BEHAVIOURAL INTENTION TO ADOPT MOBILE PAYMENT AMONG MALAYSIAN VS FOREIGNER IN KLANG VALLEY, MALAYSIA

CHOONG WEI LIM

BACHELOR OF INTERNATIONAL BUSINESS (HONS)

UNIVERSITI TUNKU ABDUL RAHMAN

FACULTY OF ACCOUNTANCY AND MANAGEMENT

DEPARTMENT OF INTERNATIONAL BUSINESS

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DECLARATION

We hereby declare that:

(1) This undergraduate FYP is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.

(2) No portion of this FYP has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.

(3) The word count of this research report is 19,611

Name of Student:	Student ID:	Signature:
Choong Wei Lim	1503328	

Date: 26/11/2019

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DEDICATION

I want to dedicate my research work to my supervisor, Mr Tang Kin Leong for his guidance and supports the provided to me for completing the research project. Because of him, I can complete the project smoothly.

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A	Agree
App	Application
BI	Behavioural Intention
C-TAM-TPB	Combined TAM and TPB
CV	Convenience
D	Disagree
EE	Effort Expectancy
IDT	Innovation Diffusion Theory
MM	Motivational Model
MPCU	Model of PC Utilization
N	Neutral
PE	Performance Expectancy
SA	Strongly Agree
SCT	Social Cognitive Theory
SD	Strongly Diagree
SN	Subjective Norm
TAM 2	Technology Acceptance Model 2
TPB	Theory of Planned Behaviour
TR	Trust
TRA	Theory of Reasoned Action
UTAUT	Unified Theory of Acceptance and Use of Technology

UTAUT 2	Unified Theory of Acceptance and Use of Technology

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PREFACE

The intention of this research project is to investigate the behavioural intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley in Malaysia. Others researchers have found out that the total usage of the mobile payment application is still increasing year by year. Hence, mobile payment service providers and marketers must find out the factors that will affect the intention to adopt mobile payment.

In order to provide a better insight or understanding to the mobile payment, mobile payment service providers and marketers regarding which factors that will affect the adoption of mobile payment among Malaysian versus Foreigner in Klang Valley. This research investigated how independent variables (performance expectancy, effort expectancy, subjective norm, satisfaction, and trust) will affect the dependent variable (intention to adopt mobile payment).

At last, I wish that this research will able to provide the readers with a better understanding of the behavioural intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia.

ABSTRACT

Purpose: The purpose is to investigate the factors that might influence the behavioural intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia. Performance expectancy, effort expectancy, subjective norm, convenience, and trust have been selected as independent variables while adopting the behavioural intention of mobile payment as the dependent variable.

Design/ Methodology/ Approach: In this research project, 393 Malaysian and Foreigner in Klang Valley have been surveyed through Google Form, and the data has been collected will be analysed. A software Statistical Package for Social Science (SPSS) has been used to analysed the result of the questionnaire and was illustrated in charts, measurements, and summaries. The study split the data into 3 different samples which are pooled sample comprised both Malaysian and Foreigner respondents, a Malaysia respondent sample and foreigner respondent sample. Each sample was tested individually. The results of multiple regression were later compared and analysed.

Findings: The result showed that performance expectancy, effort expectancy, trust, and convenience have a significant positive relationship with the behavioural intention of the pooled sample, Malaysian sample, and foreigner sample. Interestingly, there was one independent variable that was insignificant to the behavioural intention which was the subjective norm.

Research Limitation: Limited time and resources give to conduct this study, difficult to search for foreigners to participate in this research. Other than that, there might be other potential factors that have a significant influence on the behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley,

Malaysia which did not include in this research. For instance, habit, perceived risk, perceived benefit, etc.

Originality / Value: This study is significant to mobile payment service providers and marketers to have a better insight about an individual ‘s behavioural intention to adopt mobile payment. Other than that, it also provides a foundation for future researchers to have a further investigation in this area. Lastly, by having the knowledge in this area policymaker also able to make a better decision.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

This research project provided a better insight and understanding of the intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia. A detailed overview of the subject matter and guidelines of this study has been shown in Chapter 1. Research background, research problem, research objectives and research questions, significant and scope of the research have included in Chapter 1.

