato' Sri Dr.Mohd Uzir Mahidin (2020); Abdullah, Fauziah and Daud (2020), the total population in Malaysia is 29.4 million, however only 8% of users prefer to use digital wallets. In Abdullah et al. (2020), this article stated that most Malaysians prefer to adopt debit cards and online banking as their non-cash payment method. Despite the fact that digital wallets have been there for a long time in Malaysia, adoption is still in the infancy step. Although digital wallet technology has been available to Malaysians, there is still a low degree of acceptance as the

majority of Malaysians remain ignorant towards the advantages of mobile wallets (Yuen, 2019).

Multiple types of research are available related to the e-wallet and cashless society effectiveness in Malaysia (Abdullah et al., 2020). Technology Acceptance Model (TAM) was modified from Theory of Rational Action (TRA) and Theory of Planned Behavior (TPB) (Davis, Bagozzi and Warshaw, 1989). These are two excellently intention theories that have proven effective and efficient forecasting technology acceptance behaviour (Abdullah et al., 2020). Besides TPB Theory is a person's actions can predict and explain toward adoption of new technologies based on their human behaviour (Karim et al., 2020). In this analysis, TPB Theory functions as antecedent variables and is the most comprehensive substantive information because it has been proved variables and usefulness in interpreting human behaviour (Hiram, Yusman, Lona & Lau, 2016; Ajzen, 2020).

According to Krishnan (2019), digital wallets will cause the issue of “choice overload” such as cashback, rewards, discounts and so on. It is hard for the customers to make the decision while adopting the digital wallet. Therefore, attitude of customers adopting digital wallets will be negative, since the customers prefer to use the debit or credit card that they are familiar with.

Walker (2015) stated that the significance of social influence is being recognized more widely. Social pressure as one of the forms of social influence will affect the decision of one's will perform or not perform a behaviour (Ajzen, 2002). Besides, the decision making and the intention will easily be inspired by the people for example relatives and friends. (Abualsauod & Othman, 2020). Therefore, social influence will apply in this research to discover and understand the Malaysians easily affected by social influence.

The challenges of the facilitating conditions are due to lack of central infrastructure resulting in low adoption of cashless payment. There is only 5% of the daily adoption rate in Malaysia. In addition, the second issue is low merchant acceptance. Although there are 42 digital wallets in Malaysia, however, some of the shops only accept 2 or 4 types of digital wallets as cashless payments (Povera, 2020). Besides,

the government did a lot of digital wallet programs, such as offering RM30 as an award payment. However, people who live in rural areas are unfamiliar with digital wallets (Insyiraah, 2020). Thus, this is the issue of self-efficacy.

Kim, Tao, Shin and Kim (2010) shows that perceived security refers to a person assuming a new technology device or service is safe. The relationship among perceived security and the attitude of consumers toward the adoption of digital wallets, perceived security of digital wallets shows a positive effect (Shin, 2009; Schierz, Schilke & Wirtz, 2010). Moreover, the research emphasizes that when the perceived security is high, the lower the risk will be for customers to receive and adapt to new technology such as digital wallets (Fan, Shao, Li and Huang, 2018). According to Lee, Jais, Chan and Zaidi (2020); Menon and Ramakrishnan (2019), both research applied TPB Theory in digital wallets do not using the perceived security as their independent variables. However, from the research Digital News Asia (2018), 70% of Malaysian citizens prefer to adopt the traditional payment methods rather than digital wallets such as cash. This is because Malaysian citizens are concerned about the risk of security which worries someone will steal or sell their financial and individual information while using digital wallets (Hostspotshield, 2021). Thus, perceived security is necessary for this study.

This paper is to uncover and understand factors influencing intention to use the digital wallets in Malaysia by using TPB Theory with the Attitude (AT), Facilitating Condition (FC), Social Influence (SI), Self- Efficacy (SE), and Perceived Security (PS). Besides, this research would be useful for digital wallets companies, it will assist developers and marketers of digital wallets in implementing techniques that increase Malaysians' continuous intentions to use digital wallets, encourage them to test new versions of digital wallets, and suggest these applications to their relatives and friends.

1.3 Research Objectives

The objective is recognizing the factor that influences the intention to use digital wallets in Malaysians. This study's specific objectives are listed below.

- 1) To determine the effect of Attitude (AT) on the intention of Malaysians to use digital wallets in Malaysia.
- 2) To determine the effect of Perceived Security (PS) on the intention of Malaysians to use digital wallets in Malaysia.
- 3) To determine the effect of Social Influence (SI) on the intention of Malaysians to use digital wallets in Malaysia.
- 4) To determine the effect of Facilitating Condition (FC) on the intention of Malaysians to use digital wallets in Malaysia.
- 5) To determine the effect of Self-efficacy (SE) on the intention of Malaysians to use digital wallets in Malaysia.

1.4 Research Question

1. Does Attitude (AT) affect the intention of Malaysians to use digital wallets in Malaysia?
2. Does Perceived Security (PS) affect the intention of Malaysians to use digital wallets in Malaysia?
3. Does Social Influence (SI) affect the intention of Malaysians to use digital wallets in Malaysia?
4. Does Facilitating Condition (FC) affect the intention of Malaysians to use digital wallets in Malaysia?
5. Does Self-efficacy (SE) affect the intention of Malaysians to use digital wallets in Malaysia?

1.5 Research Significance

Digital wallets also called electronic wallets (E-wallets) is a new form of payment method, the goal is for consumers and business owners to able to use digital payments for safer, efficient, and cashless transactions. This study provides useful information and insight to people who want to digitize their business to recognize the factors that influence the intention of Malaysians to apply digital wallets in Malaysia. It could bring a stronger competitive advantage to the business by improving in technology and will help the business to increase sales as they can make sales through consumers who choose to pay with digital wallets and gain a competitor's advantage which embraces traditional methods of payment. In addition, digital wallets (payment method) are a highest security compared to traditional payment, digital wallets lend credibility to merchants.

Besides, this study provides benefits in gaining academic experience for other researchers in the future. The researchers will be provided a clearer mindset on what factors that influence intention of Malaysians to use digital wallets, in this study will have comprehensive information and broad knowledge about the factors that influence the intention of Malaysians to use digital wallets in related aspects. The factors that will influence are AT, PS, SI, FC, and SE. The future researcher will gain related information from this study for their research in future. This study is dedicated to upcoming future studies, specifically research into the factors that influence Malaysians to use digital wallets.

Compared with past research, this research will provide more information about the factors that influence Malaysian's intention to use digital wallets in Malaysia, and this research will be focused on all the Malaysians who have the ability to use digital wallets and also the location will be Malaysia. This research will use the extended TPB model by including PS. Based on past research by Sukaris, Renedi, Rizqi & Pristiyadi (2021) will depend more on the acknowledgment of the new technology and the social adaptability of the new technology. The past research by Karim et al., (2020) also focused on specific generations (Generation Y or Z) or locations (Kuala Lumpur, Selangor). By understanding this study, it can help anyone who wants to digitize their business to recognize the factors that influence the intention of Malaysians to use digital wallets in Malaysia and gain more knowledge to help them improve their business in better ways. Moreover, this study could also provide useful information and knowledge for gaining academic experience for future researchers. Lastly, in this study has been used the TPB model, the variables of the conceptual framework include AT, SI, FC, SE and PS.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

DV, Intention to Use (ITU) digital wallets in Malaysia is discussed simultaneously with IV which include Attitude (AT), Facilitating Condition (FC), Social Influence (SI), Self-efficacy (SE) and Perceived Security (PS).

2.1 Review of Relevant Conceptual Model

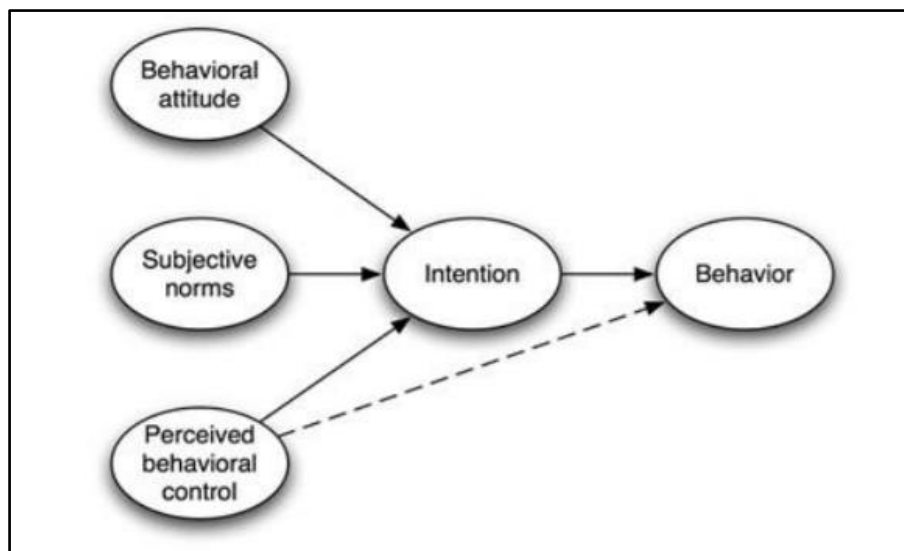


Figure 2.1. Theory of Planned Behavior Model (TPB Model) Adapted from Ajzen, I. (1985). From Intentions to Actions: A Theory of Planned Behavior. Springer, Berlin, Heidelberg.

The expansion of theory of reasoned action (TRA) is theory of planned behavior (TPB) whereby it presumes behaviours under total voluntary control (Ajzen & Fishbein, 1980; George, 2004; Hackman & Knowlden, 2014; Ajzen, 1985). TPB is frequently used to forecast behaviour and behavior intention (Hackman & Knowlden, 2014). In In TPB, the intent is thought to be influenced by subjective norms regarding the engagement in behaviour and the attitude towards the target

behaviour. Moreover, perceived behavioral control is also a factor affected influencing the intention when participating in the behaviour (George, 2004). In TPB, a performance of a particular behavior of an individual is determined by her or his intent to carry out the behavior. Perception of whether the person could successfully engage in target behaviour, subjective norms about participating in the behaviour along with the attitude towards the behaviour is known as intent (George, 2004).

Attitude is one of variables from the TPB theory. Attitude is playing an important role in social psychology (Manstead & Hewstone, 1995). The attitude is defined as “how a person responds to an event, object and institution” and always used to define human behaviours (Ajzen, 2005; Zimbardo, Ebbesen & Maslach, 1997). The performance of behavior can be evaluated by an attitude either positively or negatively (George, 2004). Besides, subjective norms are explained as an individual’s insight towards peer pressure to participate or to not conducting certain actions (Ajzen, 1988). The intention can be affected by one's perception due to the social pressures of others who are vital around them (Ayudya & Wibowo, 2018). The perceived behavioral control is used to forecast the behaviour intentions that are not under the full control of one’s. The perception of difficulty or ease in participating in the behavior is perception behavioral control as well as it is also considered to be a barrier of displaying experience and anticipation (Ayudya & Wibowo, 2018). Furthermore, the perceived behavioral control has a resemblance on self-efficacy and facilitating condition explaining about one’s opinion referring to his or her capability and willingness to carry out a performance (Tan, Memon, Sim, Leong, Soetrisno & Hussain, 2019; Chang, Enkhjargal, Huang, Lin & Ho, 2020). The definition of self-efficacy is about an individual carrying out the behaviour through his or her self-confidence (Bandura, 1977 & Bandura, 1982) and the facilitating condition refers to the sources available to conducting the behaviour (Chang et al., 2020). According to Ajzen (1988), the bigger the person’s PBC, the more persuasive the person is in participating some actions. The main reason for applying TPB as a framework in this paper is to recognize the factors that intend to use a digital wallet.

