

FACTORS INFLUENCING ADOPTION OF MOBILE
PAYMENT APPS AMONG GENERATION Z
WITHIN KLANG VALLEY

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KLANG VALLEY

BY

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- (3) Sole contribution has been made by me in completing the FYP.
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DEDICATION

Dedicated to

Dr. Tan Pei Meng

Dr. Tan Pei Meng is my supervisor who provide the guidance and advice throughout the whole research project.

Respondent

To the respondents who have spent their previous time and effort in helping me to complete the questionnaires.

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LIST OF ABBREVIATION

BI	Behavioural Intention
C	Convenience
EE	Effort Expectancy
FC	Facilitating Condition
PE	Performance Expectancy
SI	Social Influence
SPSS	Statistical Package for Social Science
UTAR	Universiti Tunku Abdul Rahman
UTAUT	The Unified Theory of Technology Acceptance and Use of Technology model

PREFACE

The topic of this research project is ‘Factors Influencing Adoption of Mobile Payment Apps Among Generation Z Within Klang Valley’. This topic is conducted because the mobile payment app has become a common trend in Malaysia among the youths. In short, this research will provide a clear information and understanding about the dimension of performance expectancy, effort expectancy, social influence, facilitating condition and convenience will affect the behavioural intention of Generation Z. This research will also provide some recommendations to improve the independent variables among Generation Z.

ABSTRACT

Due to Covid 19 pandemic, contactless payments are now even more appreciated, especially in Asia Pacific region. Malaysia also facing the increasing mobile payment app usage trend among the Generation Z. Thus, this research intends to examine the effect of performance expectancy, effort expectancy, social influence, facilitating condition and convenience on the behavioural intention of Generation Z within Klang Valley.

In this research, a quantitative approach was applied, with a sample size of 390 from Generation Z whom currently residing in Klang Valley. Furthermore, SPSS software was used to generate descriptive analysis, reliability test, Pearson Correlation Analysis and Multiple Regression Analysis.

CHAPTER 1: INTRODUCTION

1.0 Introduction

In chapter one, the research background, problem statement, research objectives, research questions and significance of study will be discussed.

1.1 Research Background

Mobile payment app, also known as e-wallet or mobile wallets, where it allows users to make payments and money transfer without requiring their bank card present (Hendron, 2021). Mobile wallet usually requires a verification process, where it will require the user to enter PIN code or fingerprint scanning to ensure that the payment process is secure. According to Grant (2021), mobile payment technology is the money payment process carried out through portable electronic devices, such as smartphones or tablets. This mobile payment technology can be used to make payment when buying a product or service, it also can be used to transfer money to friends or family members.

According to Jason & Arthur (2020), mobile payments have become more prevalent among customers and due to Covid-19 pandemic, contactless payments are now even more appreciated. Besides, Jason & Arthur (2020) also mentioned that mobile payments are more convenient for customers to make payments for products and services as only their smartphone is needed to finish the transactions. In Malaysia, some of the leading e-wallets include GrabPay, Boost, Touch 'n Go, WeChat Pay, Shopee Pay, Alipay, AEON wallet and CIMB Pay.

Based on Sticpay's report (2021), in Q3 2020, 71% of Generation Z are e-wallet users in Malaysia. This shows that mobile payment apps have become a common trend among Malaysians, especially among Generation Z. Moreover, Oppotus also disclosed that the top three categories of activities where e-wallets are heavily used

among Malaysians are food & beverage (71%), followed with groceries (54%) and convenience stores (45%). This trend would continue to surge in the near future.

Mobile payment can be carried out by three different ways, barcode transfer, mobile bank transfer and app-to-app transfer (freshbooks.com, n.d.). Barcode transfer indicates that the users can scan the barcode or quick response codes (QR codes) provided on the screen to transfer money or make transactions through online; mobile bank transfer refers to the users used digital apps to transfer funds directly from their bank account to another person's bank account, including Maybank2u app and Public Bank engage. While for app-to-app transfer includes the payment processors, such as PayPal, Touch 'n Go, Boost, and others.

1.2 Problem Statement

Covid 19 pandemic has changed the whole world's lifestyle and working habits in order to coexist with the virus. It has also accelerated the mobile wallet trend worldwide as it has displaced the traditional payments method, especially in the Asia Pacific region. For instance, Thailand, Vietnam, India and China have actively encouraged their people to increase their usage of mobile wallet apps (GlobalData, 2021). Thailand has been classified as the top country with the highest number of mobile wallet app adoption in the Asia Pacific region, where 93.7% of the Thailand respondents used mobile payment apps in the past 12 months (GlobalData, 2021). This also proved that the awareness of mobile payments has increased gradually in Asian countries, by switching from cash payment to digital payment mode.

Malaysia also started to promote mobile payment app by introducing some government programmes to teenagers such as the eBelia programme in 2021 (TheStar, 2021) and eStart programme in 2022 (Rozlan, 2021). These programmes will provide the teenagers aged between 18 and 20, together with full-time tertiary students the RM150 e-wallet incentive through four e-wallet service providers, including Touch 'n Go, ShopeePay, Boost and BigPay. Two million youths in Malaysia will benefit from this programme (Rozlan, 2021). This has been proved that the Malaysian government has been actively promoting Generation Z to use e-

wallet provider services by giving out incentives to them. It also can be known as the government is trying to increase the e-wallet awareness among the youths and it has been included into the government's future plan.

However, a government's support alone in raising the awareness of mobile payment app among youth is not enough as there are still different factors that will influence the teenagers' behavioural intention. Moreover, there is only little research that was related to Klang Valley study, where most of the studies are related to healthcare, transportation, nursing and travel context (Arham et al., 2020; Ariffin & Zahari, 2013; Wong et al., 2020; Mothiravally et al., 2014). As a result, this study aims to examine the factors that influence adoption of mobile payment apps among Generation Z within Klang Valley.

1.3 Research Objectives

RO1: To examine the relationship between performance expectancy and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley.

RO2: To examine the relationship between the effort expectancy and the behavioural intention of Generation Z towards the adoption mobile payment apps within Klang Valley.

RO3: To examine the relationship between social influence and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley.

RO4: To examine the relationship between facilitating condition and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley.

RO5: To examine the relationship between convenience and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley.

1.4 Research Questions

- RQ1: Is there any significant relationship between performance expectancy and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley?
- RQ2: Is there any significant relationship between effort expectancy and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley?
- RQ3: Is there any significant relationship between social influence and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley?
- RQ4: Is there any significant relationship between facilitating condition and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley?
- RQ5: Is there any significant relationship between convenience and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley?

1.5 Significance of Study

This research is significant to help researchers to have a deeper understanding on the factors influencing the Generation Z behavioural intention the most in Klang Valley. Besides, it also can benefit the mobile payment app operator as this research will provide recommendations for them to enhance their customer's e-wallet usage experience. Moreover, the users will also learn to recognize which factors that will influence their behavioural intention on the mobile payment app.

1.6 Chapter Summary

Mobile payment app has become a common trend among Generation Z and there are many factors that will influence the user's behavioural intention. Thus, this research will examine the effect of performance expectancy, effort expectancy,

social influence, facilitating condition and convenience on generation Z's behavioural intention.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

In chapter 2, we are going to discuss the literature review of dependent variable and independent variables, hypothesis development, underlying theory and proposed conceptual framework. The dependent variable of this research is behavioural intention, while independent variables include performance expectancy, effort expectancy, social influence, facilitating condition and convenience.

2.1 Underlying Theory

The theory that was used in this research is The Unified Theory of Technology Acceptance and Use of Technology (UTAUT) model. Over the years, information technology acceptance research has yielded many models with different sets of variables. According to Venkatesh et al. (2003), the UTAUT model has been introduced to study the factors that influence people's intention to adopt new technologies. By using UTAUT model, the mediating effects of performance expectancy, effort expectancy, social influence and facilitating conditions were investigated (Balakrishnan & Shuib, 2021). Some studies have further extended the UTAUT model by adding trust and perceived enjoyment determinants (Al-Saedi et al., 2020).

Besides from tested in different geographical circumstances, UTAUT model also been contextualized in various technology acceptance field which included mobile health, mobile banking, information system engineers, electric vehicles (Ronaghi & Forouharfar, 2020; Jadir et al., 2021; Bu et al., 2021; Jain et al., 2021). Since UTAUT model has been previously applied in different technological areas, it was proved that it could be used as the theoretical model of the research to measure the success and adoption of mobile payment app.

2.2 Review of Variables

2.2.1 Independent Variables: Performance Expectancy

Performance expectancy can be viewed as the term of perceived usefulness (Bu et al., 2021). It can also be viewed as people's expectation on how the job performance's value will increase and improve after adopting the technology (Nur & Panggabean, 2021). Besides that, performance expectancy is being defined as the degree of the technology will provide advantages to the consumers after performing certain activities (Baabdullah et al, 2019).

According to Jadir et al.'s (2021) article on mobile banking technology context, performance expectancy can also be seen as the expected advantages from the adoption of technologies, including effective service and functions, fast and convenient payment methods. In other words, performance expectancy in mobile payment contexts will relate to the extent that mobile payment apps can improve the customer's experience and satisfaction towards mobile transactions (Cai et al., 2019). Thus, individuals will apply mobile payment app after they believe that they will be benefited from their transaction and financial matters (Nur & Panggabean, 2021).

2.2.2 Independent Variables: Effort Expectancy

Effort expectancy can be referred as the degree of perceived ease of use with technology by consumers (Liebana-Cabanillas et al., 2020). Based on Nur & Panggabean's study (2021), effort expectancy has been defined as an individual's perception towards the technology system should be error-free and problem-free. They also assumed that people would believe that adopting a new technology should be easy and without any big issue, even though without the basic knowledge of technology context (Zhou et al., 2010). Moreover, Jadir et al. (2021) illustrated that effort expectancy also

can be understood as the degree of an individual find it easy to operate a technology.

In mobile technology adoption, effort expectancy is important as when a technology requires huge effort from the individual in order for them to learn and adapt the new technology, it may affect the consumer's attitude (Bu et al., 2021). Jain et al. (2021) also conclude that effort expectancy will also reflect that the technology system has user-friendly designs for the consumers.

2.2.3 Independent Variables: Social Influence

Social influence can be explained as the perception of the other social group member's actions and thoughts when facing specific situations (Yang et al., 2017). It also refers to the extent of the peers' opinion will influence an individual's decision and their intention to use for a particular technology (Nur & Panggabean, 2021). An individual's peers can be their friends, family members, colleagues, superiors or someone that is important to them (Venkatesh et al., 2003). Feng et al.'s (2019) research further elaborated that social influence can be referred to as the perceived pressure that consumers received from their social peers when using the technology. It also measures the degree of an individual's believe and acceptance of their relative's opinion before adopting a technology (Jain et al., 2021).

In technology context, Leong et al.'s (2021) study described social influence as the level which consumers believe themselves to be in line with their peers when adopting the new technology. Furthermore, Nassar et al. (2019) also mentioned that social influence means the peers persuading the consumers to use the mobile payment app and make them believe the importance and benefits of the technology.

2.2.4 Independent Variables: Facilitating Condition

Facilitating condition indicates the user's perception or faith on the support and resource that was available for them to perform a behaviour (Patil et al., 2020). Meanwhile, in the research of Ronaghi & Forouharfar (2020), facilitating condition refers to the extent of an individual's belief that technical infrastructure could support their technology and system usage. Ambarwati et al. (2020) claimed that availability of assistance, timely support, information and resources are some of the mediators of facilitating conditions. Facilitating condition is important for the users to help them to adapt and understand the new technology as the availability of resources enables them to learn the technology without complexity (Halili & Sulaiman, 2019).