1.1 Research Background

A software program that developed for mobile devices such as tablets and smartphone known as mobile applications or mobile apps (Priya Viswanathan, 2019). For example, game app, mobile banking app, a mobile payment app, etc. Mobile payment refers to an individual using mobile device, wireless and other communication technology to make the payments for payment of goods & services and bills & invoices (Dahlberg, Mallat, & Ondrus, 2006). In 1997, Coca-cola is the first accept mobile payment transaction via text message in Finland (Dahlberg, Guo, & Ondrus, 2015).

Based on the statistic from Malaysian Communications and Multimedia Commission (2017) smart phone adoption increased massively from 68.7% in 2016 to 75.9% in 2018. Various mobile payment intermediaries saw the opportunities and thus different mobile payment service have sprung up. For example, Wechat Pay, Alipay, Apple Pay, Boost and Touch N Go E-wallet in Malaysian.

There are many advantages to use mobile payment. For example, with digital payment, Malaysian government can track all transaction which is difficult/impossible if transaction is conducted in cash (Muhammad, 2018). Using mobile payment, government can track and collect the taxes easier. At the others hand, mobile payment is convenient in making payment, but also to prevent loss of physical cash.

According to World Population Review (2019), Malaysia has approximately 7.7millions of the population in Klang Valley. Yet mobile payment adoption rate is only 8% in Malaysia and 63% of Malaysian still rely heavily on a debit card in financial payment (Focus Malaysia, 2019). It shows the mobile payment adoption rate yet in Malaysia is relatively low compared to other countries such as China. For example, Paypal was introduced in 2011 and allow customers pay movie ticket using mobile devices shown the adoption was relatively low (Menon, 2011).

Thus, Mobile payment still is budding in Malaysia (Daljit, D. 2019), only 8% of the Malaysian using mobile payment. There are various reasons the adoption rate of mobile payment is low, one might be due to reasons such as transaction error, freezes, crashes, or does not respond (Samsung, 2019). This affected consumers' trust toward the mobile payment and hinder the adopt mobile payment. Thus, there is a need to investigate the factors that might affect the mobile payment adoption rate in Klang Valley.

Lampen (1981), argued that different nationality may have a different perspective influence the mobile payment adoption. For example, China's mobile payment apps penetration rate is 35.2% in 2019 (Katharina Buchholz, 2019), while Malaysia only achieves 8% adoption rate (Focus Malaysia, 2019). Ir is posited that nationality has positive influence on mobile payment adoption.

Even though mobile payment consists of various benefit, however the mobile payment adoption rate in Malaysia is still very low comparing to other foreign countries. Therefore, this study argue technology factors and nationality are the vital factors influence the consumers' mobile payment adoption.

1.2 Research Problem

Various factors might influence the acceptance of a technology, however there are lack of studies or inconsistent result of the variables toward the behavioral intention to adopt a technology.

Based on the previous research conducted by Oliveira, Thomas, and Baptista, (2016) performance expectancy is a significant factor to affect the consumer to adopt mobile payment. Oliveira, Thomas, and Baptista (2016) also defined performance expectancy as the perception of an individual towards using mobile payment will increase effectiveness of performing payment task will influence them to adopt mobile. However, it is only focusing on university students in Portugal. In contrast, Muñoz-Leiva, Climent-Climent, and Liébana-Cabanillas (2017) found that performance expectancy is not a significant factor to influence the intention to use mobile banking in Spanish. Hence, the culture or perception of different country's people toward the impact of performance expectancy to adoption of mobile payment might be different. Other than that, Portugal might have mobile payment

application that has different feature than Malaysia mobile payment. Besides that, there is lack of research that studies on performance expectancy toward adoption mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia.

Zhou (2011) found that perceived ease of use of mobile payment has significant effect toward adoption. However, Akturan & Tezcan (2012) rejected this assumption. Therefore, this study will re-examine the effect of effort expectancy toward the intention to adopt mobile payment.

Based on a study which conducted by Phuah, Ting, and Wong, (2018), customers in Nanjing easily influenced by family, friends, social media, and government Another research done in Korea by Hong (2018) also stated that subjective norm has a positive significant effect on technology acceptance. Other than that, there are limited researches which investigate mobile adoption among Malaysian versus Foreigner in Klang Valley, Malaysia. Thus, this research re-examines the significant effect between subjective norm and intention to adopt mobile payment and extend the study to investigate the different perception of Malaysian and foreigner toward the mobile payment adoption in Malaysia.