Table 2.1: Summary of approaches and purposes by researchers in Digital Wallet

Researchers	Study	Purposes	Approaches
Ridaryanto, Refi Kautsar, Kantono, & Ara Moro (2020)	Factors affecting the use of E-Wallet in JABODETABEK Area	The aim of this study is to analyse the influence of trust, social influence and promotion on the intention to use e-wallets in the Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek)	Trust, Social influence, Promotion and Intention to Use
Menon & Ramakrishnan (2019)	Revolution of E-Wallets Usage among Indian Millennial	This paper intends to empirically examine the adoption patterns of e wallets by the respondents	Ease of use, Usefulness, Trust, Satisfaction, Security and Reason for use of E-Wallet for payments
Ayudya & Wibowo (2018)	The Intention to Use E-Money using Theory of Planned Behavior and Locus of Control	This study aims to apply Theory of Planned Behavior (TPB) with Locus of Control (LOC) as a moderating variable in the context of the use of electronic money.	Attitude, Locus of Control, Perceived Behavioral Control, Subjective Norm and Behavioural intention
Shu-Chiang Lin Persada, Dalimunte, Nadlifatin, Miraja, Redi, Prasetyo, Chin & Lin (2021)	Revealing the Behavior Intention of Tech-Savvy Generation Z to Use Electronic Wallet Usage: A Theory of Planned Behavior Based Measurement	To measure the behavioral nature of Generation Z in using the electronic wallet (e-wallet).	Attitude towards using e-wallet for online transaction, Subjective Norms towards using ewallet for online transaction and Perceived Behavior Control towards using ewallet for online transaction

Based on the previous studies, most of the research articles did not use perceived security (PS) as an IV when TPB was applied. Despite there are articles that use the independent variables in the TPB model, there are also journal articles that use other independent variables (trust, promotion, and usefulness) to act as a replacement. Referring to Table 2.1, it is shown that the articles did not use perceived security as an independent variable in the TPB model.

2.2 Review of Relevant Literature

2.2.1 Intention to use (ITU)

According to Aydin and Burnaz (2016), the intention to use is referring to the consumer's purpose and willingness to use a new service or product effectively. It can also be described as an individual's aim to achieve a course of action (Nguyen, Nguyen & Tran, 2020; Zhao & Othman, 2011). In Nguyen et al., (2020), the subjective probability of an individual is planned to obtain a product or service within a period of time which is called behavioural intention (Ajzen, 1988). According to Ibrahim, Hussin, and Husisin (2019) and Davis, Bagozzi, and Warshaw (1989), the definition of behavioural intention is the intention to perform a behaviour that originates from an awareness of decision making.

According to Abdullah et al., (2020), in Malaysia, most of the citizens do not acknowledge the convenience and efficiency of the usage of digital wallets. Referring to Malaysia's Payment Landscape Report, only 8 percent of Malaysians use digital wallets whereas the majority of Malaysians prefer to make payments using online banking and debit cards (Abdullah et al., 2020). There has been an obvious improvement on the efficiency of the payment systems which determine the country's efforts to move forward on advancement of the digital financial economy (Abdullah et al., 2020; Chen, Teo, Char, & Ling, 2020). The consumer's intention development and

attitude towards consumption of digital wallets is determined by the cognitive evaluation of digital wallets (Laroche, Teng & Kalamas, 2002). According to Mirabi, Akbariyeh, and Tahmasebifard (2015), a purchase intention may be altered under the determinants of price or perceived quality and value as consumers are also affected by internal or external motivations during the purchasing process.

2.2.2 Attitude (AT)

Attitude can be explained as the propensity to act and learn constantly towards a given object despite in an unfavourable or favourable manner (Schiffman, Kanuk & Wisenblit, 2010). Often attitude serves as an alliance between the utilization and an individual's characteristics (Armstrong & Kotler, 2007). From Ajzen (2011), the article stated that the intention and behaviour of an individual are affected by attitude. Thus, attitude plays a significant role in establishing intentions and as a causal factor during behaviour establishment (Nguyen, Do, Vu, Dang & Nguyen, 2019). As stated by Ajzen and Fishbein (2005); Richards and Johnson (2014), attitudes consist of two types which are attitude towards the object (ATO) and Attitude towards behaviour (ATB). ATO is defined as a common attitude towards the physical item while the definition of ATB is the positive or negative feelings of an individual towards the behaviour. Despite the existence of the two broad attitudes, it could be the factors that lead to a great forecast of a behaviour. For instance, when the attitude towards an object (ATO) is present, this is where the attitude towards behaviour (ATB) falls in as various choices of behaviour are to be made. When both ATO and ATB are linked together, it can bring out great forecasting of behaviour (Shalender & Sharma, 2019). Besides, in context of forecasting an individual's behaviour of intention to use information technologies, many researchers found that the same theoretical foundation (attitude) was used (Tan et al., 2019). Thus, attitude can affect the user's intention to use digital wallets.

2.2.3 Social Influence (SI)

Social influence is a perception of a person toward the social pressure on the engagement's decision in a certain activity or event (Teo et al., 2020). A person's intention can be influenced due to the social pressures of others who are important and closer around them. The person will mostly try to adapt to the intention to use digital wallets, and vice versa with the condition of the important people having a positive attitude towards digital wallets (Teo et al., 2020). Hence, it can be said that when the influence of subjective norms towards the use of digital wallets increases, the possibility of one using a digital wallet will also increase (Rahman, Ismail & Bahri, 2020). Family members, teachers, friends and reference groups are the important ones that will give some influence on an individual's intention as well as behaviour in a certain way such as thinking, thoughts and performance (Aydin & Burnaz, 2016; Teo et al., 2020). When social influence is implemented, it is referring to an individual that can be affected by the decision of whether to use a digital wallet. Most Malaysians are still using debit cards and online banking to make payment although debit cards require physical cards and the website of online banking design is complex (Abualsauod & Othman, 2020). Therefore, if the family members or friends start to utilize digital wallets simultaneously, acknowledging the benefits (more convenience), they will influence an individual to use it (Nizam, Hwang & Valaei, 2018).

According to White, Smith, Terry, Greenslade and McKimmie (2011), the concept of subjective norms and social influence are related and subjective norm is namely social influence due to both representing social pressure to perform a behaviour from considerable others (Bagozzi & Lee, 2002). Besides, Eckhardt, Laumer and Weitzel (2009) stated that most of the technology studies applied social influence instead of subjective norms in measuring technology adoption. Referring to Cheung & Lee (2010), the research stated that most of the theoretical research emphasized that online social technology has been affected and gained the customers' attention by

the independent variable of social influence. For example, Dholakia, Bagozzi and Pearo (2004) introduced and empirically tested a virtual community by using the social influence variable while doing the research.

2.2.4. Facilitating condition (FC)

The definition of facilitating condition is when an individual have faith in that technical infrastructure occurs on the road to assist and sustain the adoption of technology (Venkatesh, Morris, Davis, and Davis, 2003). The definition of the facilitating conditions is connected to the view of resources availability and encouragement of users to use a specific technology (Dawi, 2019). According to Havidz, Aima, Ali, and Iqbal (2018), there has been numerous studies as vital evidence where the presence of the facilitating conditions affects the behavioral intention to apply a particular technology. According to Hiram et al. (2016), the facilitating condition is related to PBC in the TPB theory. Referring to Peñarroja, Sanchez, Gamero, Orengo, and Zornoza (2019), the journal shows that the knowledge-sharing behaviour of using technology will be affected positively by the facilitating conditions in this digital era. Depending on the conceptualization of this construct, consumers' acceptability on digital wallets has the probability to be measured (Rahman et al., 2020). Referring to Koksai (2016) findings, facilitating conditions and intention are the direct factors of usage behaviour. Therefore, when the facilitating conditions are fully sufficient such as mobile devices, internet, the acceptance of digital wallets by vendors and so on, the people will want to use the new technology service (Tan et al., 2020).

2.2.5 Self-efficacy (SE)

Bandura claimed about self-efficacy reflects on how confident an individual generates the cognitive resources and develops motivation as well as formulating an operation plan which consists of the purpose of task's fulfilment (Tan et al., 2019). Moreover, self-efficacy is not about common personality traits but rather it is referring to the characteristics depending on various tasks (Nystrand & Olsen, 2020). Self-efficacy indicates self-assurance about accomplishing a task with the requisite skills (Gbongli, Xu & Amedjonekou, 2019). From Ajzen (1991), there are two control factors which are categorised as internal and external controls. Self-efficacy is linked to internal control such as capabilities, skills, knowledge and obligations. Self-efficacy consists of positive effect on applying the technology services and products (Hill, Smith & Mann, 1986). Simultaneously, Burkhardt and Brass (1990); Hill et al. (1986) stated that SE consists of a major effect toward the use of new innovations' intention. Therefore, self-efficacy can influence and increase intention to use digital wallets.

2.2.6 Perceived Security (PS)

For perceived security, customers' assumption that the transaction of the channel or platform will be safe and secure. According to Enck, Ongtang, and McDaniel (2009), consumers assume that their individual credentials will not be stolen, viewed or operated by other people such as unauthorized users when engaging the online transaction through a digital wallet (Deepak & Joshi, 2020; Chyntia & Raden, 2020). Perception of how online consumers are protected from the possible risk is security (Mekovec & Hutinski, 2012). It can also be considered as the consumers' subjective assessment regarding the security of digital wallets on the safety of the electronic payment system (Linck, Pousttchi, & Wiedemann, 2006). According to Teo, Law, and Koo (2020), security is playing an important

indicator that shows in the adoption of digital wallet payment. Whether the consumers have worries about how others use and acquire the information shared in digital service, it tends to affect the consumers' attitude in digital service consumption (Weerakkody, Irani, Kapoor, Sivarajah, & Dwivedi, 2017). It is extended whereby such consumers will be disappointed towards the service encounter (Kar, 2020). The understanding of security has a connection with negative outcomes that consumer could undergo if the consumers change their intention to use (Francisco, Iviane & Francisco, 2017). In Gao, Waechter, and Bai (2015), the research further verified that the intention to use digital wallets are affected by security and confidentiality issues, claiming that the consumer's attitude with regard to security is an important factor towards the behaviour. It is shown that through many surveys and studies, digital wallets face many challenges such as high cost in security and transaction, hacking and the possible risk of mistreating and abusing digital wallets due to unidentified and undetectable characteristics such as money laundering. These challenges will affect the consumers' attitude to utilize digital wallets. Therefore, efforts have been made by researchers to eliminate and control the risks such as the development of Electronic Trading Laws, lawful dependability of electronic signature and usage of passwords for offline transactions (Nizam et al., 2018).

2.3 Development of Research Framework

This study establishes appropriate conceptual model and material as indicated below. AT, SI, FC, SE, and PS are the five IVs in this study. Therefore, the DV will be the ITU a digital wallet.

Independent Variables

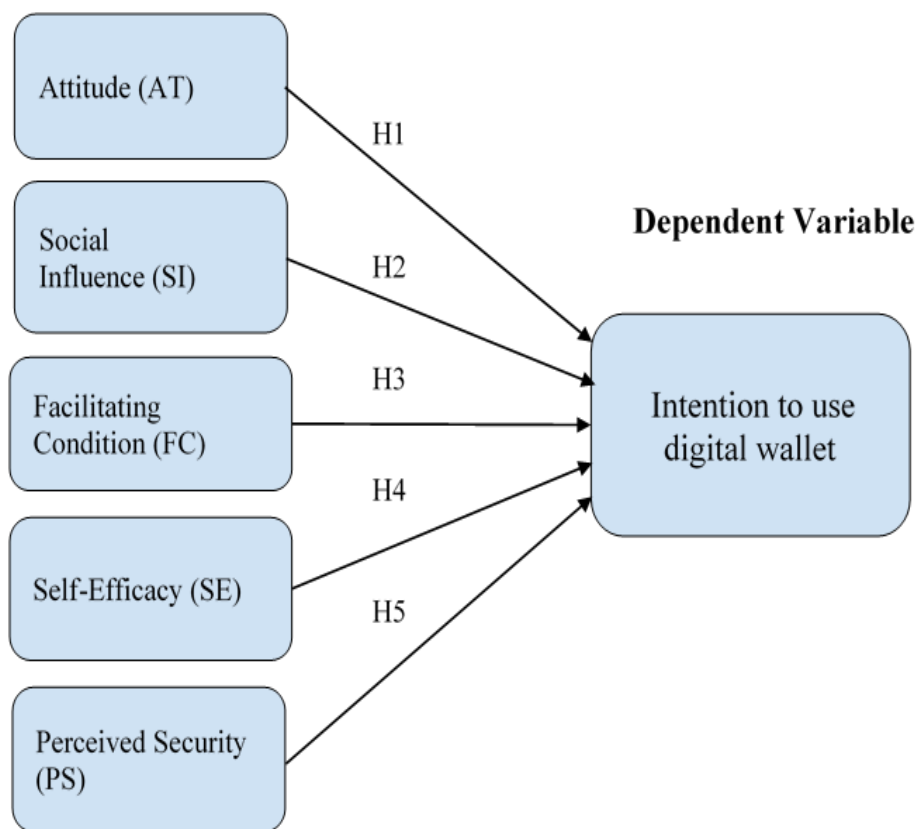


Figure 2.3: Propose Research Framework

2.4 Hypotheses of Development

The impact of Attitude (AT) on the intention to use digital wallets.