Previous research has indicated that an individual's behavioural intention to use mobile payment will increase when the operational infrastructure exists for them (Oliveira et al., 2016). It means that the availability of sufficient resources and support will affect the consumer's intention to adopt the mobile payment app.

2.2.5 Independent Variables: Convenience

Convenience has been defined as the combination of time and effort an individual will spend to benefit from certain products or services (Jebarajakirthy & Shankar, 2021). The shorter the time and effort that was needed, the more convenience that an individual will be benefited. Liebana-Cabnillas et al.'s (2020) research mentioned that convenience can impact an individual's intention to use and perceived value of the products or services. According to Kayak and Anwar's study (2019), convenience refers to the transaction time needed for a certain action, as they believed that convenience would shorten the transaction period. Meanwhile, according to another research of Nie and Amarayoun (2019), convenience has another

meaning of comfort to use, where it means that the effort needed to get benefited from a specific action is little.

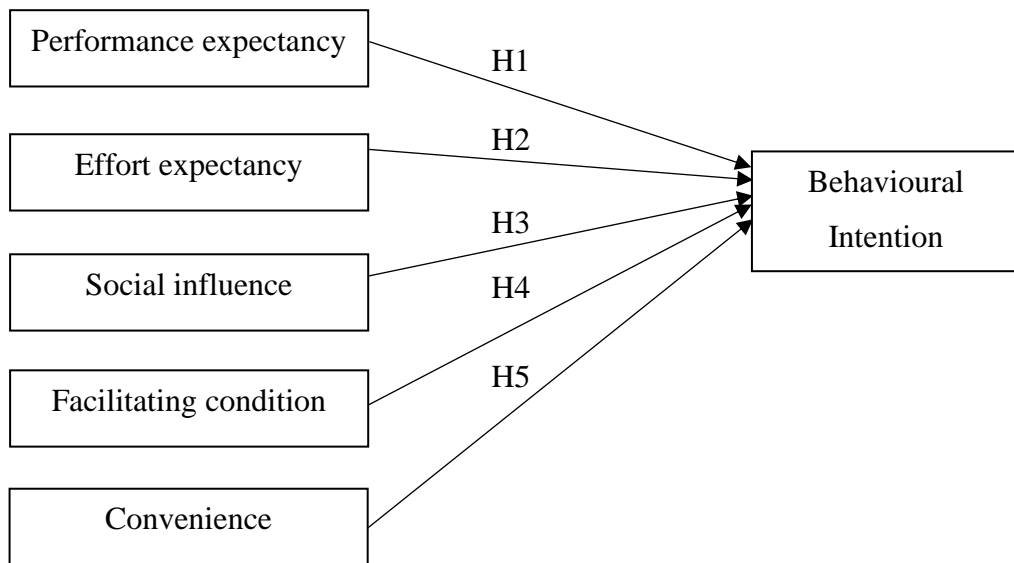
Leong et al.'s study (2021) on mobile payment usage intention described that the situation when consumers were able to make payment and complete fund transfer in a short period will be referred to as convenience. Convenience is important in the mobile technologies context as it refers to the level of satisfaction of consumers in terms of time consuming.

2.2.6 Dependent Variable: Behavioural Intention

Behavioural intention is a possibility measurement of a person to buy or use certain product or service/technology (Nur & Panggabean, 2021). Bu et al. (2021) further explained that behavioural intention will indicate someone's intention to take action towards targeted behavioural and has also been defined as a state of preparation before an action occurs. One of the previous research of Patil et al. (2020) has found that an individual's adoption of actions was significantly affected by their behavioural intention, as it will act as a strong predictor of one's behavioural. Moreover, behavioural intention will reflect one's willingness to change their behaviours towards certain situations (Venkatesh et al., 2003).

Behavioural intention has also been applied in different contexts, where Saari et al. (2021) studied about the behavioural intention on environmental issues. In their study, they refer to behavioural intention as people's willingness to act by making sacrifices, and it will categorize people into two segments; those who are willing to sacrifice for the sake of the environment and those who are truly concerned about environmental protection. They also indicated that behavioural intention reflects on an individual's readiness to behave in a certain way.

2.3 Research Framework



2.4 Hypotheses Development

2.4.1 Performance Expectancy

Venkatesh et al.'s (2012) study has identified that performance expectancy would act as the strongest predictor of consumer's intentions and belief towards adopting a new technology. Besides, performance expectancy has also been proved that it will positively impact on the behavioural intention to use mobile commerce technologies (Ali & Qaisar, 2018). By using the United States as research background, Albashrawi et al. (2017) found that in the mobile banking sector, performance expectancy would significantly affect the individual's intention, where when bank customers perceive high levels of performance expectancy, the behavioural intention towards the mobile banking system usage would also increase. Thus, the following hypothesis could be formulated:

H1: Performance expectancy positively affect behavioural intention of Generation Z.

2.4.2 Effort Expectancy

Research of Pesa & Brajkovic (2016) has identified and proved effort expectancy will positively influence an individual's intention of adopting certain technology. Another study of Bhatiasevi (2015) also illustrated that in Thailand, effort expectancy as an influential factor in explaining the behavioural intention of the mobile banking system. Furthermore, Chua et al. (2018) also disclosed that the positive relationship between effort expectancy and behavioural intention in adapting social networking apps is supported. Thus, the following hypothesis could be formulated:

H2: Effort expectancy positively affect behavioural intention of Generation Z.

2.4.3 Social Influence

Within mobile payment context, several studies have reiterated the positive relationship between social influences on behavioural intention across the world (Guo & Lu, 2017; Oliveira et al., 2016). Another research on the mobile learning environment also shows that social influences have significantly impacted behavioural intention in using new systems (Slade et al., 2015). Moreover, Kapser & Abdelrahman (2020) reported the positive relationship of social influence on adoption intention in both autonomous vehicle and mobile payment environments. Thus, the following hypothesis could be formulated:

H3: Social influence positively affect behavioural intention of Generation Z.

2.4.4 Facilitating condition

A few research has investigated the effect of facilitating condition towards mobile payment adoption, Sivathanu's (2019) study supported that

facilitating condition is having a significant impact on behavioural intention towards mobile payment adoption. However, Oliveira et al. (2016) proposed that they are non-significant on behavioural intention. Besides from the mobile payment context, the study of Mahfuz et al. (2016) also proved that facilitating condition is one of the key mediators in motivating customers to adopt mobile banking systems in Bangladesh. Therefore, the following hypothesis could be formulated:

H4: Facilitating condition positively affect behavioural intention of Generation Z.

2.4.5 Convenience

Mpinganjira's (2015) study has found that convenience would positively impact on behavioural intention in the online store environment. Another research of Xu et al. (2018) on tourism mobile apps has supported that the behavioural intention would be positively influenced by convenience. However, there is limited research that studies the relationship between convenience and behavioural intention. Most of the previous research has identified the significant impacts of convenience to usage intention in several contexts, including m-payment, mobile hotel booking and tourism mobile app context (Leong et al., 2021; Ozturk et al., 2016; Xu et al., 2018). Therefore, the following hypothesis could be formulated:

H5: Convenience positively affect behavioural intention of Generation Z.

2.5 Conclusion

In this chapter, the theoretical framework, review of variable, proposed conceptual framework and hypothesis development have been disclosed.

CHAPTER 3: METHODOLOGY

3.0 Introduction

In this chapter, the researcher will discuss the approach and research design that were adopted in this study. Besides, it will also explain about the target population, sampling frame, sample size and the construct of variables when conducting this research.

3.1 Research Design

This research is considered as exploratory research as it is aimed to investigate the research questions in depth with a large sample. Quantitative research design will be applied in this research in order to gather data from the targeted respondents by using surveys. Quantitative research design is aimed for descriptive and conclusive research, where it will involve statistical analysis and numerical measurement for causality and forecasting purposes (Apuke, 2017).

3.2 Sampling Design

3.2.1 Target Population

The population of this study was set as the Generation Z e-wallet users who aged between 17 to 24. Generation Z who are also nicknamed as iGenerations (Dolot, 2018) are closely connected to the internet and they can easily find the information that they need online (Nur et al., 2021) have the basic knowledge to use those mobile payment apps. Besides, Generation Z represents the highest e-wallet usage percentage (71%) in Malaysia among the generations (Sticpay, 2021), thus this research is aimed to test their interest towards the application of e-wallets.

3.2.2 Sampling Location

Within this study, the sampling location has been concentrated in Klang Valley as there is only little research that studies about Klang Valley's resident's usage intention. Therefore, we had targeted the Generation Z users that were currently living in Klang Valley.

3.2.3 Sampling Technique

In this study, judgemental sampling techniques have been applied, where the sample units will be selected based on their professional judgement (Explorable, n.d.). One of the major requirements that respondents will need to fulfil is that they must be currently living in Klang Valley area. Another targeted respondent's requirement is that the respondent must be aged between 17 to 24. Thus, we will select the samples that meet the criteria conveniently.

3.2.4 Sampling Size

According to the Department of Statistics Malaysia (2021), Malaysia's population has reached 32.6 million in 2020. Based on Tjiptono et al.'s study (2020), they claimed that Generation Z is representing 25% of the overall population in 2020. Based on this statement, it can be estimated that Generation Z consists of 8.15 million of the population in Malaysia. Moreover, according to Krejcie and Morgan's study (1970), when the research's population size is at 1 million and above, the sample size should be set as 384 samples. Thus, in this research, 390 sets of surveys were distributed to the targeted respondents in Klang Valley.

Table 3.1: Krejcie and Morgan Sampling Method

Universe	Sample	Universe	Sample	Universe	Sample	Universe	Sample
10	10	100	80	1,250	294	6,000	361
15	14	200	132	1,500	306	7,500	366
20	19	300	169	2,000	322	10,000	370
30	28	400	196	2,500	333	15,000	375
40	36	500	217	3,000	341	20,000	377
50	40	600	234	3,500	346	30,000	379
60	44	700	248	4,000	351	40,000	380
70	59	800	260	4,500	354	50,000	381
80	66	900	269	5,000	357	75,000	382
90	73	1,000	278	5,500	359	1,000,000	384

Source: Krejcie and Morgan (1970)

3.3 Data Collection Method

3.3.1 Primary Data

Primary data, which is also known as the original data will be collected in order for the researcher to examine the hypothesis in this study. A Google form questionnaire was distributed to the target respondents through social media platforms. All of the respondents' first-hand data will be recorded after they have submitted their response in the Google form.

3.4 Research Instruments

3.4.1 Questionnaire Design

In the questionnaire that we distributed, we divided the questionnaire into two sections. Section A is aimed to collect the demographic information of the respondents and a total of 7 questions were asked, including the respondent's age, gender, occupation, income level, their frequency of using mobile payment per week, the type of mobile payment app that the respondents use most often and their current residential address.

The Section B of the survey is related to the independent variables and dependent variables of this research. Total of 24 questions were included in Section B and respondents were requested to indicate their degree of agreement or disagreement based on 5 Likert Scale, where 1 reflected on strongly disagree whereas 5 reflected on strongly agree.

3.4.2 Pilot Test

Pilot test functioned to test the reliability of each of the questions that were created for the research, and 50 sets of data were used to do the pilot test and SPSS software was used to define the survey's data reliability.