Security, lack of personal interaction, cybercrime and uncertainty in e-commerce are the major factors hinder consumer adopt mobile payment (Chatterjee & Datta, 2008). Jeon, Ali, and Lee (2019) argue that perceived trust significant effect on the intention to adopt smartphone apps. Interestinlgy Goh (2017) found trust does not have a significant effect on the acceptance of technology. Due to the inconsistent outcome of trust toward affect consumers' adoption of the mobile application. Thus, it is necessary to re-examine the effect of trust to adopt of mobile payment.

Lastly, Bhatt and Bhatt (2016) stated that convenience is one of the factors that will affect the intention to adopt mobile banking service. However, this research is conducted in India. Because citizen in different countries might have a different perception toward adoption of mobile banking. Hence, there is a need to conduct a

research in Malaysia Klang Valley and study on the intention to adopt mobile payment among Malaysian versus Foreigner.

1.3 Research Objective

1.3.1 General Objective

The general objective of the present study as below:

1. To investigate the factors that might influence the behavioural intention to adopt mobile payment among Malaysia versus Foreigner in Klang Valley, Malaysia.

2. To determine is there a significant difference between Malaysian and Foreigners' perception in behavioural intention to adopt mobile payment in Klang Valley, Malaysia.

1.3.2 Specific Objective

Specifically, the following are the specific objective of the present study:

1. To investigate the influences of performance expectancy on behavioural intention towards the mobile payment adoption among Malaysia versus Foreigner in Klang Valley, Malaysia.

2. To investigate the influences of effort expectancy on behavioural intention towards the mobile payment adoption among Malaysia versus Foreigner in Klang Valley, Malaysia.

3. To investigate the influences of subjective norm on behavioural intention towards the mobile payment adoption among Malaysia versus Foreigner in Klang Valley, Malaysia.

4. To investigate the influences of trust on behavioural intention towards the mobile payment adoption among Malaysia versus Foreigner in Klang Valley, Malaysia.

5. To investigate the influences of convenience on behavioural intention towards the mobile payment adoption among Malaysia versus Foreigner in Klang Valley, Malaysia.

6. To determine is there a significant difference between Malaysian and Foreigners' perception in behavioural intention to adopt mobile payment in Klang Valley, Malaysia.

1.4 Research Question

The research questions in this study is as follows:

1. Does performance expectancy positively affect behavioural intention in mobile payment adoption among Malaysian versus Foreigner in Klang Valley, Malaysia?

2. Does effort expectancy positively affect behavioural intention in mobile payment adoption among Malaysian versus Foreigner in Klang Valley, Malaysia?

3. Does subjective norm positively affect behavioural intention in mobile payment adoption among Malaysian versus Foreigner in Klang Valley, Malaysia?

4. Does trust positively affect behavioural intention in mobile payment adoption among Malaysian versus Foreigner in Klang Valley, Malaysia?

5. Does convenience positively affect behavioural intention in mobile payment adoption among Malaysian versus Foreigner in Klang Valley, Malaysia?

6. Is there any significant difference between Malaysian and Foreigners' perception in behavioural intention to adopt mobile payment in Klang Valley, Malaysia?

1.5 Scope of the Study

This study aimed to identify the factors that might influence the intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysian.

The study focuses on the population in Klang Valley is because Kuala Lumpur is the capital city of Malaysian with around 7.7 millions of the population. Working opportunity in Kuala Lumpur is 67% in year 2000 (World Population Review, 2019), the study posits residents in Kuala Lumpur has higher income & spending power to use mobile payment as compared to other cities. Thus, Klang Valley is being selected as the population of the study.

As discussed earlier, the adoption rate of mobile payment in Malaysia is still very low. Hence, this research will involve foreigner in Klang Valley, Malaysia, as the respondent as well. In order to find out what factors will influence them toward adoption of mobile payment. This study argue people from a different country might have a different perception towards adoption of mobile payment due to the differences in cultural, education and lifestyle.

1.6 Significant of the Study

This research is expected to bring the insight to researchers, marketers, mobile payment service providers, and policymaker in mobile payment adoption and different perception perceived by Malaysian and foreigner in Malaysia. This research agreed with previous researchers where people from different nationality have a different perception.

Moreover, this research also able to provide better insight in cultural, lifestyle, education differences between two or more different groups of respondents. It broadening the understanding of the theory in explaining the behavioural intention to adopt mobile payment.

Since Malaysia is a multicultural nation and attracted a various foreign expatriate. Hence, find out the factors influence the mobile payment adoption between Malaysian and Foreigner will benefited marketers designing marketing strategy effectively and efficiently.

Other than that, policymakers can better understand the factors of mobile payment adoption and develop more comprehensive mobile payment policy. As a conclusion, this research is expected to bring the benefits to future researchers, mobile payment service providers, and marketers.