In general, attitude is declaimed as experiences, set of beliefs, and feelings which lead to a preference for a particular activity. There is a linkage between individuals with aspects of attitude shifting constantly, so it can be called a dynamic linkage (Nandram & Samson, 2006). According to studies conducted by Hussein, Oon, and Fikry (2017), attitude is positively and significantly connected with intention to use. An optimistic attitude will bring out a goodwill to use digital wallets, if the person shows a positive attitude toward the intention to use digital wallets, he or she will tend to use digital wallets to fulfill their needs. Based on Nysveen, Pedersen & Thorbjornsen (2005) discovered that positive attitudes toward an action have a positive effect on behavioral intention in multiple investigations. Hence, it can be hypothesised the attitude can influence the intention of Malaysians to use digital wallets.

H1: Attitude (AT) has a significant influence on the intention to use digital wallets.

The impact of Social Influence (SI) on the intention to use digital wallets.

Social Influence has been built to analyse the consumers' desire to use digital wallets (Peng, Yang, Cao, Yu & Xie, 2017). Social Influence is the influence sensed by others (vital people) who push consumers to utilize digital wallets (Rachmawati, Kartawinata, Wijayangka & Hasbi, 2020). Influencers, family, friends, and organisations are all considered to be important people. Consequently, social influence referring to environmental conditions that have an impact on customers' decisions to buy or sell new goods. According to Chaouali, Yahia & Souiden (2016) stated that social influence is the perceived influence of those who encourage customers to pay through digital technology. Hence, it can be hypothesised that social influence can influence the intention of Malaysians to use digital wallets.

H2: Social Influence (SI) has a significant influence on the intention to use digital wallets.

The impact of Facilitating Condition (FC) on the intention to use digital wallets.

According to Venkatesh, Morris, Davis & Davis (2003) market expectations of resources are reflected in the facilitating conditions. There is assistance required to carry out the target behaviour. It's been described as the factors and technological infrastructure that help digital wallets function better. It is also described as the external environments that allow users to overcome barriers to new information technology adoption. According to Hossain, Hasan, Chan, and Ahmed (2017), facilitating conditions have a significant impact on consumers' intention to buy a product. The consumers are expected to continue using services after experiencing the ease of using facilities provided by service providers that enable payments and transactions. Based on the previous studies, facilitating conditions displayed a significant impact on consumers' intention to use digital wallets. Hence, it can be hypothesised that facilitating conditions can influence the intention of Malaysians to use digital wallets.

H3: Facilitating Conditions (FC) has a significant influence on the intention to use digital wallets.

The impact of Self-efficacy (SE) on the intention to use digital wallets.

Based on Syawani, Fauzi, Azhar & Mohamad (2019) studies explaining self-efficacy as a judgement of one's capability to plan and execute that lead to completing certain goals. Self-efficacy greatly influences behavioral intention to use digital wallets by performing the anticipated operations through the use of smartphones. According to Dippenaar (2017) research once the users believe they have the ability to use the digital wallets, they will have high behavioural intention to utilize it. Hence, it can be hypothesised that self-efficacy can influence the intention of Malaysians to use digital wallets.

H4: Self-efficacy (SE) has a significant influence on the intention to use digital wallets.

The impact of Perceived Security (PS) on Intention to use digital wallets.

In terms of personal information and financial aspects, the user of a digital wallet claims that payments on digital wallet platforms are more safe (Zhang, Luximon & Song 2019). Digital wallets will require sensitive personal information, so the user will have a concern when using them. So, customer's intention to use will be influenced by perceived security. Based on the previous research conducted by Amoroso & Watanabe (2012) found that the effect of security has an impact on the intention to use digital wallets. Hence, it can be hypothesised that perceived security can influence the intention of Malaysians to use digital wallets.

H5: Perceived security (PS) has a significant influence on the intention to use digital wallets.

2.5 Conclusion

TPB model is applied in this chapter. Thereafter, it also contained a conceptual research framework (IV and DV).

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

Research methodology is used as general approach to carry out the research project (Leedy & Ormrod, 2001).

3.1 Research Design

Research design is a layout specially designed to respond to the research questions and control variance (Helen, 1993). The quantitative research method was utilized as primary research method during this study. Information or data can be collected and quantified to the treatment of statistics so as “alternate information claims” can be supported or refuted (Creswell, 1998). The researchers apply the mathematical models as the data analysis methodology methods (Carrie, 2007) and the data collection results are usually numeric. The reason for choosing this method is because it is appropriate for a larger sample size of respondents (Sekaran & Bougie, 2016); less time to be consumed and can save more resources (Daniel, 2016).

By using the descriptive research design, collecting surveys can help to support the research methodology and get a better understanding (Williams, 2007). Through the information collected by the descriptive research design, more detailed information (who, when, where, what and how) are known simultaneously realize the respondents' feelings, attitudes and others (Asiamah, Mensah & Oteng-Abayie, 2017). According to McCombes (2019), correlational research design (a descriptive research's type) is carried out to discover relationship between two variables. Hence, correlation study was selected to determine relationship between the independent variables (Attitude, Facilitating Condition, Social Influence, Self-efficacy & Perceived Security) along with dependent variable (Intention to use digital wallets).

3.2 Sampling Design

3.2.1 Target Population

According to Asiamah et al. (2017), population specification is one of the requirements in qualitative and quantitative studies. Target, general, accessible populations are frequently used to the qualitative and quantitative. Moreover, this research (target population) were Malaysians that are located in Malaysia because digital wallets are now getting more recognition in this country.

3.2.2 Sampling Frame

Referring to Stasny (2001), the sampling frame is referring to the units that are drawn in a list for a sample. According to Landreneau (2005); Stasny (2001), the list involves the elements in the population of a sample drawn such as a map with some of the areas being sampled or a phone book containing phone numbers to be sampled. However, the sampling frame was not applicable for this research as it could cause some difficulties to obtain accurate data when targeting Malaysians as respondents in Malaysia as a whole.

3.2.3 Sampling Technique

The non-probability sampling technique was used to determine this research sample. Most of the non-probability is always associated with the research design and quantitative research (Taherdoost, 2016).

Nowadays, snowball sampling remains to be applied extensively in research that is related to behavioral, biomedical, and social. This method is used

repeatedly due to the reason for identifying social platforms in sociometric research (Johnson, 2005). According to Johnson (2014), snowball sampling is recognized as chain referral sampling, which is one of the non-probability methods of survey sample selection. It is normally used to discover uncommon or troublesome populations. This method generates a sample of research through the referrals that form between the individuals who partake or recognize others who hold some features or characteristics that are of study interest (Biernacki & Waldorf, 1981). From one person to several people, this is how the snowball sampling starts to spread out to the primary cases (“Chapter 8: Quantitative”, n.d.). From the viewpoint of research study, snowball sampling is also seen as a valid sampling strategy. This method is able to prevent barriers from occurring whereby the person acknowledges the traits, social factors and similar features among the respondents are willing to participate in the research (“Snowball sampling”, n.d.). Therefore, it was used in this research. For instance, this research chose Malaysians as the respondents whether the Malaysians have applied the digital wallet or not (Etikan, 2016). The questionnaire of this research was created using Google form and shared on social media platforms. Facebook, Whatsapp, and Instagram were used because these are the most active social media in Malaysia. According to “Social Media Marketing” (2019), the active users of Whatsapp and Facebook are 91% and Instagram is 70% in Malaysia.

3.2.4 Sample Size

Bigger samples are better in general (Comrey & Lee, 1992; Velicer, Peacock, and Jackson, 1982), a broad range of recommendations with regard to the size of sample in factor analysis has been suggested. The guidelines usually are specified in terms of either the sample size (N) minimum ratio to the variable numbers being analyzed (p), or the minimum essential sample size. Referring to Arrindell and van der Ende (1985) and later by Velicer and Face (1998), many guidelines are studied and contested. Considering a

sampling of recommendations about the sample size (MacCallum, Widaman, Zhang & Hong, 1999). The Gorsuch (1983) article suggested that N should be at least 100 and it was supported and sustained by Kline (1979). However, Guilford (1954) debated that the minimum amount of N should be more than 200 followed by Cattell (1978) arguing that 250 is the required minimum of the sample size. As for the factor of analytic studies, Comrey and Lee (1992) and MacCallum et al. (1999) persuade researchers to acquire 300 samples or more observations every time possible. To sum up, a total of 300 participants were chosen in this research.

3.3 Data Collection Method

Data collection plays a role of gathering information from all credible materials with the aim of obtaining answers for the paper's issue, assessing the hypothesis and evaluating findings (Dudovskiy, 2018). Data collection methods can be classed into primary or secondary. Therefore, this paper used primary data.

3.3.1 Primary Data

The primary data source is one of the main sources of knowledge for the data. It is one in which the researcher obtains data for a particular research project as part (Salkind, 2010). Primary data can be obtained in a variety of ways. Nevertheless, the most common techniques are self-governing surveys, interviews and others. This research used computer-administered surveys and assigned questions to reach our targeted respondents.

3.4 Research Instrument

Research instruments designed to gather data from research subjects based on the topic of interest for example questionnaire and scale (Des Moines University, 2018). The design of questionnaires is according to the purpose of this study and each part of the questionnaire was made easy and simple to understand for target respondents. Self-administered questionnaires were applied in this research, as it had lower cost compared to other data collecting methods (Oden, 2018). The questionnaire was distributed via an online channel and was assembled after the survey was completed.

3.4.1 Questionnaire Design

Questionnaire is a study method consisting of a collection of questions for the purpose of collecting information from respondents (McLeod, 2018). The questionnaire was carried out in the English Language, divided into two sections which are Sections A and B.

Section A consisted of questions which are gender, age, payment method and the number of usage of digital wallets in this research. In section B, questions were created depending on the DV and IVs. The research study DV is the ITU. Furthermore, research study IVs are AT, SI, FC, SE and PS. Section B was designed to seek target respondents' views and identify the IVs and DV (the reasons that influence the intention of Malaysians to apply digital wallets in Malaysia). Therefore, Likert scale was applied in this research to target respondents to choose from 1-5 which strongly disagree to strongly agree (Market Research Guy, 2020).

3.4.2 Pilot Test

Pilot study is defined as procedures, data collection tools, test the recruitment process, and other research methods in preparation for a larger study (Hassan, Schanttner & Mazza, 2006). Pilot studies serve a number of important purposes and may offer useful and significant information to other studies. The samples ranging in size from 10 to 40 each participant is assessed for their ability to provide estimates accurate enough to achieve a wide range of potential goals (Hertzog, 2008). Therefore, the pilot study with 30 respondents was conducted as part of this research.

3.5 Constructs Measurement

This paper consisted of IVs and DV measurement such as attitude, facilitating condition, social influence, self-efficacy, and perceived security towards intention to use digital wallets among Malaysians in Malaysia. The following variables used the questionnaire to measure through a list of the questions depend on the respondents' personal opinion, perception and knowledge regarding digital wallets.