According to the reliability test result, the independent variables including performance expectancy, effort expectancy, social influence, facilitating condition and convenience has achieved Cronbach' Alpha of 0.731, 0.769, 0.791, 0.755 and 0.719 respectively. It indicated that the independent variable of the study is having good reliability. On the other hand, the study's dependent variable resulted at 0.703 Cronbach' Alpha, which also indicated that the reliability of the variable is good. Table below shows the result of the pilot test:

Table 3.2: Pilot Test's Result

Variable		Items	Cronbach's Alpha
IV	Performance Expectancy (PE)	4	0.731
	Effort Expectancy (EE)	4	0.769
	Social Influence (SI)	4	0.791
	Facilitating Condition (FC)	4	0.755
	Convenience (C)	4	0.719
DV	Behavioural Intention of Generation Z (BI)	4	0.703

Source: Developed for the research

3.5 Construct Measurement

3.5.1 Nominal Scale

Nominal measurement scale is used to measure variables that do not require ranking and order sequence and it is aimed to identify the respondent's identification. Nominal measurement scale's questions also do not require a numerical answer as it aims to classify the respondents according to their segment. Most of the questions in Section A were created based on this measurement scale, such as age, gender, occupation, the type of mobile payment app that the respondents use most often and their current residential address. All of these questions do not involve numerical answers.

3.5.2 Ordinary Scale

Ordinary measurements scale refers to the rank order among the categories comprising the variables (Saunders et al., 2012). This scale was applied on questions that measure variables that can be ranked and categorized simultaneously. In Section A, the income level variable was developed based on ordinary scale, where respondents will need to choose their answer from the given options (below RM500, RM500-RM1000, RM1000-RM1500, and above RM1500). Another variable in Section A also applied ordinary scale, which is the respondent's frequency of using mobile payment per week and the respondents were given options of less than 3 times, 4-9 times, and more than 10 times to choose as their answers.

3.5.3 Interval Scale

Interval scale refers to the measurement level where the variables are measured based on a specific numerical score (Salkind, 2010). One of the interval measurement scales that applied in the questionnaire is the 5-point Likert scale, and it was used in the Section B of the survey. Likert scale will

act as the measurement of an extreme attitude towards the other variable. The 5-point Likert scale includes the alternatives of strongly disagree to strongly agree.

Table 3.3: The origin of constructs

Variable	Measurement Items	Source
Performance Expectancy	1. The mobile payment app is useful for supporting my online transactions.	Nur and Panggabean (2021)
	2. The mobile payment app allows me to complete online transactions faster.	
	3. Using a mobile payment app will increase my productivity in online transactions.	
	4. Using a mobile payment app makes it easier for me to do online transactions.	
Effort Expectancy	1. I think that mobile payment app is easy to use.	Lin, Lin & Ding (2020)
	2. I think that mobile payment app is clear and easy to understand.	
	3. My interaction with mobile payment app would be clear and understandable.	
	4. I can easily use mobile payment app to consume.	
Social Influence	1. The people who matter to me think I have to use the mobile payment app to transact online.	Nur and Panggabean (2021)
	2. People who influence my life believe that I have to use the mobile payment app to transact online.	
	3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	

	4. People around me who use mobile payment app seem to have more prestige than those who do not.	
Facilitating Condition	1. I have the resources needed to operate the mobile payment app.	Oliveira et al. (2016)
	2. I have sufficient knowledge to use the mobile payment app.	
	3. I use mobile payment app with other technology.	
	4. I will easily get help from other people when I find it difficult to use the mobile payment app.	
Convenience	1. Mobile payment app is convenient because the phone is usually with me.	Kim, Mirusmonov, & Lee (2010)
	2. Mobile payment app is convenient because I can use it anytime.	
	3. Mobile payment app is convenient because I can use it in any situation.	
	4. Mobile payment app is convenient because it is not complex.	
Behavioural Intention (Dependent Variable)	1. I will continue to use the mobile payment app.	Nur and Panggabean (2021)
	2. I will often use the mobile payment app when transacting online.	
	3. I will use the mobile payment app in my daily life.	
	4. I will recommend my friends to use the mobile payment app.	

Source: Developed for the research

3.6 Data Processing

3.6.1 Data Checking

The first step of data processing is data checking, where researchers will need to check the respondent's data that was collected online. This is to ensure that all respondents have filled all of the questionnaire and the data was collected correctly. When there were any errors found from the data, it should be corrected immediately to ensure the researcher is able to generate reliable and accurate findings. Once all of the data is being collected, it can be evaluated with a reliable test.

3.6.2 Data Editing

Data editing refers to the procedure of revising and reviewing the respondent's data. When the respondent is facing a typing error issue from their answer, the researcher will need to edit their answer with the accurate words.

3.6.3 Data Coding

Data coding reflects on the process of creating code with every data of the questionnaire. It will allow the data being analyzed in an easier way and lower the possibility of errors. For instance, the respondent's answer for the Section B will be coded accordingly, where their answers will be coded as strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5).

3.7 Data Analysis Tools

In this study, 390 respondent's data were collected, and all of the questionnaire was fully completed by respondents. Therefore, there is no defect questionnaire recorded during the data collection. In order to analyze the data, SPSS software was used to generate several data analyses.

3.7.1 Descriptive Analysis

Descriptive analysis indicated that the data analysis will be presented in the form of tabulation and chart presentation. In this study, the respondent's demographic information, the study's means, medians and modes will be analyzed with descriptive analysis.

3.7.2 Scale Measurement

Scale measurement is applied to determine the validity and reliability of the data collected in the study. Thus, a reliability test has been used in this research.

3.7.2.1 Reliability Test

Reliability test is used to verify the internal consistency in measuring the questions in the survey distributed. Researchers can verify and ensure that the questions are reliable before distributing the questionnaire to the target respondents. Cronbach' Alpha Rule was applied to determine the reliability of this survey. The table of the rules of thumb for Cronbach' Alpha was shown in below:

Table 3.4: Rules of Thumb for Cronbach' Alpha

Alpha Coefficient Range	Strength of Association
$\alpha < 0.6$	Poor

$0.6 < \alpha < 0.7$	Moderate
$0.7 < \alpha < 0.8$	Good
$0.8 < \alpha < 0.9$	Very Good
$\alpha > 0.9$	Excellent

Source: Nawi et al (2020)

3.7.3 Inferential Analysis

Inferential analysis is a tool that enables researchers to generate summary and assumptions on a large population based on the data collected. Hence, Pearson Correlation Analysis and Multiple Regression Analysis were used to analyze this research.

3.7.3.1 Pearson Correlation Coefficient

Pearson Correlation Coefficient is a statistical measurement of the strength of the relationship between two metric variables. If the absolute value of the coefficient is higher, the relationship between two variables will be stronger. When correlation coefficient range is zero, it represents absolutely no relationship between the two variables.

Table 3.5: Rules of Thumb for Correlation Coefficient

Size of Correlation	Interpretation
± 0.91 to ± 1.00	Very strong
± 0.71 to ± 0.90	High
± 0.41 to ± 0.70	Moderate
± 0.21 to ± 0.40	Small but definite relationship
0.00 to ± 0.20	Small, almost negligible

Source: Hair et al. (2003)

3.7.3.2 Multiple Regression Analysis

Multiple Linear Regression Analysis will also be used to predict the relationship between two or more variables. The multiple linear regression equation has the following formula (Bevans, 2020):

$$y = \beta_0 + \beta_1X_1 + \dots + \beta_nX_n + \varepsilon$$

Where,

y is the dependent variable

β_0 is the y-intercept (constant term)

X_1 is the regression's first independent variable

β_n is the slope coefficients of each explanatory variable

ε is in the model's error term

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

In chapter 4, the survey's data collected, and results examined will be discussed. All of the data analysis was done by using the SPSS software. Furthermore, the result of demography information and the descriptive statistics of variables will also be disclosed in this chapter.

4.1 Descriptive Analysis

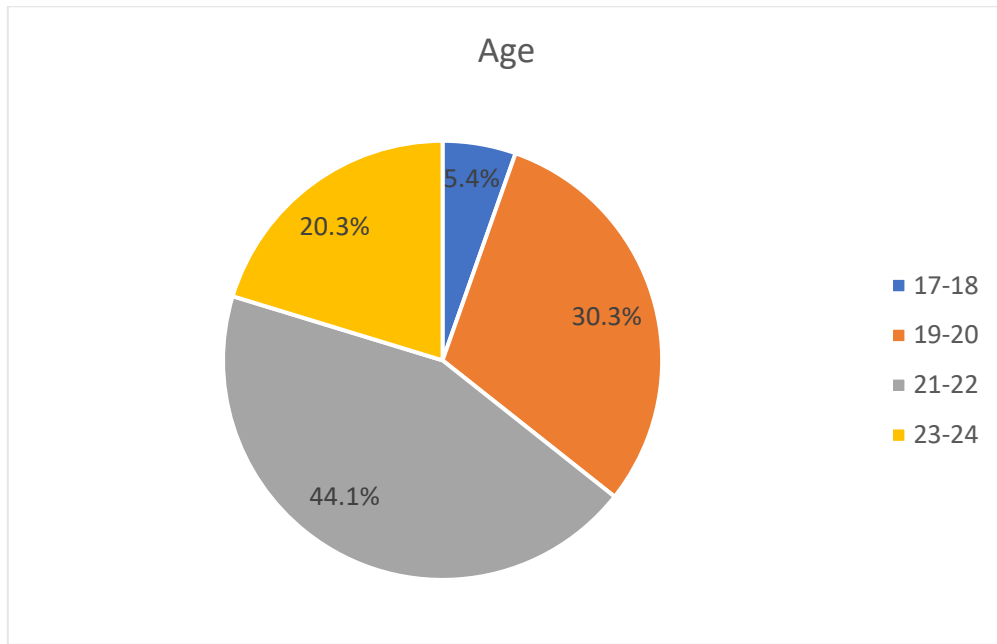
4.1.1 Respondent Demographic Profile

Total of 7 demographic information questions have been analyzed within this section, which include gender, age, occupation, income level, frequency usage of mobile payment (per week), the type of mobile payment app used most often and current residential address. In this research, a total of 390 respondents participated in the survey.

4.1.1.1 Age

21 of the respondents (5.4%) are aged between 17 to 18, while 118 respondents (30.3%) are between 19 to 20 years old. Moreover, Generation Z that aged 21 to 22 contains 172 out of overall respondents which hold 44% of the respondents, followed by 79 of respondents who aged between 23-24 with 20.3%.