3.5.1 Constructs Measurement

Section A consists of 4 questions to respond to. Those are demographic questions that related to respondent's personal information such as gender, age, payment methods and time of usage.

Table 3.5.1: Sample Items of the constructs

Constructs	Measurement	Reference
Attitude	<ul style="list-style-type: none"> I like to use digital wallets. 	Trivedi (2016)
	<ul style="list-style-type: none"> I feel delighted when using digital wallets. 	Trivedi (2016)
	<ul style="list-style-type: none"> It is a great idea to use digital wallets. 	Aydin & Burnaz (2016)
	<ul style="list-style-type: none"> I feel comfortable using a digital wallet over a physical wallet. 	Alaeddin O., Rana A. Zainudin Z. & Kamarudin F. (2018)
Social Influence	<ul style="list-style-type: none"> People who are important to me consider a digital wallet as a good method of payment. 	Yang et al. (2021)
	<ul style="list-style-type: none"> People who are important to me always share the benefits of digital wallets. 	Yang et al. (2021)
	<ul style="list-style-type: none"> People who are important to me always use digital wallets as their payment methods. 	Yang et al. (2021)
	<ul style="list-style-type: none"> People who are important to me think that I should use digital wallets. 	Yang et al. (2021)

Facilitating Condition	<ul style="list-style-type: none"> • My mobile device is able to support the digital wallet application. 	Deepak & Himanshu (2019)
	<ul style="list-style-type: none"> • My current lifestyle encourages me to use digital wallets. 	Farah, Hasni and Abbas (2018)
	<ul style="list-style-type: none"> • Digital wallet is compatible with other systems I use. 	Rahman et al. (2020)
	<ul style="list-style-type: none"> • When I encounter a problem using digital wallets, assistance is always available. 	Farah et al. (2018)
	<ul style="list-style-type: none"> • I have the necessary resources to use digital wallets. 	TANDOHO (2016)
Self-Efficacy	<ul style="list-style-type: none"> • I have the general resources and knowledge to use digital wallets. 	Deng et al. (2011)
	<ul style="list-style-type: none"> • I can utilize a digital wallet if I have experienced the same technology before. 	Lan, Van, & Phuong (2021)
	<ul style="list-style-type: none"> • With someone's guidance, I will be able to use a digital wallet properly. 	Lan et al. (2021)
	<ul style="list-style-type: none"> • I was able to complete the online transaction by myself. 	Jusoh & Teng (2019)
Perceived Security	<ul style="list-style-type: none"> • I believe the digital wallet is a secure payment method 	Kumar, Adlakaha & Mukherjee (2018)

	<ul style="list-style-type: none"> • I believe that digital wallets will keep all users' personal information and money secure. 	Rahman et al. (2020)
	<ul style="list-style-type: none"> • I immediately receive notifications and information when there is an error occurred during payment. 	Lan et al. (2021)
	<ul style="list-style-type: none"> • The chances of a credit card scam happening to me are unlikely during online transactions. 	Jusoh & Teng (2019)
Intention to Use	<ul style="list-style-type: none"> • I would like to use digital wallets in my smart device. 	Yang et al. (2021)
	<ul style="list-style-type: none"> • I prefer to use digital wallets as payment methods. 	Phuah, Ting & Wong (2018)
	<ul style="list-style-type: none"> • I recommended to the people who are important to me to use digital wallets as a payment method. 	Teo, Law and Khoo (2020)
	<ul style="list-style-type: none"> • Digital wallets are one of my favourite payment technologies for payment. 	Teo et al. (2020)
	<ul style="list-style-type: none"> • I will use digital wallets more frequently. 	Chawla & Joshi (2019)

3.5.2 Scale of Measurement

Scales of measurement implies toward ways in which numbers are described and categorized. Each scale of measurement has specific characteristics that affect the suitability of some statistical analyses. Nominal scales and ordinal scales were utilized in this study. Nominal scale is at the other end of the hierarchy, they do not need numerical values to be assigned, only specific identifiers like numerals, letters and so on (Stevens, 1946). Section A, nominal scales of measurement were be used for some questions. Section A questions were the age and usage rate of digital wallets, using ordinal scale. In ordinal scales, there are numbers that represent for ranking and state the ranking quality and quantity. Nevertheless, there is no indication of the quantity or quality of the ranking. (Lee, 2016). Section B consisted of opinions from respondents toward the reasons that influence intention of Malaysians to apply digital wallets. In section B, Likert five-point scale had been used in this research. It is an example of why the interval difference between ordinal variables cannot be concluded. The result option on this scale is usually polar (1: strongly disagree; 2: disagree; 3: neutral; 4: agree; 5: strongly agree) (Lee, 2016).

3.5.3 Reliability Test

Reliability is the major element of test quality and examines the consistency or reconstruction of performance tests (Professional Testing Inc, 2006). The function of Cronbach's Coefficient Alpha (α) was to calculate and discover reliability of a system. In Cronbach's Coefficient Alpha (α), there are 6 rankings as following.

Table 3.5.3: Cronbach's Alpha Coefficient Size

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

Source: Stephanie (2021).

Table 3.5.3.1: Results

Variables	Value	Strength of Association
Intention to Use	0.9395	Excellent
Attitude	0.9120	Excellent
Social Influence	0.8961	Good
Facilitating Condition	0.8582	Good
Self-Efficacy	0.8772	Good
Perceived Security	0.7906	Acceptable

The results shown in Table 3.5.3.1 are obtained from the 30 surveys (pilot test) that were collected online. There are five IVs which are AT, SI, FC, SE and PS and DV is the ITU. The range of Cronbach's coefficient alpha value of AT (0.9120) is measured as excellent reliability. Cronbach's coefficient alpha value of SI (0.8961), FC (0.8582) and SE (0.8772) is categorised as good reliability. The range of Cronbach's coefficient alpha value of ITU (0.9395) is classified as excellent reliability. PS (0.7906) is acceptable reliability.

3.6 Proposed Data Analysis Tools

3.6.1 Statistical Package for the Social Sciences (SPSS)

SPSS (Statistical Package for the Social Sciences) is a flexible and adaptable application that can perform a range of data procedures (University of South Australia, 2021). It can accommodate a wide range of variable data sets (Noels, 2018). Besides, it provides data interpretation for descriptive statistics, numeric performance estimates, and group descriptions. The data transformation, visualisation and direct marketing capabilities to process data smoothly (Padamkar, 2020).

3.6.2 Descriptive Analysis

Descriptive statistics are used to define the basic characteristics of the data in the analysis. The simple graphical analysis forms the basis of virtually every quantitative analysis of the data (Trochim, 2020). The descriptive analyses used to analyse demographic profiles for respondents.

3.6.3 Inferential Analysis

Inferential statistics take data from the sample and draw inferences about the wider population from which the sample was taken (Kuhar, 2010). The purpose is to draw conclusions from the sample and generalise them to the population. The sample of the research was assured to represent the population accurately.

3.6.4 Pearson Correlation Coefficients Analysis

Pearson correlation coefficient is characterised in statistics as a significant indicator of a relationship between the two variables and their correlation among each other (Data analysis, 2021). The method for examining the relationship between two quantitative variables is correlation. This analysis aimed to evaluate the relationship between IVs (AT, SI, SE, FC and PS) and the DV (ITU).

This coefficient is a dimensionless estimate of correlation coefficients with a scale ranging from -1 to $+1$. Furthermore, $r = 0$ that means it did not consist of any correlation between variables. In terms of absolute significance of r increases, the relationship turns into positive and the coefficient approaches -1 or $+1$, it eventually approaches a straight line (Schober, Boer & Schwarte 2018). There is no relation between IVs and DV when the r -value is equal to 0. If r is positive, then as one variable increases, so does the other and vice versa (The University of Texas at Austin, 2015). The research table shows the correlation coefficients' ranking.

Table 3.6.4: Indicator for Correlation Coefficient Analysis

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

Source: Schober et al. (2018).

3.6.5 Multiple Regression Analysis

Multiple regression is to explain the functional relationship between the variables, to attempt to see what might cause changes in the dependent variable. Regression models with one dependent variable and therefore more than one independent variable is named multilinear regression (Uyanik & Guler, 2013).

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

$$Y = a + b_1(X_1) + b_2(X_2) + b_3(X_3) + b_4(X_4) + b_5(X_5)$$

Y = Intention to use

a = Constant value

b_{1,2,3,4,5} = Slope of regression line

X₁ = Attitude

X₂ = Social influence

X₃ = Self-Efficacy

X₄ = Facilitating condition

X₅ = Perceived security

3.7 Conclusion

In sum, these research methodologies were performed to gather data, instrument research, construction measurement, scale measurement and the data analyzing tools in this chapter. The next part, all data being gathered through the questionnaire will be assessed and evaluated.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

The results are studied, simultaneously determining some interpretations.

4.1 Descriptive Analysis

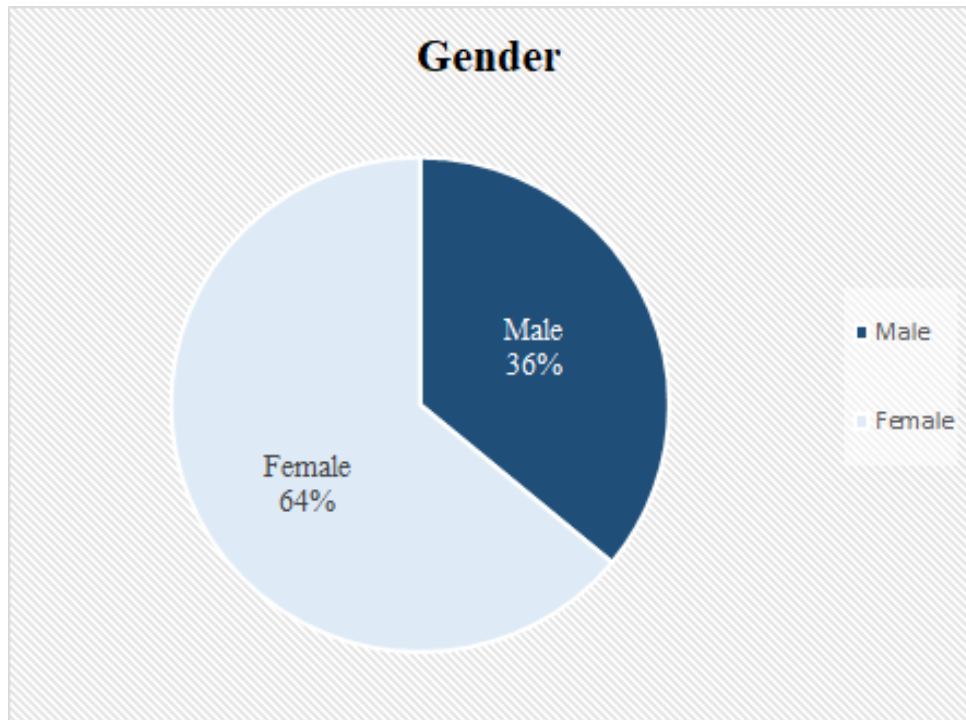
4.1.1 Survey Responses

The response rate of the respondents is 100%.

4.1.2 Respondent Demographic Profile

4.1.2.1 Gender

Figure 4.1.2.1: Respondents' Gender



Source: Developed from research data

Table 4.1.2.1: Respondents' Gender

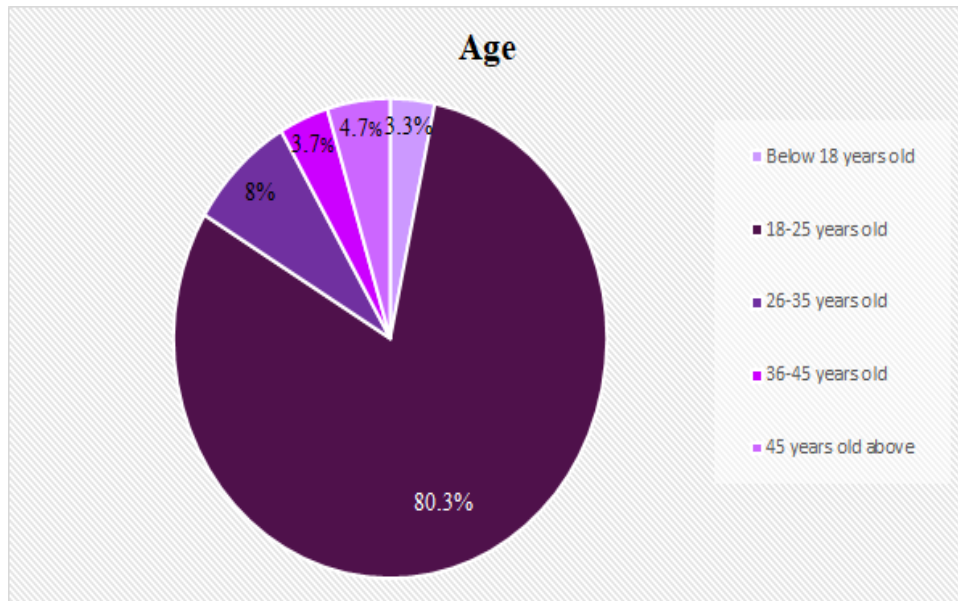
Gender	Frequency	Percentages (%)
Male	108	36.0
Female	192	64.0

Source: Developed from research data

From the table above, a total of 108 (36%) males and 192 (64%) female respondents are being tested.

4.1.2.2 Age

Figure 4.1.2.2: Respondents' Age



Source: Developed from research data

Table 4.1.2.2: Respondents' Age

Age	Frequency	Percentages (%)
Below 18	10	3.3
18-25	241	80.3
26-35	24	8.0
36-45	11	3.7
45 above	14	4.7

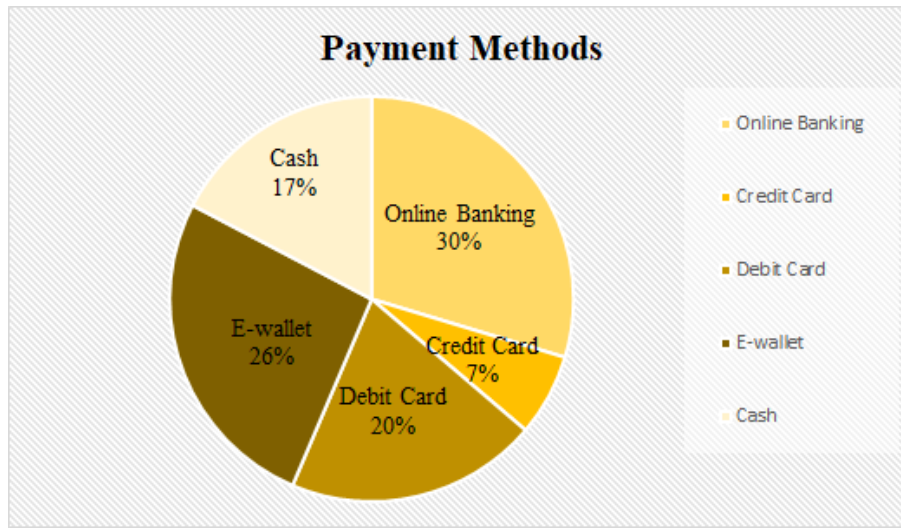
Source: Developed from research data

Referring to table above, there consist of 10 respondents below 18 years old distributing the lowest proportion of 3.3% whereas, for the age group (18 to 25), it conquers the most percentage of 80.3% (241 respondents). The reason for choosing respondents' age below 18 years old is due to the availability of digital wallets that are eligible for them. Referring to INTRODUCTION (2018), as long as the guardian or the parent agrees to the terms and

conditions, their children below 18 years old are eligible to use a digital wallet. The age range 18 to 25 years old is the highest because there is a high acceptance among youths towards technology (Nair, 2018). According to Yong, Wong and Lim (2021), based on the survey, more than half of the Malaysians (age below 35) are technology savvy and use e-wallets. 8% (24 respondents) under the age group (26 - 35), 3.7% (11 respondents) for the age range 36 to 45 years old and 4.7% (14 respondents) under the age group (45 above).

4.1.2.3 Payment methods

Figure 4.1.2.3: Respondents' Payment Methods



Source: Developed from research data

Table 4.1.2.3: Respondents' Payment Methods

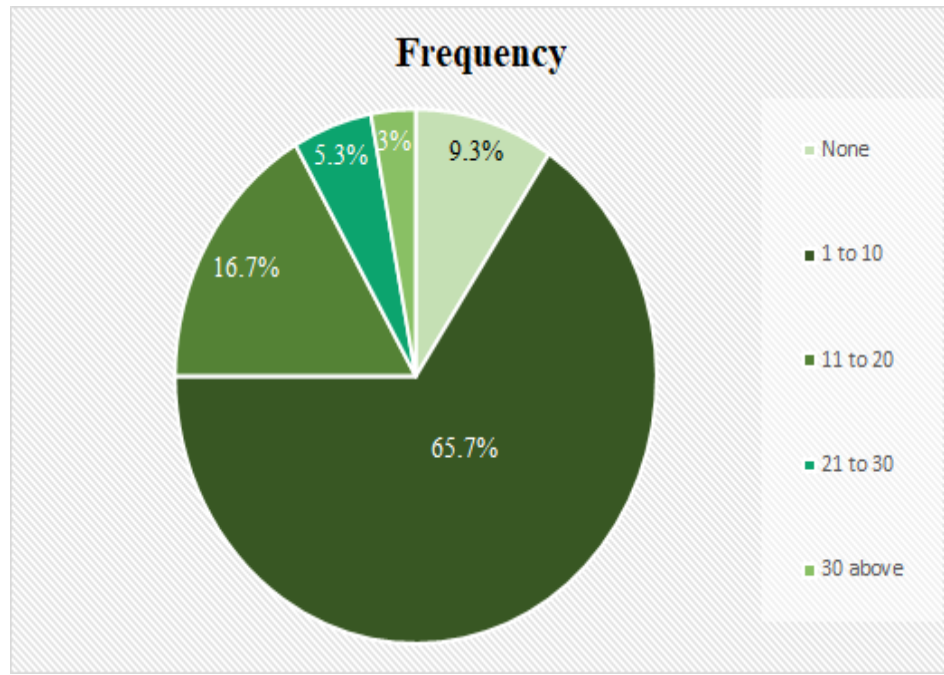
Payment Methods	Frequency	Percentages (%)
Online Banking	217	30.0
Credit Card	48	7.0
Debit Card	148	20.0
E-wallet	195	26.0
Cash	127	17.0

Source: Developed from research data

Referring to the table above, online banking is the most preferred payment method with a total of 217 respondents (30%) followed by E-wallet with 195 respondents (26%). Meanwhile, the least preferred payment method is credit card with 48 respondents (7%). There are 148 respondents (20%) who preferred to use debit cards and 127 respondents (17%) who preferred to use cash.

4.1.2.4 Times of use

Figure 4.1.2.4: Respondents' Times of Use



Source: Developed from research data

Table 4.1.2.4: Times of use

Times	Frequency	Percentages (%)
None	28	9.3
1-10	197	65.7
11-20	50	16.7
21-30	16	5.3
30 above	9	3.0

Source: Developed from research data

Table shows only 28 respondents (9.3%) that do not use digital wallets in a month. The most frequent time of use is 1 to 10 times in a month which is 197 respondents (65.7%) followed by 11 to 20 times of use; 50 respondents (16.7%), 21 to 30 times of use; 16 respondents (5.3%), 30 and above times of use; 9 respondents (3%).

4.2 Scale Measurement

4.2.1 Reliability Test

Table 4.2.1: Summary of Cronbach's Alpha for Each Scale

Variables	Conbrach's Alpha	No.of Items	Reliability Result
Intention to use	0.947	5	Excellent
Attitude	0.927	4	Excellent
Social Influence	0.920	4	Excellent
Facilitating Condition	0.847	5	Good
Self-Efficacy	0.861	4	Good
Perceived Security	0.866	4	Good

According to Table 4.2.1, Cronbrach's Alpha's result of intention to use (DV) is 0.947 and IVs which include attitude (0.927) and social influence (0.920). These results are considered excellent in the reliability test (Stephanie, 2021). The following IVs are facilitating conditions with a value of 0.847, self-efficacy (0.861) and perceived security (0.866) classified as good in the reliability result (Stephanie, 2021).

4.3 Inferential Analysis

4.3.1 Pearson Correlation Coefficient

Table 4.3.1: Pearson Correlation Coefficient Analysis

		ITU	AT	SI	FC	SE	PS
ITU	Pearson Correlation	1					
	Sig. (2 tailed)						
	N	300					
AT	Pearson Correlation	.906**	1				
	Sig. (2 tailed)	.000					
	N	300	300				
SI	Pearson Correlation	.639**	.639**	1			
	Sig. (2 tailed)	.000	.000				
	N	300	300	300			
FC	Pearson Correlation	.786**	.814**	.593**	1		
	Sig. (2 tailed)	.000	.000	.000			
	N	300	300	300	300		
SE	Pearson Correlation	.658**	.662**	.405**	.761**	1	
	Sig. (2 tailed)	.000	.000	.000	.000		
	N	300	300	300	300	300	
PS	Pearson Correlation	.652**	.662**	.549**	.680**	.595**	1
	Sig. (2 tailed)	.000	.000	.000	.000	.000	
	N	300	300	300	300	300	300

Source: Developed from research

ITU= Intention to use

AT= Attitude

SI= Social Influence

FC= facilitating Conditions

SE= Self-efficacy

PS= Perceived Security

Table 4.3.1 shows the correlation between 5 IVs (AT, SI, FC, SE and PS) and DV (ITU). According to Schober et al. (2018), the pair of ITU and AT is considered to have a very strong correlation with a value of 0.906. Meanwhile, the pair of ITU and FC (0.786), AT and FC (0.814), FC and SE (0.761) are considered as strong correlations. A group of pair of variables which include ITU and SI (0.639), ITU and SE (0.658), ITU and PS (0.652), AT and SI (0.639), AT and SE (0.662), AT and PS (0.662), SI and FC (0.593), SI and SE (0.405), SI and PS (0.549), FC and PS (0.680), SE and PS (0.595) categorised as moderate correlation.

4.3.2 Multiple Regression Analysis

Table 4.3.2: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.914 ^a	.835	.832	.38336

a. Predictors: (Constant), PS, SI, SE, AT, FC

Referring to Table 4.3.2, the result of R-square consists of 83.5% of the Malaysians having the intention to use a Digital Wallet in Malaysia and defined IVs (AT, SI, FC, SE and PS). According to What Is R-Squared? (n.d.), the greater the R-square, the better the fitness for the model. The R-square result of this research is 0.835 and it is considered a high level of correlation because it is above 0.7 (Fernando, 2020). Meanwhile, the remaining variables (16.5%) are not tested in this research.

Table 4.3.2.1: ANOVA Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	218.908	5	43.782	297.901	.000 ^b
	Residual	43.208	294	.147		
	Total	262.117	299			

a. Dependent Variable: ITU

b. Predictors: (Constant), PS, SI, SE, AT, FC

F-value of ANOVA (297.901) significant value of 0.000 is smaller than 0.05. Besides, the table is also shown the means are significantly different simultaneously the IVs (AT, SI, FC, SE, PS) are able to estimate the DV (ITU).