Figure 4.1: Age



Source: Developed for the research

Table 4.1: Age

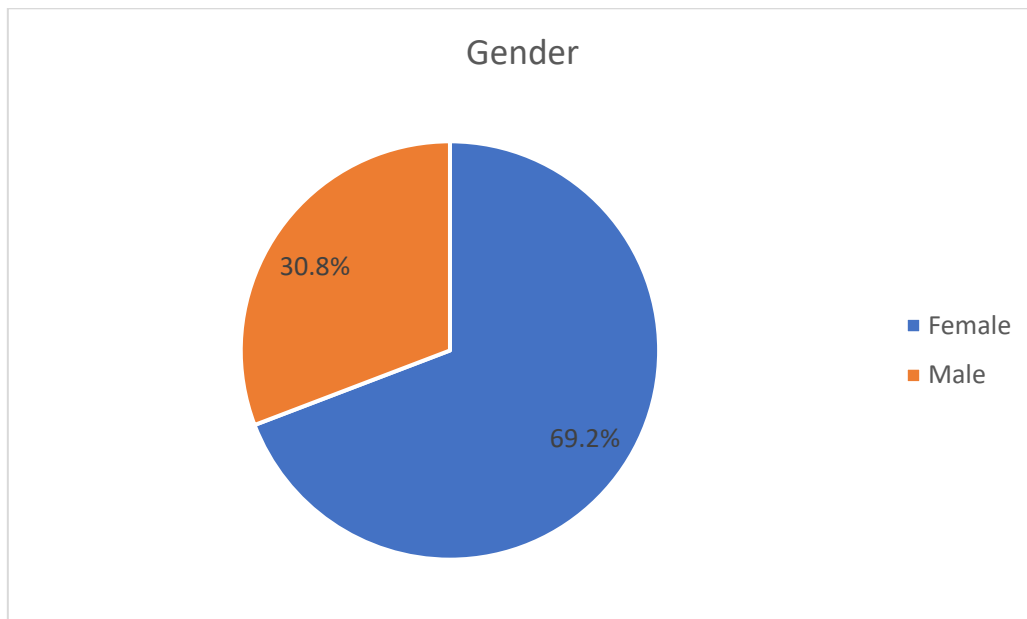
Age	Frequency	Percent (%)
17-18	21	5.4
19-20	118	30.3
21-22	172	44.1
23-24	79	20.3

Source: Developed for the research

4.1.1.2 Gender

A total of 270 respondents are female and represent 69.2% of the 390 respondents. Furthermore, 120 male respondents (30.8%) have participated in this survey. In conclusion, there are more female Generation Z involved in the survey.

Figure 4.2: Gender



Source: Developed for the research

Table 4.2: Gender

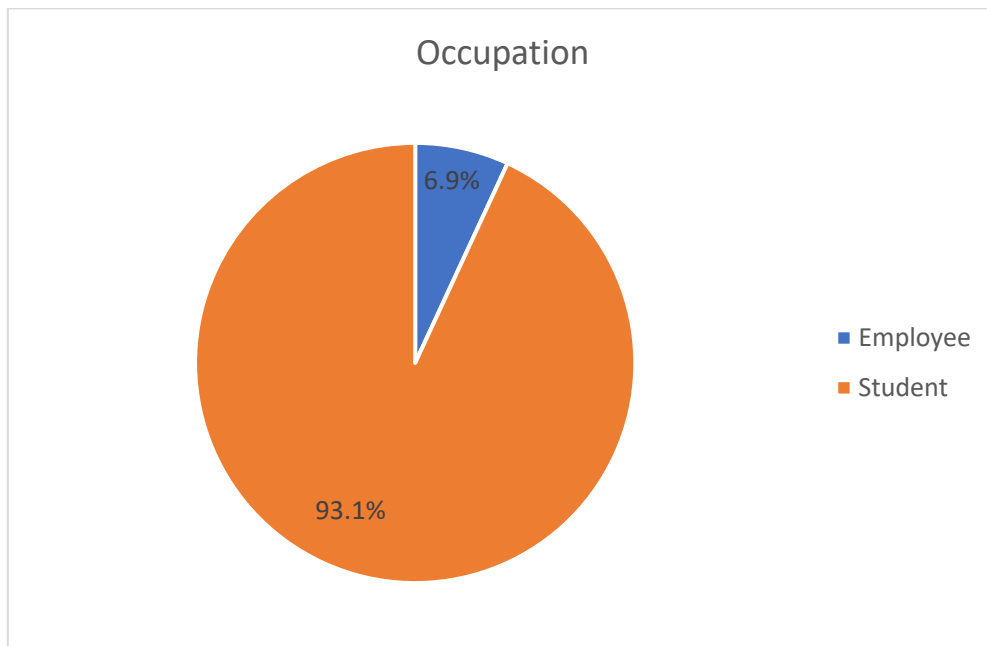
Gender	Frequency	Percent (%)
Female	270	69.2
Male	120	30.8

Source: Developed for the research

4.1.1.3 Occupation

Based on the data collected, 6.9% of respondents are employees and it represents 27 out of the respondents. Besides, 93.1% of respondents which consist of 363 of respondents are students.

Figure 4.3: Occupation



Source: Developed for the research

Table 4.3: Occupation

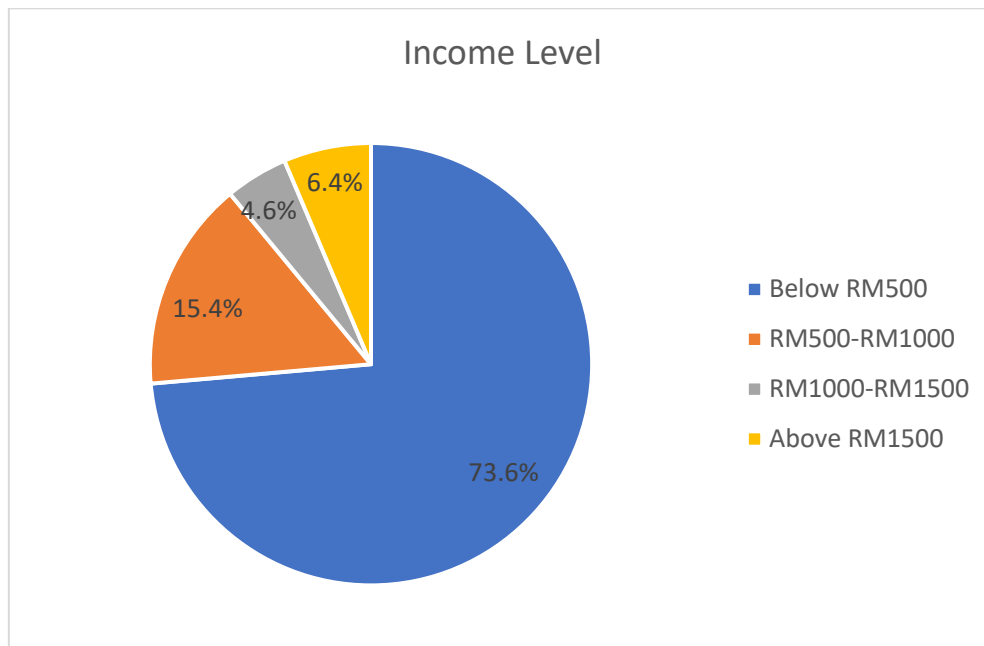
Occupation	Frequency	Percent (%)
Employee	27	6.9
Student	363	93.1

Source: Developed for the research

4.1.1.4 Income Level

In this survey, 287 of respondents have an income that is less than RM500 and this amounts to 73.6% of the respondents. This is mainly because most of the respondents are students and they do not have much pocket money to spend. Moreover, 60 respondents are getting salaries between RM500 to RM1000, while 18 respondents earned between RM1000-RM1500 salaries. It represents 15.4% and 4.6% of respondents respectively. Lastly, there are 25 of respondents whose (6.4%) income level are above RM1500.

Figure 4.4: Income Level



Source: Developed for the research

Table 4.4: Income Level

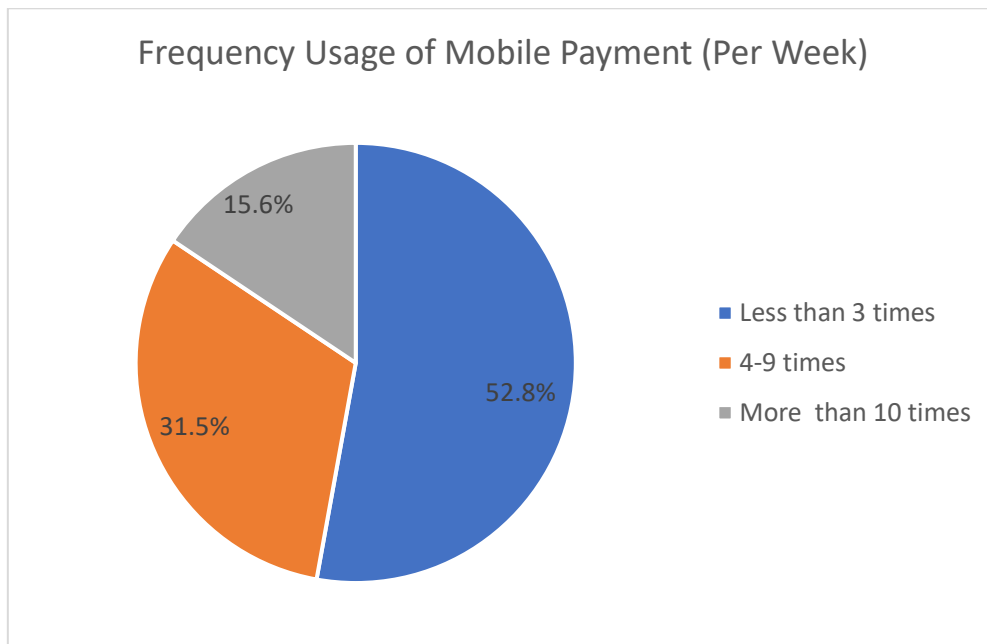
Income Level	Frequency	Percent (%)
Below RM500	287	73.6
RM500-RM1000	60	15.4
RM1000-RM1500	18	4.6
Above RM1500	25	6.4

Source: Developed for the research

4.1.1.5 Frequency Usage of Mobile Payment (Per Week)

The frequency usage of 206 respondents (52.8%) towards mobile payment applications is less than 3 times per week. 123 respondents mentioned that they are using mobile payment between 4-9 times weekly, and it contains 31.5% out of the respondents. Besides, 61 respondents' data (15.6%) recorded that they used mobile payment apps frequently, where they will use mobile payment at least 10 times every week.

Figure 4.5: Frequency Usage of Mobile Payment (Per Week)



Source: Developed for the research

Table 4.5: Frequency Usage of Mobile Payment (Per Week)

Frequency Usage of Mobile Payment (Per Week)	Frequency	Percent (%)
Less than 3 times	206	52.8
4-9 times	123	31.5
More than 10 times	61	15.6

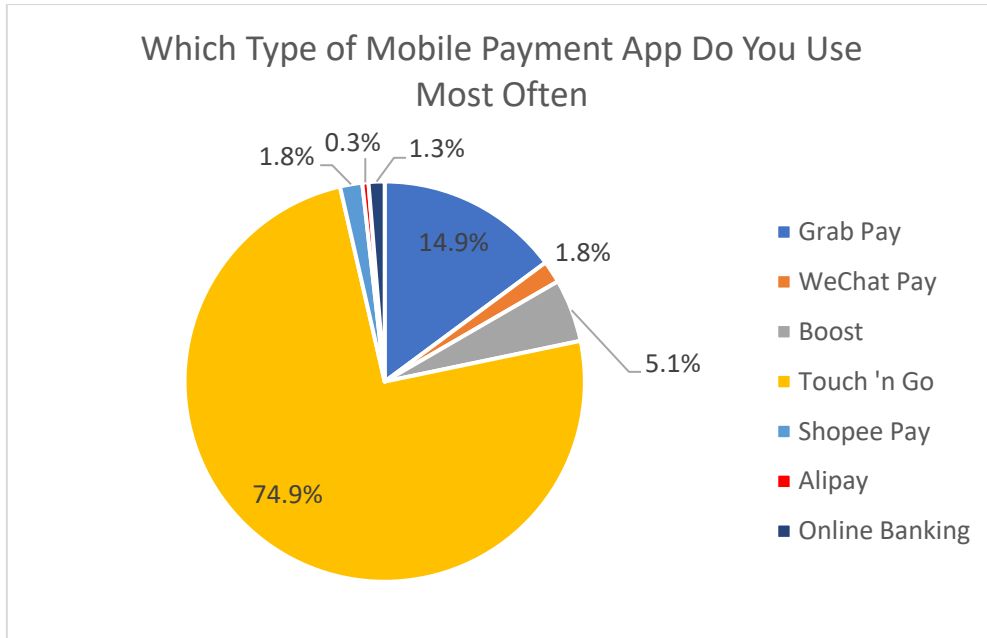
Source: Developed for the research

4.1.1.6 Which Type of Mobile Payment App Do You Use Most Often?

Based on the data collected, 14.9% of respondents (58 respondents) prefer using Grab Pay, while 7 respondents (1.8%) use WeChat Pay the most often. Furthermore, 20 respondents (5.1%) are Boost loyal users, while 292 respondents prefer to use Touch ‘n Go mobile payment app and it holds the highest percentage in this survey (74.9%). On the other hand, 7 respondents used Shopee Pay and one participant preferred Alipay, and they are holding 1.8% and 0.3% in

the survey respectively. The rest of the respondents (5) disclosed that they like to use online banking as their mobile payment app, and it holds 1.3% of the survey's data.