Table 4.3.2.2: Coefficients of Equation

Coefficients^a

Model		Unstandardized		Standardized		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	-.181	.139			-1.306	.193
	AT	.750	.046	.728		16.430	.000
	SI	.088	.032	.088		2.730	.007
	FC	.078	.062	.062		1.253	.211
	SE	.089	.048	.071		1.875	.062
	PS	.042	.038	.038		1.101	.272

a. Dependent Variable: ITU

P-value of IVs of AT (0.000) and SI (0.007) significantly influence the DV (ITU) which are smaller than 0.05. The FC (0.211), SE (0.62) and PS (0.272) of significant value are over 0.05. Thus, they did not consist significant influence towards intention to use digital wallets in Malaysia. Nevertheless, AT consists of 16.430 in the t-value and showing that AT is the most influential as compared to other IVs. AT and SI of unstandardized coefficients consist of a positive relationship with DV. In sum, the relationship of DV (ITU) and IVs (AT, SI, FC, SE and PS) can be interpreted by developing:

$$Y = a + b_1(X_1) + b_2(X_2)$$

$$\text{Intention to use digital wallets in Malaysia (ITU)} \\ = -0.181 + 0.750 (\text{AT}) + 0.088 (\text{SI})$$

Based on the equation above, when AT and SI are increased by one unit, this will predict the ITU whereby it will increase by 0.750 and 0.088 respectively for each IV remaining other variables to be constant.

Table 4.3.2.3: Summary

Hypothesis	Supported	Not Supported
H1: Attitude (AT) has a significant influence on the intention to use digital wallets.	✓	
H2: Social Influence (SI) has a significant influence on the intention to use digital wallets.	✓	
H3: Facilitating Conditions (FC) has a significant influence on the intention to use digital wallets.		✓
H4: Self-efficacy (SE) has a significant influence on the intention to use digital wallets.		✓
H5: Perceived security (PS) has a significant influence on the intention to use digital wallets.		✓

Source: Developed from research

To conclude, H1 and H2 are resulted as adequate. Nevertheless, H3, H4 and H5 are not accepted.

4.4 Conclusion

As conclusion, analysis and interpretation were carried out from the results of the collected data. Besides, SPSS software is utilized to calculate results of the data collection and has been interpreted in table forms in this paper.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATION

5.0 Introduction

The chapter will determine findings that we collected and explained in Chapter 4 as well as illustrating some summaries and implications of the discoveries, theoretical and managerial implication, and so forth.

5.1 Discussion of Key Findings

Table 5.1: Data Analysis (Summary)

Hypothesis	Sig.	Result
H1: Attitude (AT) has a significant impact on the intention to use digital wallets.	0.000	Significant
H2: Social Influence (SI) has a significant impact on the intention to use digital wallets.	0.007	Significant
H3: Facilitating Conditions (FC) has a significant impact on the intention to use digital wallets.	0.211	Not Significant
H4: Self-efficacy (SE) has a significant impact on the intention to use digital wallets.	0.062	Not Significant
H5: Perceived security (PS) has a significant impact on the intention to use digital wallets.	0.272	Not Significant

H1: Attitude (AT) has a significant impact on the intention to use digital wallets.

The result demonstrates AT has shown the significant impact on the intention to use digital wallets in Malaysia. This research found out that respondents are enjoying using the digital wallets and feel happy when they are using the digital wallets. Moreover, 41.5% of the respondents agreed that using digital wallets is a great idea.

Based on the past research by Hussein, Oon & Fikry (2017) found that AT has a significant correlation with intention to use digital wallets, positive AT will lead to positive intention to use digital wallets. Thus, the finding of AT is constant with previous researcher. Likewise, the results show that users had developed a positive AT toward intention to use digital wallets, so they will have high intention to use digital wallets to fulfil their needs.

H2: Social Influence (SI) has a significant impact on the intention to use digital wallets.

The result shows that SI has a significant impact on the intention to use digital wallets in Malaysia. This research has discovered that the individuals in the surroundings who are important to them will influence their intention to use a digital wallet. The important people will influence their intention by sharing the benefits of digital wallets and will encourage the individual to use digital wallets. SI refers to a variety of external variables that can influence how someone's point of view or behaves. Based on the previous study by Chaouali, Yahia & Souiden (2016) stated that SI influenced everyone's attitude about utilizing new innovative products through technology services. In the study it also stated SI has significant impact to assess consumers' desire to use digital wallets. Hence, the finding of SI is constant with the past paper.

H3: Facilitating Conditions (FC) has a significant impact on the intention to use digital wallets is not supported.

The research shows that there is a significant impact from FC on the intention to use digital wallets in Malaysia is not supported. FC is the degree to which an individual believes that the necessary organizational and technological infrastructure exists to facilitate the use of a system (Hamzat & Mabawonku, 2018). Based on the finding, 61.2% of the respondents believe that their mobile devices are able to support the digital wallets application and majority of the respondents also agreed that digital wallets are compatible with other systems they use such as online shopping platforms. This means they have already acquired necessary resources and facilities to use digital wallets in Malaysia. The previous research

showed that FC displayed a significant impact on the intention to use digital wallets (Hossain, Hasan, Chan & Ahmed, 2017). After experiencing the ease of use of digital wallets, it is expected that users will remain to use digital wallets. Thus, the result of FC in this study is not reliable with the earlier studies.

H4: Self-efficacy (SE) has a significant impact on the intention to use digital wallets is not supported.

The finding shows that SE has a significant impact on the intention to use digital wallets in Malaysia is not supported. The ability to manage one's own motivation, behaviour, and social environment is referred to as SE (Michael & Andrew, 2009). The plausible reason why the result is insignificant is that users believe that they have the resources and expertise to use digital wallets, and they can use digital wallets based on their own experience, but they still want someone to guide them to use digital wallets correctly. Past research proved SE has a significant impact on the intention to use digital wallets, Dippenaar (2017) found out once the users believe they have the ability to use digital wallets, they will have high intention to use it. However, the end result of SE in this study is contradictory with the earlier research by Dippenaar (2017).

H5: Perceived security (PS) has a significant impact on the intention to use digital wallets is not supported.

The results show that PS has a significant impact on the intention to use digital wallets in Malaysia is not supported. PS refers to mobile payment customers who believe that financial and personal information is safe when transacted on mobile payment platforms (Zhang, Luximon & Song, 2019). The plausible reason why the result is insignificant is because the users believe that a digital wallet is a secure payment method and it will keep all user's personal information and money secure, but they are not sure if there are chances of whether a scam will happen when they use digital wallets. Based on the previous research conducted by Amoroso & Watanabe (2012) shows that PS has an impact on the intention to use digital wallets. Therefore, the finding of PS in this study is incompatible with the earlier paper.

5.2 Implication of Study

5.2.1 Theoretical Implications

To discover the factors influencing the intention to use digital wallets in Malaysia, Theory of Planned Behaviour had been used. This research further the Theory Planned Behaviour by adding the facilitating condition, self-efficacy and perceived security. However only attitude and social influence show significance while facilitating condition, self-efficacy and perceived security is not significant. In addition, research results show that attitude is the most important variable among Theory Planned Behavior because the beta value of attitude is the highest (0.728) and it is same with the research that are Lim and Ariffin (2020) and Ting, Yacob, Liew and Lau (2015) that shows the attitude is the most important variable in the context of Malaysia. Therefore, the students or market researchers can use this as a reference in academics or business and may assist the market researchers in understanding and estimating the Malaysians' behaviour and needs of intention to use the digital wallets.

5.2.2 Managerial Implication

Research furnished some factors of managerial implications for the organization of digital wallets on Malaysia. The outcomes show effective impact on social influence and attitude toward influencing intention to use digital wallets in Malaysia. Thus, this research will assist the market researcher to recognize the target market and the factors that impact intention to use in their business strategies.

This study may benefit digital wallet market researchers in better understanding attitudes, perceptions, and behaviour. Besides, the government may subsidize digital wallets' companies to attract more

Malaysians by giving the money to those who are using digital wallets to increase the adoption rate. Furthermore, market researchers may come up with different plans such as organizing some campaigns with food and beverage companies to attract Malaysians to increase their intention to use digital wallets. Moreover, the digital wallets' company may promote the application through social media, radio and so on by sharing the educational and benefits content of digital wallets to educate the Malaysians to have a positive mindset and attitude towards digital wallets. Lastly, companies of digital wallets may collaborate with the government to promote the benefits and packages of digital wallets to attract and increase the adoption rate.

Besides, market researcher may be more understanding about the power of advertisement and word of mouth (WOM) will affect adoption of digital wallets through social media and organize webinars or campaigns about the knowledge and usage of digital wallets in secondary school or university by offering some benefits to the future generation to increase the adoption rate. Furthermore, the company recommended to organize the referral programme which the exciting customers may encourage and recommended their family and friends to adopt the digital wallets. Thus, the market researcher will be able to recognize the importance of a good reputation of digital wallets among the general population. Marketers can also boost the usability of the digital wallet by advertising it on television or on the internet, such as YouTube, Facebook, where customers can see product details. This is to ensure that the product information and advantages of using the digital wallet are truthful. Furthermore, marketers can increase the interesting promotion of digital wallets by offering cash back, which would make users happy and encourage users to share the information with their close ones. In short, it has the potential cause significant positive influence on encouraging all users adopt digital wallets into their daily lives.

Facilitating condition has an insignificant relationship towards intention to use digital wallets in Malaysia. Malaysian residents must rise to the occasion and discover the benefits that will benefit them in the future by addressing the proper use of technology. Furthermore, the low adoption of digital

wallets is due to a lack of infrastructural technology. The Malaysian government can raise awareness about digital wallet technology in rural areas, allowing Malaysians to become more acquainted. To decrease the difficulties during the transaction, the Malaysian government should enable offline payment for those individual users who have internet connection problems. The era of globalisation would be an ideal time for everyone to understand and go cashless. Implementing digital wallets to purchase products online and pay with digital wallets instead of going to physical stores would save quality time. It would be a positive sign for Malaysia to implement digital wallets into their daily lives, indicating a commitment to high-tech growth.

Self-efficacy is not a significant relationship to use digital wallets. Even if it has little influence on digital wallets, digital wallet businesses should increase awareness and deliver quality information about the benefits and how to utilise them successfully to all individuals. In the aspect of behavioural, individuals can boost confidence level without fear of being judged for lack of knowledge to use. Implementation of the digital wallet is essential so that in the future, everyone can benefit from the knowledge supplied by the respective businesses. The Malaysian government can assist in the introduction of the digital wallet by providing individuals with appealing offers to encourage them to use it. Moreover, all users will find it easier to pay with digital wallets and receive excellent deals from certain digital wallets in the form of discounts or cashback. Furthermore, when an individual wants to purchase something from a physical store, it is strongly recommended that all physical stores prepare instructions on how to purchase digitally by scanning the QR code provided in the store. Businesses that operate with digital wallets should prioritise the application's design for simplicity of use and usability for all users, as this may lead to the urge to influence digital wallets.

The studies demonstrated perceived security toward the impact on intention to use digital wallets in Malaysia is insignificant. Marketers of digital wallets should take the lead in emphasising the importance of security in a

digital wallet application that protects all third-party personal information. Marketers can reap the benefits of this chance to issue a privacy and confidentiality policy so that individuals are aware of the need of keeping their personal information safe from sensitive data. This allows the user to accept a sense of complete security without the worry about losing something. There is an opportunity to persuade the users about the benefits of switching to a digital method of payment by improving the digital wallet application security level. Besides, everyone should be aware of the need for security to prevent being deceived by scammers. Scammers use a variety of methods to obtain data, including sending SMS or creating false advertising that hacks the device and collects all personal information. In short, this will benefit all Malaysians by allowing people to accept and use digital wallets rather than paying with cash, which has no assurance of protection when thieves approach.

5.3 Limitations and Recommendations of Study

In this research, the limitation is the age group of respondents. Referring to Table 4.1.2.2, (18 to 25 years old) has taken up 80.3% which is equivalent to 241 respondents out of 300 respondents who belong to this age group. A huge gap occurred between numbers of respondents from different age groups. This is because different age groups of respondents consist of different perspectives towards a subject in particular even though snowball techniques can make sure respondents to fulfil the fundamental requirement better.

However, this study consists of recommendations for future studies. Future researchers should balance the quota of every age group of respondents. By having a balanced data collection, it can reduce the possibility of the occurrence of sampling bias. Therefore, further initiatives need to be undertaken to encourage the participation of other age groups. This can help to generalize the results to all different groups in Malaysia.