Figure 4.6: Which Type of Mobile Payment App Do You Use Most Often



Source: Developed for the research

Table 4.6: Which Type of Mobile Payment App Do You Use Most Often

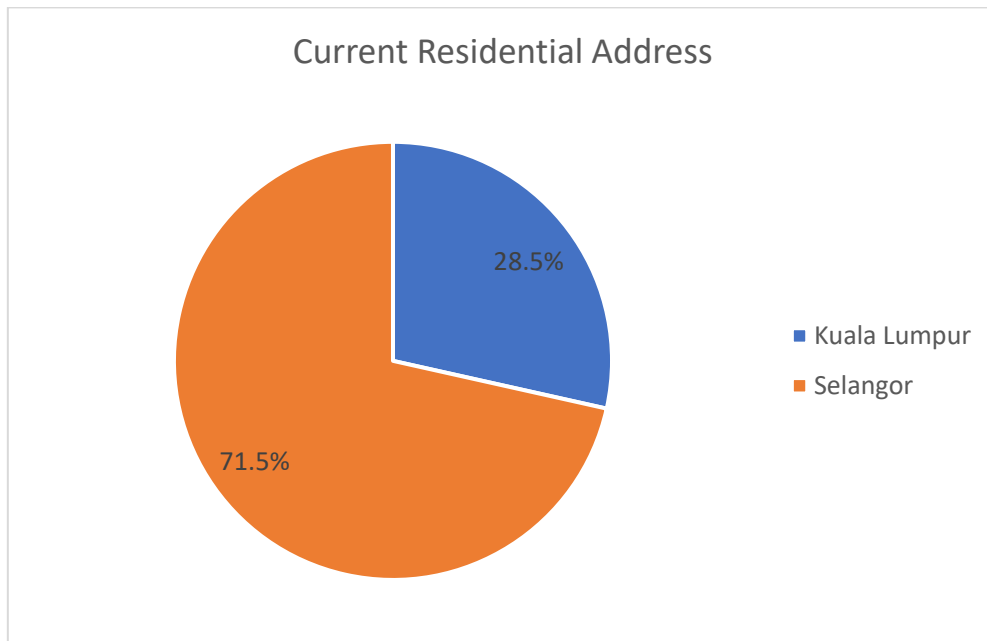
Which Type of Mobile Payment App Do You Use Most Often	Frequency	Percent (%)
Grab Pay	58	14.9
WeChat Pay	7	1.8
Boost	20	5.1
Touch 'n Go	292	74.9
Shopee Pay	7	1.8
Alipay	1	0.3
Online Banking	5	1.3

Source: Developed for the research

4.1.1.7 Current Residential Address

Since this research is aimed to research on the Klang Valley area, thus in this research, there are 111 (28.5%) respondents who live in Kuala Lumpur and 279 respondents (71.5%) currently stay in Selangor.

Figure 4.7: Current Residential Address



Source: Developed for the research

Table 4.7: Current Residential Address

Current Residential Address	Frequency	Percent (%)
Kuala Lumpur	111	28.5
Selangor	279	71.5

Source: Developed for the research

4.1.2 Central Tendencies Measurement of Construct

In this section, mean score and standard deviation of independent variables and dependent variables will be disclosed. In order to calculate the mean

and standard deviation of the variables, SPSS software was used in this research.

4.1.2.1 Performance Expectancy

There are 4 statements for the performance expectancy variable and the statement of “The mobile payment app allows me to complete online transactions faster” is having the highest mean score of 4.49, while the statement of “Using a mobile payment app will increase my productivity in online transactions” resulted in the lowest mean at 4.37. For the same statement, it has been recorded as the highest standard deviation of 0.719 and the lowest standard deviation score of 0.638 was related to the first statement of performance expectancy variable, which is “The mobile payment app is useful for supporting my online transactions”.

Table 4.8: Means of Performance Expectancy

No	Statement	Mean	Ranking (Mean)	SD	Ranking (SD)
1	The mobile payment app is useful for supporting my online transactions.	4.45	2	0.638	4
2	The mobile payment app allows me to complete online transactions faster.	4.49	1	0.660	2
3	Using a mobile payment app will increase my productivity in online transactions.	4.37	4	0.719	1
4	Using a mobile payment app makes it easier for me to do online transactions.	4.44	3	0.641	3

Source: Developed for the research

4.1.2.2 Effort Expectancy

The first statement created for the effort expectancy variable has been recorded as the highest mean at 4.45. This statement also scored the lowest standard deviation at 0.609. Besides, both of the second statement and fourth statement shared the same value of 4.38 and has been ranked as the lowest mean in this variable, which is “I think that mobile payment apps are clear and easy to understand” and “I can easily use mobile payment apps to consume”. The fourth statement also get the highest standard deviation ranking (0.676).

Table 4.9: Means of Effort Expectancy

No	Statement	Mean	Ranking (Mean)	SD	Ranking (SD)
1	I think that mobile payment app is easy to use.	4.45	1	0.609	4
2	I think that mobile payment app is clear and easy to understand.	4.38	3	0.662	2
3	My interaction with mobile payment app would be clear and understandable.	4.39	2	0.627	3
4	I can easily use mobile payment app to consume.	4.38	3	0.676	1

Source: Developed for the research

4.1.2.3 Social Influence

For social influence variable, the highest mean score was recorded as 3.82 and it is related to the statement “The people who matter to me think I have to use the mobile payment app to transact online”. However, its standard deviation scored at 0.885 which was the lowest among the 4 statements. Statement of “People around me

who use mobile payment apps seem to have more prestige than those who do not” was marked as the lowest mean as it scored 3.68. For the same statement, it has been ranked as the highest standard deviation with 1.023 score.

Table 4.10: Means of Social Influence

No	Statement	Mean	Ranking (Mean)	SD	Ranking (SD)
1	The people who matter to me think I have to use the mobile payment app to transact online.	3.82	1	0.885	4
2	People who influence my life believe that I have to use the mobile payment app to transact online.	3.80	2	0.949	3
3	People whose opinions are important to me think that I should use the mobile payment app to transact online.	3.76	3	0.957	2
4	People around me who use mobile payment app seem to have more prestige than those who do not.	3.68	4	1.023	1

Source: Developed for the research

4.1.2.4 Facilitating Condition

By referring to Table 4.11, it shows that the statement of “I have sufficient knowledge to use the mobile payment app” was the highest mean which had the score of 4.24 and it also recorded as the lowest standard deviation at 0.719. Moreover, “I use a mobile

payment app with other technology” showed the lowest mean score of 3.81 and the highest standard deviation of 0.951 in this variable.

Table 4.11: Means of Facilitating Condition

No	Statement	Mean	Ranking (Mean)	SD	Ranking (SD)
1	I have the resources needed to operate the mobile payment app.	4.07	2	0.828	3
2	I have sufficient knowledge to use the mobile payment app.	4.24	1	0.719	4
3	I use mobile payment app with other technology.	3.81	4	0.951	1
4	I will easily get help from other people when I find it difficult to use the mobile payment app.	3.98	3	0.941	2

Source: Developed for the research

4.1.2.5 Convenience

For the convenience variable, the first statement of “Mobile payment app is convenient because the phone is usually with me” got the highest mean of 4.55, while the third statement “Mobile payment app is convenient because I can use it in any situation” ranked the lowest mean at 4.22. For standard deviation ranking, the first statement and the third statement ranked the lowest (0.606) and the highest (0.904) respectively.

Table 4.12: Means of Convenience

No	Statement	Mean	Ranking (Mean)	SD	Ranking (SD)
1	Mobile payment app is convenient because the phone is usually with me.	4.55	1	0.606	4
2	Mobile payment app is convenient because I can use it anytime.	4.49	2	0.672	3
3	Mobile payment app is convenient because I can use it in any situation.	4.22	4	0.904	1
4	Mobile payment app is convenient because it is not complex.	4.32	3	0.726	2

Source: Developed for the research

4.1.2.6 Behavioural Intention

Statement “I will continue to use the mobile payment app” in the behavioural intention variable recorded as the highest mean of 4.53. Its standard deviation scored 0.594 and it was the lowest standard deviation ranking among the other statements. The statement of “I will use the mobile payment app in my daily life” is getting the lowest mean score of 4.26 and for the same statement, it was ranked as the highest standard deviation (0.861) in this variable.

Table 4.13: Means of Behavioural Intention

No	Statement	Mean	Ranking (Mean)	SD	Ranking (SD)
1	I will continue to use the mobile payment app.	4.53	1	0.594	4

2	I will often use the mobile payment app when transacting online.	4.43	2	0.687	3
3	I will use the mobile payment app in my daily life.	4.26	4	0.861	1
4	I will recommend my friends to use the mobile payment app.	4.31	3	0.777	2

Source: Developed for the research

4.2 Scale Measurement

4.2.1 Reliability Analysis

By using SPSS software, the reliability of every variable has been defined, which indicates that the independent variables including performance expectancy, effort expectancy and social influence have scored Cronbach' Alpha of 0.866, 0.855 and 0.887 respectively. It indicated that these three independent variables of the study are having very good reliability. On the other hand, the reliability analysis of facilitating condition scored 0.768 and the convenience variable scored 0.779. This has indicated that both of the variables have good reliability. Moreover, the dependent variable of the behavioural intention of Generation Z also resulted in a very good reliability of 0.833 alpha value. The table of the Cronbach' Alpha reliability test was shown in below:

Table 4.14: Cronbach's Alpha Reliability Test

Variable		Items	Cronbach's Alpha
IV	Performance Expectancy (PE)	4	0.866
	Effort Expectancy (EE)	4	0.855
	Social Influence (SI)	4	0.887

	Facilitating Condition (FC)	4	0.768
	Convenience (C)	4	0.779
DV	Behavioural Intention (BI)	4	0.833

Source: Developed for the research

4.3 Inferential Analysis

4.3.1 Pearson Coefficient Correlation

Based on the results listed in Table 4.15, convenience has the strongest correlation at 0.649, followed by effort expectancy at 0.633. Performance expectancy scored 0.618, and facilitating condition scored 0.527, while social influence has the lowest correlation of 0.441. Since the coefficient correlation of all independent variables falls under the range of ± 0.41 to ± 0.70 , it indicated that all of the variables are having moderate strength and positive correlation with behavioural intention. Thus, it proved that the behavioural intention of Generation Z is significantly correlated with all of the independent variables.

Furthermore, according to the result calculated by the SPSS software, the significant value for all of the independent variables is reported as less than 0.001. It also reflects where the correlation of all independent variables is significant at 0.01 level. Since the p-value is less than 0.05, it can be concluded that it is statistically significant as it indicated the strong evidence to support the hypotheses. Therefore, all of the independent variables are proved to have significant relationship with the dependent variable (behavioural intention).

Table 4.15: Pearson Coefficient Correlation

	PE	EE	SI	FC	C	BI
PE	1					
EE	0.659**	1				
SI	0.314**	0.315**	1			
FC	0.406**	0.502**	0.534**	1		
C	0.567**	0.647**	0.367**	0.494**	1	
BI	0.618**	0.633**	0.441**	0.527**	0.649**	1

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

Source: Developed for the research

4.3.2 Multiple Regression Analysis

Based on the result calculated by SPSS software, the R value between the dependent variable (behavioural intention) and the independent variables (performance expectancy, effort expectancy, social influence, facilitating condition and convenience) is 0.758. It explained that the independent variables are having a strong correlation and positive linear relationship with behavioural intention of Generation Z (dependent variable).

Moreover, the R Square value of this research has been recorded at 0.575. It has indicated that 57.5% of the variation in behavioural intention of Generation Z can be influenced by the five independent variables, including performance expectancy, effort expectancy, social influence, facilitating condition and convenience. However, it also explained that 42.5% of the variation of behavioural intention remains unsolved in this study.

Table 4.16: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.758 ^a	0.575	0.569	0.39435

a. Predictors: (Constant), Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Convenience

Source: Developed for the research

Moreover, based on the table below, the p-value has been recorded as less than 0.001, which is also less than the alpha value benchmark of 0.05. Hence, the relationship between the dependent variables and independent variables is statistically significant.

The F-statistic value has been computed as 103.833. Since the F ratio is higher than 1.0, it indicated that the hypotheses can be supported. Therefore, all of the independent variables are having a significant relationship with dependent variables and the hypotheses in the study are being supported by the data collected.

Table 4.17: Anova

Model		Sum of Square	df	Mean Square	F	Sig
1	Regression	80.738	5	16.148	103.833	<0.001 ^b
	Residual	59.718	384	0.156		
	Total	140.456	389			

a. Dependent Variable: Behavioural Intention of Generation Z

b. Independent Variables: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Convenience

Source: Developed for the research

Furthermore, by referring to the data in Table 4.18, the following multiple linear regression equation is being formed:

$$\text{Behavioural Intention} = 0.190 + 0.260 (\text{Performance Expectancy}) + 0.210 (\text{Effort Expectancy}) + 0.100 (\text{Social Influence}) + 0.112 (\text{Facilitating Condition}) + 0.293 (\text{Convenience})$$

According to the multiple linear equation formed above, it clarified that the regression coefficient value of performance expectancy is 0.260, which means that the level of behavioural intention will increase by 0.260 units when the performance expectancy increases by 1 unit while other variables remain constant. Besides, effort expectancy, social influence and facilitating condition have a regression coefficient of 0.210, 0.100 and 0.112 respectively, where the social influence variable scored the lowest amount of regression coefficient value. The convenience variable has the highest regression coefficient value of 0.293 among the other variables. It indicated that by assuming the other variables remain constant, the level of behavioural intention of Generation Z will increase by 0.293 units when the convenience variable increases by 1 unit.

Furthermore, by analyzing the standardized beta, the convenience variable is having the highest amount of standardized beta at 0.278 and it reflects that this variable is having the strongest influence on behavioural intention of Generation Z. It was followed by independent variables of performance expectancy (0.243), effort expectancy (0.188) and social influence (0.137). The independent variable of facilitating condition recorded the lowest standardized beta value at 0.124 and it indicated that facilitating condition has the lowest power in influencing behavioural intention variable. Thus, convenience is the most important predictor while facilitating condition is the least important determinant of behavioural intention.

Table 4.18: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	0.190	0.187	-	1.019	0.309
	PE	0.260	0.049	0.243	5.300	< 0.001
	EE	0.210	0.057	0.188	3.705	< 0.001
	SI	0.100	0.029	0.137	3.434	< 0.001

	FC	0.112	0.040	0.124	2.824	0.005
	C	0.293	0.049	0.278	5.959	< 0.001

a. Dependent Variable: Behavioural Intention

Source: Developed for the research

4.3.3 Hypotheses Testing

H1: Performance expectancy positively affect behavioural intention of Generation Z.

According to the data recorded in Table 4.18, performance expectancy is significant to predict the behavioural intention of Generation Z as the beta value is positive (0.243). Moreover, this variable's p-value is less than 0.001 and it is lower than the alpha value of 0.05. Thus, H1 is supported.

H2: Effort expectancy positively affect behavioural intention of Generation Z.

According to Table 4.18, effort expectancy is significant to predict the Generation Z's behavioural intention as its beta value is positive (0.188). Moreover, the p-value of effort expectancy is less than 0.001 and it is lower than the alpha value of 0.05. Therefore, H2 is supported.

H3: Social influence positively affect behavioural intention of Generation Z.

Based on Table 4.18 information, effort expectancy will significantly influence the behavioural intention of Generation Z because the beta value is positive (0.137). Furthermore, the p-value of social influence is less than 0.001 and it is lower than the alpha value of 0.05. Thus, H3 is supported.

H4: Facilitating conditions positively affect behavioural intention of Generation Z.

According to Table 4.18, facilitating condition is significant to foresee the behavioural intention of Generation Z as the beta value is positive (0.124). Besides, the facilitating condition variable's p-value is located at 0.005, which is lower than the alpha value of 0.05. Thus, H4 is supported.

H5: Convenience positively affect behavioural intention of Generation Z.

According to Table 4.18 data, convenience variable is significant to foresee the behavioural intention of Generation Z as its beta value is positive (0.278). Besides, the convenience variable's p-value is less than 00.001 and it is lower than the alpha value of 0.05. Therefore, H5 is supported.

4.4 Conclusion

In conclusion, this chapter discussed the descriptive analysis that was generated from the demographic information that was collected and recorded from the respondents. Moreover, the mean and standard deviation of the descriptive analysis were also disclosed, and the relationship between the independent variables and dependent variable was being evaluated by using the SPSS software. Besides, the reliability test of all variables was also being conducted by SPSS software. Inferential analysis was also being implemented by having the multiple linear regression test in the SPSS software.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.0 Introduction

A summary of statistical analysis on the statistical analysis and inferential analysis will be disclosed in this chapter. Moreover, the main findings and implications of the research will also be discussed. The limitations and recommendations will also be discussed in order to support future studies.

5.1 Discussion of Major Findings

5.1.1 Performance Expectancy

H1: Performance expectancy positively affect behavioural intention of Generation Z.

Based on the result shown previously, performance expectancy was discovered to have positive relationship and significant effect on the behavioural intention of Generation Z. Moreover, this variable's p-value is less than 0.001, which is lower than the alpha value of 0.05. It means that there is a significant relationship between both variables and thus, H1 is supported.

According to Chao's study (2019), he mentioned that performance expectancy will significantly influence the behavioural intention of the university in adopting mobile learning. Moreover, in the nursing sector, Pan and Gao (2021) also found that performance expectancy has a positive effect on nurses' behavioural intention in using a mobile nursing application. They proposed that nurses will be willing to adapt mobile nursing apps if it can enhance their nursing knowledge and the process of monitoring patients and sharing data. Research on education sector also concluded that performance expectancy will positively affect teacher's behavioural intention to use

mobile internet if the teachers had perceived that the mobile internet is useful and beneficial to them (Nikolopoulou et al., 2021). Furthermore, Sair and Danish (2018) proposed that performance expectancy is a significant determinant of behavioural intention to adopt mobile commerce technology as consumers will opt the mobile commerce services if they are confident in the service's usefulness.

5.1.2 Effort Expectancy

H2: Effort expectancy positively affect behavioural intention of Generation Z.

By referring to the outcomes of this study, effort expectancy will positively impact on the behavioural intention of Generation Z. The p-value of effort expectancy variable is less than 0.001 and it is smaller than the alpha value of 0.05. This proved that the H2 is supported, and a significant relationship is found between effort expectancy and behavioural intention of Generation Z. Thus, an increase in effort expectancy will also result in an increase in behavioural intention, and vice versa.

Dagnoush and Khalifa (2021) defined that user's effort expectancy will positively influence the user's behavioural intention in adapting mobile commerce transactions. They explained that an individual's perceived ease of use can be easily raised with little knowledge required. Furthermore, study of Catherine et al. (2018) also indicated that there is a significant positive relationship between the effort expectancy and behavioural intention to use fingerprint authentication for ATMs in Uganda. They explained that when individuals believe that the fingerprint biometrics authentication is understandable and easy to use, it will increase their behavioural intention to use the technology. Furthermore, researchers also explained that the degree of an individual's belief that the system is easy to use has been found to have significant effect on the behavioural intention (Clodfelter, 2010). Besides, the study of Sair and Danish (2018) also

supported that there is a positive relationship between effort expectancy and behavioural intention in adopting mobile commerce technology as the ease of use is the determinant that affects the individual's behavioural intention.

5.1.3 Social Influence

H3: Social influence positively affect behavioural intention of Generation Z.

According to the result calculated, social influence also found to have a significant effect on the behavioural intention of Generation Z. This can be proved as the p-value has been marked at 0.001, and it is lower than the 0.05 alpha value. It indicated that an increase in social influence led to a greater in behavioural intention of Generation Z. Therefore, H3 is being supported and a positive relationship can be found between social influence and behavioural intention of Generation Z.

According to Lai's research (2017), he proved that social influence is positively associated with the behavioural intention in the use of mobile electronic medical records. Muangmee et al. (2021) also proposed that social influence will positively affect an individual's behavioural intention to try food delivery apps during the Covid 19 pandemic. The individuals who are being influenced by their friends, families and colleagues, are more willing to try new technologies. Sung et al. (2015) also proved that social influence is one of the determinants of the behavioural intention of mobile learning service.

5.1.4 Facilitating Condition

H4: Facilitating condition positively affect behavioural intention of Generation Z.

The result calculated by SPSS has shown that facilitating condition variables has a positive effect on the dependent variable, which is the behavioural intention of Generation Z. The p-value of this independent variable is located at 0.005, which is lower than the alpha value of 0.05. It has proved that facilitating condition can significantly affect the behavioural intention of Generation Z. Thus, H4 is supported.

One of the research projects of Mansour et al. (2021) has supported that the behavioural intention of the SMEs employee will be influenced by the facilitating condition when adapting the e-government service in Saudi Arabia. The employees will continue to use e-government service only when they have enough resources and knowledge about the services. Furthermore, the relationship between facilitating condition with behavioural intention in the nursing sector has been investigated by Pan and Gao (2021) and they concluded that facilitating condition will positively connect with the nurses' behavioural intention. They have explained that the more sufficient the application or technical support provided, the more likely the nurses are willing to use the technology. Nur and Panggabean (2021) also demonstrated facilitating condition has significant and positive effect on behavioural intention in the adoption of mobile payment methods. When the knowledge that was required for the mobile payment is available, the behavioural intention to use mobile payment will increase.

5.1.5 Convenience

H5: Convenience positively affect behavioural intention of Generation Z.

Based on the result disclosed convenience has been discovered to have significant effect and positive relationship with the behavioural intention of Generation Z. Furthermore, convenience's p-value is less than 0.001, which is lower than the alpha value of 0.05. It means that there is a significant relationship between both variables and thus, H5 is supported. When

convenience increases, behavioural intention of Generation Z will also increase.