5.4 Conclusion

In a nutshell, this research determines to study on reasons affecting Malaysians' intention to use digital wallets in Malaysia. TPB model was applied for determining factor influencing the intention to use digital wallets in Malaysia. The relationship between IVs and factors are significant influencing the intention to use digital wallets in Malaysia such as attitude and social influence, yet facilitating conditions, self-efficacy and perceived security consist insignificant relationship. This research can provide benefits to marketers, government, future researchers and also businessmen who use digital wallets in their business to have a clearer guideline among Malaysian consumers' opinions along with providing more enhanced improvement on the effectiveness of digital wallets. It may increase the attraction of more potential consumers in Malaysia to use digital wallets as one of their payment methods. Last but not least, the occurrence of limitations in this study had been identified and recommendations were recommended for future researchers.

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Appendix

Appendix 3.5.3.2: Intention to Use Reliability Test (Pilot Test)

	A	B	C	D	E	F	G	H	I	J	K	L
1	Anova: Two-Factor Without Replication											
2												
3	<i>Sum</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>							
4	Row 1	5	25	5	0							
5	Row 2	5	20	4	0							
6	Row 3	5	10	2	0							
7	Row 4	5	15	3	0							
8	Row 5	5	19	3.8	0.2							
9	Row 6	5	24	4.8	0.2							
10	Row 7	5	11	2.2	0.2							
11	Row 8	5	23	4.6	0.3							
12	Row 9	5	14	2.8	0.2							
13	Row 10	5	15	3	0							
14	Row 11	5	13	2.6	0.3							
15	Row 12	5	13	2.6	0.3							
16	Row 13	5	12	2.4	0.3							
17	Row 14	5	16	3.2	0.2							
18	Row 15	5	21	4.2	0.2							
19	Row 16	5	24	4.8	0.2							
20	Row 17	5	21	4.2	0.2							
21	Row 18	5	21	4.2	1.2							
22	Row 19	5	22	4.4	0.8							
23	Row 20	5	14	2.8	1.7							
24	Row 21	5	23	4.6	0.3							
25	Row 22	5	18	3.6	0.3							
26	Row 23	5	21	4.2	0.7							
27	Row 24	5	25	5	0							
28	Row 25	5	15	3	0							
29	Row 26	5	25	5	0							
30	Row 27	5	20	4	0							
31	Row 28	5	25	5	0							
32	Row 29	5	16	3.2	0.2							
33	Row 30	5	17	3.4	0.8							
34												
35	Column 1	30	120	4	0.89655							
36	Column 2	30	114	3.8	0.85517							
37	Column 3	30	105	3.5	1.08621							
38	Column 4	30	111	3.7	1.04483							
39	Column 5	30	108	3.6	1.55862							
40												
41												
42	ANOVA											
43	<i>Source of Var</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>Fcrit</i>					
44	Rows	127.04	29	4.38069	16.5202	4.9E-29	1.56532					
45	Columns	4.44	4	1.11	4.18596	0.00334	2.44988					
46	Error	30.76	116	0.26517								
47												
48	Total	162.24	149					0.93947				
49												
50												

Intention to Use

AT

SI

FC

SE

PS

Form responses 1

Appendix 3.5.3.2: Attitude Reliability Test Result (Pilot Test)

	A	B	C	D	E	F	G	H	I	J	K	L
1	Anova: Two-Factor Without Replication											
2												
3	<i>Sum of Squares</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>							
4	Row 1	4	20	5	0							
5	Row 2	4	16	4	0							
6	Row 3	4	8	2	0							
7	Row 4	4	13	3.25	0.25							
8	Row 5	4	15	3.75	0.25							
9	Row 6	4	17	4.25	0.25							
10	Row 7	4	8	2	0							
11	Row 8	4	17	4.25	0.91667							
12	Row 9	4	10	2.5	0.33333							
13	Row 10	4	13	3.25	0.25							
14	Row 11	4	10	2.5	0.33333							
15	Row 12	4	12	3	0.66667							
16	Row 13	4	10	2.5	0.33333							
17	Row 14	4	14	3.5	0.33333							
18	Row 15	4	15	3.75	0.25							
19	Row 16	4	15	3.75	0.91667							
20	Row 17	4	17	4.25	0.25							
21	Row 18	4	20	5	0							
22	Row 19	4	17	4.25	0.91667							
23	Row 20	4	15	3.75	0.25							
24	Row 21	4	18	4.5	0.33333							
25	Row 22	4	18	4.5	0.33333							
26	Row 23	4	16	4	0.66667							
27	Row 24	4	20	5	0							
28	Row 25	4	12	3	0							
29	Row 26	4	20	5	0							
30	Row 27	4	15	3.75	0.25							
31	Row 28	4	20	5	0							
32	Row 29	4	14	3.5	0.33333							
33	Row 30	4	15	3.75	0.91667							
34												
35	Column 1	30	118	3.93333	1.09885							
36	Column 2	30	106	3.53333	1.08506							
37	Column 3	30	118	3.93333	0.82299							
38	Column 4	30	108	3.6	0.93793							
39												
40												
41	ANOVA											
42	<i>Source of Vari</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F-value</i>	<i>F crit</i>					
43	Rows	90.5	29	3.12069	11.3598	5.3E-19	1.59782					
44	Columns	4.1	3	1.36667	4.9749	0.00311	2.7094					
45	Error	23.9	87	0.27471								
46												
47	Total	118.5	119					0.91197				
48												
49												
50												

Appendix 3.5.3.2: Social Influence Reliability Test Result (Pilot Test)

	A	B	C	D	E	F	G	H	I	J	K	L
1	Anova: Two-Factor Without Replication											
2												
3	<i>Sum of Squares</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>							
4	Row 1	4	20	5	0							
5	Row 2	4	10	2.5	0.33333							
6	Row 3	4	11	2.75	0.25							
7	Row 4	4	12	3	0							
8	Row 5	4	12	3	0							
9	Row 6	4	17	4.25	0.25							
10	Row 7	4	8	2	0							
11	Row 8	4	15	3.75	0.91667							
12	Row 9	4	12	3	0							
13	Row 10	4	12	3	0							
14	Row 11	4	6	1.5	0.33333							
15	Row 12	4	12	3	0							
16	Row 13	4	9	2.25	0.25							
17	Row 14	4	13	3.25	0.25							
18	Row 15	4	14	3.5	0.33333							
19	Row 16	4	14	3.5	0.33333							
20	Row 17	4	15	3.75	0.25							
21	Row 18	4	15	3.75	0.25							
22	Row 19	4	13	3.25	0.25							
23	Row 20	4	11	2.75	1.58333							
24	Row 21	4	17	4.25	0.25							
25	Row 22	4	11	2.75	0.91667							
26	Row 23	4	16	4	0.66667							
27	Row 24	4	20	5	0							
28	Row 25	4	12	3	0							
29	Row 26	4	16	4	0							
30	Row 27	4	16	4	0							
31	Row 28	4	14	3.5	0.33333							
32	Row 29	4	13	3.25	0.25							
33	Row 30	4	15	3.75	0.25							
34												
35	Column 1	30	107	3.56667	0.87471							
36	Column 2	30	96	3.2	0.9931							
37	Column 3	30	99	3.3	0.56207							
38	Column 4	30	99	3.3	0.83793							
39												
40												
41	ANOVA											
42	<i>Source of Var</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>					
43	Rows	72.2417	29	2.49109	9.62153	8.9E-17	1.59782					
44	Columns	2.225	3	0.74167	2.86459	0.04127	2.7094					
45	Error	22.525	87	0.25891								
46												
47	Total	96.9917	119					0.89607				
48												
49												
50												

Appendix 3.5.3.2: Facilitating Condition Reliability Test Result (Pilot Test)

	A	B	C	D	E	F	G	H	I	J	K	L
1	Anova: Two-Factor Without Replication											
2												
3	<i>Sum</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>							
4	Row 1	5	25	5	0							
5	Row 2	5	20	4	0							
6	Row 3	5	14	2.8	0.7							
7	Row 4	5	18	3.6	0.3							
8	Row 5	5	20	4	0							
9	Row 6	5	21	4.2	0.2							
10	Row 7	5	18	3.6	0.8							
11	Row 8	5	20	4	0.5							
12	Row 9	5	15	3	0.5							
13	Row 10	5	15	3	0							
14	Row 11	5	15	3	0.5							
15	Row 12	5	19	3.8	0.2							
16	Row 13	5	14	2.8	0.7							
17	Row 14	5	18	3.6	0.3							
18	Row 15	5	22	4.4	0.3							
19	Row 16	5	21	4.2	0.7							
20	Row 17	5	22	4.4	0.3							
21	Row 18	5	21	4.2	0.7							
22	Row 19	5	22	4.4	0.3							
23	Row 20	5	19	3.8	1.2							
24	Row 21	5	23	4.6	0.3							
25	Row 22	5	20	4	1							
26	Row 23	5	22	4.4	0.8							
27	Row 24	5	25	5	0							
28	Row 25	5	15	3	0							
29	Row 26	5	23	4.6	0.3							
30	Row 27	5	20	4	0							
31	Row 28	5	24	4.8	0.2							
32	Row 29	5	16	3.2	0.2							
33	Row 30	5	18	3.6	0.8							
34												
35	Column 1	30	133	4.43333	0.46092							
36	Column 2	30	117	3.9	0.85172							
37	Column 3	30	115	3.83333	0.55747							
38	Column 4	30	106	3.53333	0.67126							
39	Column 5	30	114	3.8	0.71724							
40												
41												
42	ANOVA											
43	<i>Source of Var</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>Fcrit</i>					
44	Rows	60.3	29	2.07931	7.05263	8.8E-15	1.56532					
45	Columns	13	4	3.25	11.0234	1.3E-07	2.44988					
46	Error	34.2	116	0.29483								
47												
48	Total	107.5	149					0.85821				
49												
50												

Appendix 3.5.3.2: Self-Efficacy Reliability Test Result (Pilot Test)

	A	B	C	D	E	F	G	H	I	J	K	L
1	Anova: Two-Factor Without Replication											
2												
3	<i>Row</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>							
4	Row 1	4	20	5	0							
5	Row 2	4	15	3.75	0.91667							
6	Row 3	4	12	3	1.33333							
7	Row 4	4	17	4.25	0.25							
8	Row 5	4	16	4	0							
9	Row 6	4	16	4	0							
10	Row 7	4	16	4	0							
11	Row 8	4	18	4.5	0.33333							
12	Row 9	4	16	4	0.66667							
13	Row 10	4	12	3	0							
14	Row 11	4	14	3.5	0.33333							
15	Row 12	4	16	4	0							
16	Row 13	4	16	4	0							
17	Row 14	4	14	3.5	0.33333							
18	Row 15	4	19	4.75	0.25							
19	Row 16	4	19	4.75	0.25							
20	Row 17	4	19	4.75	0.25							
21	Row 18	4	20	5	0							
22	Row 19	4	19	4.75	0.25							
23	Row 20	4	20	5	0							
24	Row 21	4	20	5	0							
25	Row 22	4	18	4.5	0.33333							
26	Row 23	4	16	4	0.66667							
27	Row 24	4	20	5	0							
28	Row 25	4	12	3	0							
29	Row 26	4	20	5	0							
30	Row 27	4	16	4	0							
31	Row 28	4	19	4.75	0.25							
32	Row 29	4	14	3.5	0.33333							
33	Row 30	4	12	3	0							
34												
35	Column 1	30	123	4.1	0.64483							
36	Column 2	30	124	4.13333	0.6023							
37	Column 3	30	125	4.16667	0.55747							
38	Column 4	30	129	4.3	0.7							
39												
40												
41	ANOVA											
42	<i>Source of Var</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>					
43	Rows	53.075	29	1.83017	8.14103	1.2E-14	1.59782					
44	Columns	0.69167	3	0.23056	1.02556	0.38538	2.7094					
45	Error	19.5583	87	0.22481								
46												
47	Total	73.325	119						0.87717			
48												
49												
50												

Appendix 3.5.3.2: Perceived Security Reliability Test Result (Pilot Test)