Kumar et al. (2020) identified that convenience will positively connect with the customer's behavioural intention in e-retailing dimensions. Furthermore, the study of Mpinganjira (2015) has justified that customer's online store repurchase intention is positively related to the overall service convenience. Kurniawan et al.'s study (2019) that was related to hospitality sector, also proposed that convenience has positive effect on the customer behavioural intention in low-cost hotel. Once the hospitality service had provided convenience across the customer's purchases, they are more likely to continue purchase with the firm.

5.2 Implications of Study

5.2.1 Theoretical Implication

Based on the research's outcomes, it shows that 57.5% of the variation in behavioural intention of Generation Z can be influenced by the five independent variables and 42.5% of the variation of behavioural intention remain unsolved in this study. Therefore, it was suggested that the future researchers should conduct more research in order to provide a more detailed explanation of the variables.

5.2.2 Practical Implication

It was suggested to the mobile payment app operator to provide some common functions into their application such as the QR code payment and instant funds transfer. Moreover, transaction history should also be included in an e-wallet's function as the users will be allowed to view back their past 6-month transaction record. Without these functions, the users will feel

disappointed, and it might affect their behavioural intention in using the specific brand of mobile payment app.

Moreover, the mobile payment app operator should include the advanced technology when developing the mobile payment app to improve the user's effort expectancy. They can include a biometric authentication system into their app, where the user can directly make funds transfer or payment by using their fingerprint or showing their face. By using biometric authentication, the users can easily make their payment in one second and it will increase the ease of using the mobile payment app in daily life.

Furthermore, when a mobile payment app company provides some promotions, cash rebates and cashback for the users to encourage more new individuals to apply their services. When more individuals start to use the mobile payment app, their actions and opinion will indirectly influence their peers.

Moreover, it was recommended to include technical support and assistance service in the mobile payment app. For instance, the company can list down some of the frequently asked questions in the application so that when the other users are facing the same problems, they can view the assistance directly and get the solutions immediately. A customer helpline should also be provided to allow the users to call for assistance.

Lastly, the mobile payment app operators may include the functions of allowing users to pay bills or parking tickets directly from the mobile app so that the users can enjoy the convenience brought by the services.

5.3 Limitations of Study

One of the limitations encountered during the progress of the research is that the data is not equally collected, especially for the age and occupation construct. This can be shown when there are only 21 respondents that are from the age group of 17

to 18. The majority of the respondents (172) aged between 21 to 22. Moreover, the majority of 93.1% respondents are students and only 6.9% of the respondents in this research are employees. Since the majority of the participants are students, we cannot further study from the employee's perspective. Different age groups and occupations will have different intentions in consuming mobile commerce apps. Hence, an unequal distribution in the group age and occupation in Generation Z might influence the efficiency of the result.

Furthermore, some of the respondents will simply choose the answer without understanding the questions distributed and they may just select the same option for the whole questionnaire. This will cause the inaccuracy of information and it will affect the final outcome of the research. Thus, this issue might affect the quality of the study.

5.4 Recommendation for Future Research

In order to solve the limitation mentioned above, it is recommended that the researchers should distribute their questionnaire equally to different age groups and focus more on the employee's perspective to increase the consistency and accuracy of the data collection.

Furthermore, future researchers may improve the quality of the research paper by increasing the time constraints, where researchers should give more time for their respondents to respond so that they can think about their best option to represent their perspective.

5.5 Conclusion

As a conclusion, this research project's objective to investigate the relationship between performance expectancy, effort expectancy, social influence, facilitating condition, convenience and behavioural intention of Generation Z towards adoption mobile payment apps within Klang Valley has been fulfilled and all five factors are

having a significant and positive relationship towards the dependent variable, which is the behavioural intention of Generation Z.

Moreover, the limitations of the study and the recommendations for future research have been listed in this chapter in order to improve future studies. Thus, this research will provide more information on the factors influencing adoption of mobile payment apps among Generation Z in Klang Valley for future research.

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APPENDIXES

Appendix A: Questionnaire



Title: Factors influencing adoption of mobile payment apps among Generation Z in Klang Valley

Dear respondents,

My name is Lau Yan Yin, student ID 1803657. I am currently pursuing my undergraduate programme, Bachelor of International Business (Hons) at Universiti Tunku Abdul Rahman (UTAR), Sungai Long, Kajang. I am conducting my final year project (FYP) entitled "Factors influencing adoption of mobile payment apps among Generation Z in Klang Valley". This questionnaire is for those who are from age 17 to 24 and are currently residing in Klang Valley.

I hope you could spend approximately 15 minutes to complete this questionnaire survey. This questionnaire survey consists of two sections including Section A and B. Please answer all the questions as honestly as possible in each section. Your participation will contribute to the success of this survey.

Kindly contact lauyanyin@utar.my if you have any questions. Truly appreciate for your time and cooperation.



Section A: Demographic Information

Please choose the most relevant answer, each question should have ONLY ONE answer

1. Age
 - 17 – 18
 - 19 – 20
 - 21 – 22
 - 23 – 24

2. Gender
 - Male
 - Female

3. Occupation
 - Student
 - Employee

4. Income level
 - Below RM 500
 - RM 500 – RM 1000
 - RM 1000 – RM 1500
 - Above RM 1500

5. Frequency usage of mobile payment (per week)
 - Less than 3 times
 - 4 – 9 times
 - More than 10 times

6. Which type of mobile payment app do you use most often?
 - Grab Pay
 - WeChat Pay
 - Boost
 - Touch 'n Go
 - Others



7. Current Residential Address
- o Kuala Lumpur
 - o Selangor

Section B: Independent Variables (IV) and Dependent Variable (DV)

Please rate the questions below and answer them by putting a tick (✓) for each part. On a scale of 1 to 5, please indicate your degree of agreement or disagreement with the given statements.

Strongly Disagree (SD) = 1, Disagree (D) = 2, Neutral (N) = 3, Agree (A) = 4, Strongly Agree (SA) = 5

Independent Variables (IV)

Performance Expectancy

Statements	1	2	3	4	5
1. The mobile payment app is useful for supporting my online transactions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. The mobile payment app allows me to complete online transactions faster.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Using a mobile payment app will increase my productivity in online transactions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Using a mobile payment app makes it easier for me to do online transactions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Effort Expectancy

Statements	1	2	3	4	5
1. I think that mobile payment app is easy to use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I think that mobile payment app is clear and easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. My interaction with mobile payment app would be clear and understandable.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I can easily use mobile payment app to consume.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Social Influences

Statements	1	2	3	4	5
1. The people who matter to me think I have to use the mobile payment app to transact online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. People who influence my life believe that I have to use the mobile payment app to transact online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. People around me who use mobile payment app seem to have more prestige than those who do not.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Facilitating Condition

Statements	1	2	3	4	5
1. I have the resources needed to operate the mobile payment app.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have sufficient knowledge to use the mobile payment app.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I use mobile payment app with other technology.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I will easily get help from other people when I find it difficult to use the mobile payment app.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Convenience

Statements	1	2	3	4	5
1. Mobile payment app is convenient because the phone is usually with me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Mobile payment app is convenient because I can use it anytime.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Mobile payment app is convenient because I can use it in any situation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Mobile payment app is convenient because it is not complex.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Dependent Variable (DV)

Behavioural Intention of Generation Z

Statements	1	2	3	4	5
1. I will continue to use the mobile payment app.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I will often use the mobile payment app when transacting online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I will use the mobile payment app in my daily life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I will recommend my friends to use the mobile payment app.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix B: Frequency Table (Full Study)

Frequencies

[DataSet1]

Statistics

		Age	Gender	Occupation	Income Level	Frequency usage of mobile payment (per week)	Which type of mobile payment app do you use most often?
N	Valid	390	390	390	390	390	390
	Missing	0	0	0	0	0	0

Statistics

		Current Residential Address
N	Valid	390
	Missing	0

Frequency Table

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17 - 18	21	5.4	5.4	5.4
	19 - 20	118	30.3	30.3	35.6
	21 - 22	172	44.1	44.1	79.7
	23 - 24	79	20.3	20.3	100.0
Total		390	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	270	69.2	69.2	69.2
	Male	120	30.8	30.8	100.0
Total		390	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employee	27	6.9	6.9	6.9
	Student	363	93.1	93.1	100.0
	Total	390	100.0	100.0	

Income Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above RM1500	25	6.4	6.4	6.4
	Below RM500	287	73.6	73.6	80.0
	RM1000 - RM1500	18	4.6	4.6	84.6
	RM500 - RM1000	60	15.4	15.4	100.0
	Total	390	100.0	100.0	

Frequency usage of mobile payment (per week)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 - 9 times	123	31.5	31.5	31.5
	Less than 3 times	206	52.8	52.8	84.4
	More than 10 times	61	15.6	15.6	100.0
	Total	390	100.0	100.0	

Which type of mobile payment app do you use most often?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Alipay	1	.3	.3	.3
	Boost	20	5.1	5.1	5.4
	FPX	1	.3	.3	5.6
	Grab Pay	58	14.9	14.9	20.5
	MAE	1	.3	.3	20.8
	online banking	1	.3	.3	21.0
	Online Banking	1	.3	.3	21.3
	Online Transfer	1	.3	.3	21.5
	Shopee pay	1	.3	.3	21.8
	shopee pay	2	.5	.5	22.3
	Shopee pay	1	.3	.3	22.6
	Shopee Pay	3	.8	.8	23.3
	Touch 'n Go	292	74.9	74.9	98.2
	WeChat Pay	7	1.8	1.8	100.0
	Total	390	100.0	100.0	

Current Residential Address

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kuala Lumpur	111	28.5	28.5	28.5
	Selangor	279	71.5	71.5	100.0
Total		390	100.0	100.0	

Bar Chart

Appendix C: Reliability Test (Full Study)

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	390	100.0
	Excluded ^a	0	.0
	Total	390	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.866	.868	4

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Item Statistics

	Mean	Std. Deviation	N
1. The mobile payment app is useful for supporting my online transactions.	4.45	.638	390
2. The mobile payment app allows me to complete online transactions faster.	4.49	.660	390
3. Using a mobile payment app will increase my productivity in online transactions.	4.37	.719	390
4. Using a mobile payment app makes it easier for me to do online transactions.	4.44	.641	390

Inter-Item Correlation Matrix

	1. The mobile payment app is useful for supporting my online transactions.	2. The mobile payment app allows me to complete online transactions faster.	3. Using a mobile payment app will increase my productivity in online transactions.	4. Using a mobile payment app makes it easier for me to do online transactions.
1. The mobile payment app is useful for supporting my online transactions.	1.000	.701	.537	.629
2. The mobile payment app allows me to complete online transactions faster.	.701	1.000	.622	.643
3. Using a mobile payment app will increase my productivity in online transactions.	.537	.622	1.000	.593
4. Using a mobile payment app makes it easier for me to do online transactions.	.629	.643	.593	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.437	4.369	4.495	.126	1.029	.003	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation
1. The mobile payment app is useful for supporting my online transactions.	13.30	3.043	.718	.549
2. The mobile payment app allows me to complete online transactions faster.	13.25	2.888	.769	.602
3. Using a mobile payment app will increase my productivity in online transactions.	13.38	2.904	.665	.454
4. Using a mobile payment app makes it easier for me to do online transactions.	13.31	3.032	.719	.518

Item-Total Statistics

	Cronbach's Alpha if Item Deleted
1. The mobile payment app is useful for supporting my online transactions.	.828
2. The mobile payment app allows me to complete online transactions faster.	.807
3. Using a mobile payment app will increase my productivity in online transactions.	.852
4. Using a mobile payment app makes it easier for me to do online transactions.	.828

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.75	5.049	2.247	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	390	100.0
	Excluded ^a	0	.0
Total		390	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.855	.857	4

Item Statistics

	Mean	Std. Deviation	N
1. I think that mobile payment app is easy to use.	4.45	.609	390
2. I think that mobile payment app is clear and easy to understand.	4.38	.662	390
3. My interaction with mobile payment app would be clear and understandable.	4.39	.627	390
4. I can easily use mobile payment app to consume.	4.38	.676	390

Inter-Item Correlation Matrix

	1. I think that mobile payment app is easy to use.	2. I think that mobile payment app is clear and easy to understand.	3. My interaction with mobile payment app would be clear and understandable.	4. I can easily use mobile payment app to consume.
1. I think that mobile payment app is easy to use.	1.000	.664	.617	.580
2. I think that mobile payment app is clear and easy to understand.	.664	1.000	.602	.500
3. My interaction with mobile payment app would be clear and understandable.	.617	.602	1.000	.630
4. I can easily use mobile payment app to consume.	.580	.500	.630	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.401	4.379	4.446	.067	1.015	.001	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation
1. I think that mobile payment app is easy to use.	13.16	2.770	.732	.547
2. I think that mobile payment app is clear and easy to understand.	13.22	2.706	.681	.502
3. My interaction with mobile payment app would be clear and understandable.	13.21	2.727	.727	.532
4. I can easily use mobile payment app to consume.	13.22	2.708	.666	.468

Item-Total Statistics

	Cronbach's Alpha if Item Deleted
1. I think that mobile payment app is easy to use.	.802
2. I think that mobile payment app is clear and easy to understand.	.823
3. My interaction with mobile payment app would be clear and understandable.	.804
4. I can easily use mobile payment app to consume.	.834

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.60	4.626	2.151	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	390	100.0
	Excluded ^a	0	.0
	Total	390	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.887	.889	4

Item Statistics

	Mean	Std. Deviation	N
1. The people who matter to me think I have to use the mobile payment app to transact online.	3.82	.885	390
2. People who influence my life believe that I have to use the mobile payment app to transact online.	3.80	.949	390
3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	3.76	.957	390
4. People around me who use mobile payment app seem to have more prestige than those who do not.	3.68	1.023	390

Inter-Item Correlation Matrix

	1. The people who matter to me think I have to use the mobile payment app to transact online.	2. People who influence my life believe that I have to use the mobile payment app to transact online.	3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	4. People around me who use mobile payment app seem to have more prestige than those who do not.
1. The people who matter to me think I have to use the mobile payment app to transact online.	1.000	.784	.697	.545
2. People who influence my life believe that I have to use the mobile payment app to transact online.	.784	1.000	.766	.575
3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	.697	.766	1.000	.640
4. People around me who use mobile payment app seem to have more prestige than those who do not.	.545	.575	.640	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.767	3.679	3.823	.144	1.039	.004	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation
1. The people who matter to me think I have to use the mobile payment app to transact online.	11.24	6.622	.765	.641
2. People who influence my life believe that I have to use the mobile payment app to transact online.	11.27	6.165	.811	.711
3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	11.30	6.150	.806	.659
4. People around me who use mobile payment app seem to have more prestige than those who do not.	11.39	6.490	.644	.433

Item-Total Statistics

	Cronbach's Alpha if Item Deleted
1. The people who matter to me think I have to use the mobile payment app to transact online.	.851
2. People who influence my life believe that I have to use the mobile payment app to transact online.	.832
3. People whose opinions are important to me think that I should use the mobile payment app to transact online.	.834
4. People around me who use mobile payment app seem to have more prestige than those who do not.	.899

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.07	10.890	3.300	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	390	100.0
	Excluded ^a	0	.0
	Total	390	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.768	.775	4

Item Statistics

	Mean	Std. Deviation	N
1. I have the resources needed to operate the mobile payment app.	4.07	.828	390
2. I have sufficient knowledge to use the mobile payment app.	4.24	.719	390
3. I use mobile payment app with other technology.	3.81	.951	390
4. I will easily get help from other people when I find it difficult to use the mobile payment app.	3.98	.941	390

Inter-Item Correlation Matrix

	1. I have the resources needed to operate the mobile payment app.	2. I have sufficient knowledge to use the mobile payment app.	3. I use mobile payment app with other technology.	4. I will easily get help from other people when I find it difficult to use the mobile payment app.
1. I have the resources needed to operate the mobile payment app.	1.000	.476	.465	.460
2. I have sufficient knowledge to use the mobile payment app.	.476	1.000	.491	.445
3. I use mobile payment app with other technology.	.465	.491	1.000	.434
4. I will easily get help from other people when I find it difficult to use the mobile payment app.	.460	.445	.434	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.025	3.610	4.238	.428	1.112	.032	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation
1. I have the resources needed to operate the mobile payment app.	12.03	4.359	.583	.342
2. I have sufficient knowledge to use the mobile payment app.	11.86	4.706	.590	.350
3. I use mobile payment app with other technology.	12.29	3.975	.575	.338
4. I will easily get help from other people when I find it difficult to use the mobile payment app.	12.12	4.077	.552	.307

Item-Total Statistics

	Cronbach's Alpha If Item Deleted
1. I have the resources needed to operate the mobile payment app.	.706
2. I have sufficient knowledge to use the mobile payment app.	.710
3. I use mobile payment app with other technology.	.712
4. I will easily get help from other people when I find it difficult to use the mobile payment app.	.725

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.10	7.062	2.657	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	390	100.0
	Excluded ^a	0	.0
	Total	390	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.779	.792	4

Item Statistics

	Mean	Std. Deviation	N
1. Mobile payment app is convenient because the phone is usually with me.	4.55	.606	390
2. Mobile payment app is convenient because I can use it anytime.	4.49	.672	390
3. Mobile payment app is convenient because I can use it in any situation.	4.22	.904	390
4. Mobile payment app is convenient because it is not complex.	4.32	.726	390

Inter-Item Correlation Matrix

	1. Mobile payment app is convenient because the phone is usually with me.	2. Mobile payment app is convenient because I can use it anytime.	3. Mobile payment app is convenient because I can use it in any situation.	4. Mobile payment app is convenient because it is not complex.
1. Mobile payment app is convenient because the phone is usually with me.	1.000	.642	.348	.463
2. Mobile payment app is convenient because I can use it anytime.	.642	1.000	.523	.456
3. Mobile payment app is convenient because I can use it in any situation.	.348	.523	1.000	.493
4. Mobile payment app is convenient because it is not complex.	.463	.456	.493	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.395	4.215	4.546	.331	1.078	.023	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation
1. Mobile payment app is convenient because the phone is usually with me.	13.03	3.523	.576	.451
2. Mobile payment app is convenient because I can use it anytime.	13.08	3.147	.672	.517
3. Mobile payment app is convenient because I can use it in any situation.	13.36	2.721	.558	.358
4. Mobile payment app is convenient because it is not complex.	13.26	3.173	.579	.344

Item-Total Statistics

	Cronbach's Alpha if Item Deleted
1. Mobile payment app is convenient because the phone is usually with me.	.735
2. Mobile payment app is convenient because I can use it anytime.	.684
3. Mobile payment app is convenient because I can use it in any situation.	.758
4. Mobile payment app is convenient because it is not complex.	.727

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.58	5.201	2.280	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	390	100.0
	Excluded ^a	0	.0
	Total	390	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.833	.840	4

Item Statistics

	Mean	Std. Deviation	N
1. I will continue to use the mobile payment app.	4.53	.594	390
2. I will often use the mobile payment app when transacting online.	4.43	.687	390
3. I will use the mobile payment app in my daily life.	4.26	.861	390
4. I will recommend my friends to use the mobile payment app.	4.31	.777	390

Inter-Item Correlation Matrix

	1. I will continue to use the mobile payment app.	2. I will often use the mobile payment app when transacting online.	3. I will use the mobile payment app in my daily life.	4. I will recommend my friends to use the mobile payment app.
1. I will continue to use the mobile payment app.	1.000	.633	.513	.531
2. I will often use the mobile payment app when transacting online.	.633	1.000	.579	.561
3. I will use the mobile payment app in my daily life.	.513	.579	1.000	.592
4. I will recommend my friends to use the mobile payment app.	.531	.561	.592	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.381	4.256	4.531	.274	1.064	.015	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation
1. I will continue to use the mobile payment app.	12.99	3.895	.653	.456
2. I will often use the mobile payment app when transacting online.	13.09	3.505	.700	.511
3. I will use the mobile payment app in my daily life.	13.27	3.034	.667	.450
4. I will recommend my friends to use the mobile payment app.	13.22	3.290	.668	.447

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Item-Total Statistics

	Cronbach's Alpha if Item Deleted
1. I will continue to use the mobile payment app.	.800
2. I will often use the mobile payment app when transacting online.	.773
3. I will use the mobile payment app in my daily life.	.794
4. I will recommend my friends to use the mobile payment app.	.786

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.52	5.777	2.404	4

Appendix D: Pearson Correlation Coefficient (Full Study)

Correlations

[DataSet1] C:\Users\User\Downloads\DEGREE\1. Final Data (390).sav

		MEAN_PE	MEAN_EE	MEAN_SI	MEAN_FC	MEAN_C	MEAN_BI
MEAN_PE	Pearson Correlation	1	.659**	.314**	.406**	.567**	.618**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001
	N	390	390	390	390	390	390
MEAN_EE	Pearson Correlation	.659**	1	.315**	.502**	.647**	.633**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001
	N	390	390	390	390	390	390
MEAN_SI	Pearson Correlation	.314**	.315**	1	.534**	.367**	.441**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001
	N	390	390	390	390	390	390
MEAN_FC	Pearson Correlation	.406**	.502**	.534**	1	.494**	.527**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001
	N	390	390	390	390	390	390
MEAN_C	Pearson Correlation	.567**	.647**	.367**	.494**	1	.649**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001
	N	390	390	390	390	390	390
MEAN_BI	Pearson Correlation	.618**	.633**	.441**	.527**	.649**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	390	390	390	390	390	390

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

Appendix E: Multiple Linear Regression (Full Study)

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	MEAN_C, MEAN_SI, MEAN_PE, MEAN_FC, MEAN_EE ^b	.	Enter

- a. Dependent Variable: MEAN_SI
 b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.758 ^a	.575	.569	.39435	.575	103.833	5

Model Summary

Model	Change Statistics	
	df2	Sig. F Change
1	384	<.001

- a. Predictors: (Constant), MEAN_C, MEAN_SI, MEAN_PE, MEAN_FC, MEAN_EE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.738	5	16.148	103.833	<.001 ^b
	Residual	59.718	384	.156		
	Total	140.456	389			

a. Dependent Variable: MEAN_SI

b. Predictors: (Constant), MEAN_C, MEAN_SI, MEAN_PE, MEAN_FC, MEAN_EE

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.190	.187		1.019	.309
	MEAN_PE	.260	.049	.243	5.300	<.001
	MEAN_EE	.210	.057	.188	3.705	<.001
	MEAN_SI	.100	.029	.137	3.434	<.001
	MEAN_FC	.112	.040	.124	2.824	.005
	MEAN_C	.293	.049	.278	5.959	<.001

a. Dependent Variable: MEAN_SI