	A	B	C	D	E	F	G	H	I	J	K	L
1	Anova: Two-Factor Without Replication											
2												
3	<i>Sum of Squares</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>							
4	Row 1	4	20	5	0							
5	Row 2	4	17	4.25	0.91667							
6	Row 3	4	9	2.25	0.25							
7	Row 4	4	15	3.75	0.25							
8	Row 5	4	16	4	0							
9	Row 6	4	17	4.25	0.25							
10	Row 7	4	13	3.25	0.25							
11	Row 8	4	14	3.5	0.33333							
12	Row 9	4	16	4	0							
13	Row 10	4	12	3	0							
14	Row 11	4	10	2.5	3.66667							
15	Row 12	4	15	3.75	0.25							
16	Row 13	4	11	2.75	0.25							
17	Row 14	4	12	3	0							
18	Row 15	4	18	4.5	0.33333							
19	Row 16	4	19	4.75	0.25							
20	Row 17	4	20	5	0							
21	Row 18	4	20	5	0							
22	Row 19	4	16	4	0							
23	Row 20	4	20	5	0							
24	Row 21	4	17	4.25	0.25							
25	Row 22	4	16	4	1.33333							
26	Row 23	4	14	3.5	1.66667							
27	Row 24	4	17	4.25	2.25							
28	Row 25	4	12	3	0							
29	Row 26	4	14	3.5	3							
30	Row 27	4	18	4.5	0.33333							
31	Row 28	4	18	4.5	0.33333							
32	Row 29	4	13	3.25	0.25							
33	Row 30	4	10	2.5	0.33333							
34												
35	Column 1	30	117	3.9	1.26552							
36	Column 2	30	113	3.76667	1.01264							
37	Column 3	30	121	4.03333	0.72299							
38	Column 4	30	108	3.6	1.21379							
39												
40												
41	ANOVA											
42	<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>Fcrit</i>					
43	Rows	75.075	29	2.58879	4.77593	7.6E-09	1.59782					
44	Columns	3.09167	3	1.03056	1.90122	0.13533	2.7094					
45	Error	47.1583	87	0.54205								
46												
47	Total	125.325	119							0.79062		
48												
49												
50												

Appendix 4.1.2.1: Respondents' Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	108	36.0	36.0	36.0
	Female	192	64.0	64.0	100.0
	Total	300	100.0	100.0	

Appendix 4.1.2.2: Respondents' Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 18 years old	10	3.3	3.3	3.3
	18-25 years old	241	80.3	80.3	83.7
	26-35 years old	24	8.0	8.0	91.7
	36-45 years old	11	3.7	3.7	95.3
	45 years old above	14	4.7	4.7	100.0
	Total	300	100.0	100.0	

Appendix 4.1.2.3: Respondents' Payment Methods

Online_Banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	217	72.3	72.3	72.3
	No	83	27.7	27.7	100.0
Total		300	100.0	100.0	

Creadit_Card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	48	16.0	16.0	16.0
	No	252	84.0	84.0	100.0
Total		300	100.0	100.0	

Debit_Card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	148	49.3	49.3	49.3
	No	152	50.7	50.7	100.0
Total		300	100.0	100.0	

Cash

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	127	42.3	42.3	42.3
	No	173	57.7	57.7	100.0
Total		300	100.0	100.0	

E_wallet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	195	65.0	65.0	65.0
	No	105	35.0	35.0	100.0
Total		300	100.0	100.0	

Appendix 4.1.2.4: Respondents' Times of use

		Time_Used			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	None	28	9.3	9.3	9.3
	1-10	197	65.7	65.7	75.0
	11-20	50	16.7	16.7	91.7
	21-30	16	5.3	5.3	97.0
	30 above	9	3.0	3.0	100.0
	Total	300	100.0	100.0	

Appendix 4.2.1: Reliability Test Result

Reliability Statistics

Cronbach's Alpha	N of Items
.947	5

Item Statistics

	Mean	Std. Deviation	N
ITUa	4.15	.954	300
ITUb	4.08	.984	300
ITUc	3.96	1.017	300
ITUd	3.99	1.031	300
ITUe	3.97	1.079	300

Reliability Statistics

Cronbach's Alpha	N of Items
.927	4

Item Statistics

	Mean	Std. Deviation	N
ATa	4.03	1.014	300
ATb	3.88	.994	300
ATc	4.17	.901	300
ATd	3.94	1.049	300

Reliability Statistics

Cronbach's Alpha	N of Items
.920	4

Item Statistics

	Mean	Std. Deviation	N
SIa	3.82	.948	300
SIb	3.75	1.075	300
SIc	3.80	1.011	300
SId	3.73	1.069	300

Reliability Statistics

Cronbach's Alpha	N of Items
.847	5

Item Statistics

	Mean	Std. Deviation	N
FCa	4.42	.824	300
FCb	4.13	.945	300
FCc	4.05	.933	300
FCd	3.71	1.030	300
FCe	3.98	.916	300

Reliability Statistics

Cronbach's Alpha	N of Items
.861	4

Reliability Statistics

Cronbach's Alpha	N of Items
.866	4

Item Statistics

	Mean	Std. Deviation	N
SEa	4.20	.841	300
SEb	4.16	.862	300
SEc	4.17	.920	300
SEd	4.41	.847	300

Item Statistics

	Mean	Std. Deviation	N
PSa	3.92	.937	280
PSb	3.85	1.023	280
PSc	4.01	.962	280
PSd	3.70	1.048	280

Appendix 4.3.1: Pearson Correlation Coefficient Analysis

Correlations

		ITU	AT	SI	FC	SE	PS
ITU	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	300					
AT	Pearson Correlation	.906**	1				
	Sig. (2-tailed)	.000					
	N	300	300				
SI	Pearson Correlation	.639**	.639**	1			
	Sig. (2-tailed)	.000	.000				
	N	300	300	300			
FC	Pearson Correlation	.786**	.814**	.593**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	300	300	300	300		
SE	Pearson Correlation	.658**	.662**	.405**	.761**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	300	300	300	300	300	
PS	Pearson Correlation	.652**	.662**	.549**	.680**	.595**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	300	300	300	300	300	300

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

Appendix 4.3.2: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.914 ^a	.835	.832	.38336

a. Predictors: (Constant), PS, SI, SE, AT, FC

Appendix 4.3.2.1 ANOVA Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	218.908	5	43.782	297.901	.000 ^b
	Residual	43.208	294	.147		
	Total	262.117	299			

a. Dependent Variable: ITU

b. Predictors: (Constant), PS, SI, SE, AT, FC

Appendix 4.3.2.2: Coefficients of Equation

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.181	.139		-1.306	.193
AT	.750	.046	.728	16.430	.000
SI	.088	.032	.088	2.730	.007
FC	.078	.062	.062	1.253	.211
SE	.089	.048	.071	1.875	.062
PS	.042	.038	.038	1.101	.272

a. Dependent Variable: ITU



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24th May 2021

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 Marketing (Honours)* 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>
Chew Jian Wei	16ABB04156
Parveen Kaur A/P Arjan Singh	17ABB04531
Siew Xue Yean	18ABB06628
Tan Hui Yun	17ABB04050
Tan Yu Zhen	19ABB00399

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

Thank you.

Yours sincerely,

.....
Mr Choy Johnn Yee
Head of Department
Faculty of Business and Finance
Email: choyjy@utar.edu.my

.....
Dr Khor Saw Chin
Supervisor
Faculty of Business and Finance
Email: sckhor@utar.edu.my





Supervisor Endorsement:

Name: Dr. Khor Saw Chin

Sign: 

Date: 15/4/2021

UNIVERSITI TUNKU ABDUL RAHMAN

Faculty of Business and Finance

BACHELOR OF MARKETING (HONS)

FINAL YEAR PROJECT

Title of topic : Factors Influencing the Intention to Use Digital Wallet in Malaysia

Survey Questionnaire

Dear Respondents,

We are the final year undergraduate students who are currently pursuing Bachelor of Marketing (HONS) from Universiti Tunku Abdul Rahman (UATR). We are conducting a research project which is entitled “Factors Influencing the Intention to Use Digital Wallet in Malaysia”. This research aims to identify the reasons that affect the Malaysians’ decision to use digital wallet in Malaysia.

The questionnaire consists of two sections which are Section A and B. Section A will require the respondent’s personal data while Section B require respondent’s review and experiences/ behaviour on using digital wallets. This questionnaire will take 5 to 15 minutes to complete. Please be assured that all personal information and responses will remain private and confidential. Your participation is highly appreciated. For further inquiries, please contact us via the email below.

Thank you in advance.

Sincerely,
Students of UTAR

PERSONAL DATA PROTECTION STATEMENT

Please be informed that in accordance with Personal Data Protection Act 2010 (“PDPA”) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman (“UTAR”) is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

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1. The purposes for which your personal data may be used are inclusive but not limited to:-
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 - For consideration as a guarantor for UTAR staff/ student applying for his/her scholarship/ study loan
2. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.
3. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.
4. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

1. By submitting this form you hereby authorise and consent to us processing (including disclosing) your personal data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.

2. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.

You may access and update your personal data by writing to us at parveenkaur2901@lutar.my.

Section A: Respondent's Profile

Please read and select ONE appropriate answer.

1. Gender

- Male
- Female

2. Age

- below 18 years old
- 18-25 years old
- 26-35 years old
- 36-45 years old
- 45 years old above

3. Which payment do you prefer? (Can choose 1 and above)

- Online Banking
- Credit Card
- Debit Card
- E-wallet
- Cash

4. How many times do you use a digital wallet in a month? *

- None
- 1-10
- 11-20
- 21-30
- 30 above

Section B: Factors Influencing the Intention to Use Digital Wallet in Malaysia

Please choose the best answer based on the scale of 1 to 5.

(1) = Strongly Disagree; (2) = Disagree; (3) = Neutral; (4) = Agree; (5) = Strongly Agree

No	Intention to use	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1a	I would like to use digital wallets in my smart device.	1	2	3	4	5
1b	I prefer to use digital wallets as payment method.	1	2	3	4	5
1c	I recommended to the people who are important to me to use digital wallets as a payment method.	1	2	3	4	5
1d	Digital wallets are one of my favourite payment technologies for payment.	1	2	3	4	5
1e	I will use digital wallets more frequently.	1	2	3	4	5
No	Attitude	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2a	I like to use digital wallets.	1	2	3	4	5
2b	I feel delighted when using digital wallets.	1	2	3	4	5

2c	It is a great idea to use the digital wallets.	1	2	3	4	5
2d	I feel comfortable using a digital wallet over a physical wallet.	1	2	3	4	5
No	Social Influence	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
3a	People who are important to me consider a digital wallet as a good method of payment.	1	2	3	4	5
3b	People who are important to me always share the benefits of digital wallets.	1	2	3	4	5
3c	People who are important to me always use digital wallets as their payment methods.	1	2	3	4	5
3d	People who are important to me think that I should use digital wallets.	1	2	3	4	5
No	Facilitating Condition	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
4a	My mobile device is able to support the	1	2	3	4	5

	digital wallet application.					
4b	My current lifestyle encourages me to use digital wallets.	1	2	3	4	5
4c	Digital wallet is compatible with other systems I use.	1	2	3	4	5
4d	When I encounter a problem using digital wallets, assistance is always available.	1	2	3	4	5
4e	I have the necessary resources to use digital wallets.	1	2	3	4	5
No	Self-Efficacy	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
5a	I have the general resources and knowledge to use digital wallets.	1	2	3	4	5
5b	I can utilize a digital wallet if I have experienced the same technology before.	1	2	3	4	5
5c	With someone's guidance, I will be able to use a digital	1	2	3	4	5

No	Perceived Security	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
5d	wallet properly. I was able to complete the online transaction by myself.	1	2	3	4	5
6a	I believe the digital wallets is a secure payment method.	1	2	3	4	5
6b	I believe that digital wallets will keep all users' personal information and money secure.	1	2	3	4	5
6c	I immediately receive notifications and information when there is an error occurred during payment.	1	2	3	4	5
6d	The chances of a credit card scam happening to me is unlikely during online transactions.	1	2	3	4	5

Thank You

FYP II report

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