1.7 Definition of Term

Table 1.1: Definition of Term

Variable	Definition
Performance Expectancy	Performance Expectancy is known as an individual's perception on his or her ability to attain gain in job performance when using a technology (Viswanath Venkatesh, Morris, & Gordan B. Davis & Fred D. Davis, 2003). Performance Expectancy shared the same meaning with perceived usefulness (Min, Ji, & Qu, 2008).

Effort Expectancy	Degree of the use of technology is linked with ease (Viswanath Venkatesh et al., 2003). Effort Expectancy shared the same meaning with perceived ease of use (Lai, 2017).
Subjective Norm	Degree of which the people who important to an individual able to influence he or her to perform or not to perform the targeted behaviour (Viswanath Venkatesh et al., 2003). Subjective Norm shared the same meaning with social influence (White, Smith, Terry, Greenslade, & Blake, 2009).
Trust	Trust refers to a belief of the trustor that the trustee will meet the expectations of trustor without taking any advantage of the trustor's vulnerability (Roger C. Mayer, Davis, & Schoorman, 1995). Degree of an individual willing to act on the basis due to he or she confident with it (Mcallister, 2013).
Convenience	Convenience is a uniform definition which the level of the technology makes an individual's life easier to improve and solve the difficulty of the common task at any time, and any place (Kim, Mirusmonov, & Lee, 2013).
Behavioural Intention to Adopt	Behavioural intention is related to the future behaviour, Behavioural intention defined as the degree of an individual has generated conscious plans to perform or not to perform certain future behaviour(Aarts, Verplanken, & Van Knippenberg, 1998).

1.8 Organisation of the Study

There are five chapters in this research study. Every chapter is interlinked with each other. The brief outline of these chapters are as below:

Chapter 1: Research Overview

Chapter 1 introduced mobile payment and provide an overview of behavioural intention towards mobile payment adoption. This chapter included problem statement, research objectives, research questions, significant of the study, scope of the study, definition of terms, organisation of the study and conclusion.

Chapter 2: Literature Review

Chapter 2 discussed the review and analyses of the literature in the past in line with this research topic. Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) will be the underlying theory in this study. It also discussed on the independent variables that determine the dependent variable which is the behavioural intention to adopt mobile payment.

Chapter 3: Methodology

The methods and the ways of the research conducted will be included in this chapter included research design, data collection method, sampling design, research instrument, construct measurement, data processing and data analysis.

Chapter 4: Data Analysis

Data collected were analysed using various statistical test such as correlation, reliability, significant of the variable and etc. At the end of the chapter, result of the tests were presented.

Chapter 5: Discussion and Conclusion

Chapter 5 discussed and justify the findings of this study. Summarise of the major findings, implications, limitations of the study and recommendations for future research were included.

1.9 Chapter Summary

Chapter 1 outline the managerial issue and thereotical gap in mobile payment adoption among Malaysian versus Foreigner in Klang Valley, Malaysian. This chapter consists research background, research problem, research objectives, research questions and research significant.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

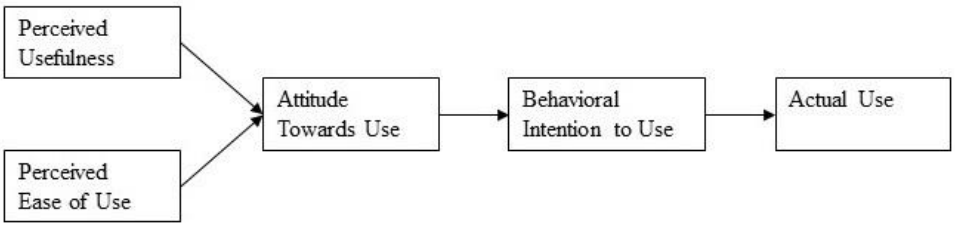
Chapter 2 includes literature review related to research variables which are Performance Expectancy, Effort Expectancy, Subjective Norm, Trust, and Convenience. Other than that, the proposed conceptual framework and, hypotheses were included at the end of the chapter.

2.1 Underlying Theories

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)

TAM, an information system model proposed by Davis in 1989, studies the relationship between perceived usefulness and perceived ease of use toward intention to use and later actual use. TAM has some limitations, its does not taking into account some of the significant variables that might affect the adoption of technology such as, social influence and facilitating conditions and some moderator like gender, age, experience and voluntariness of use.

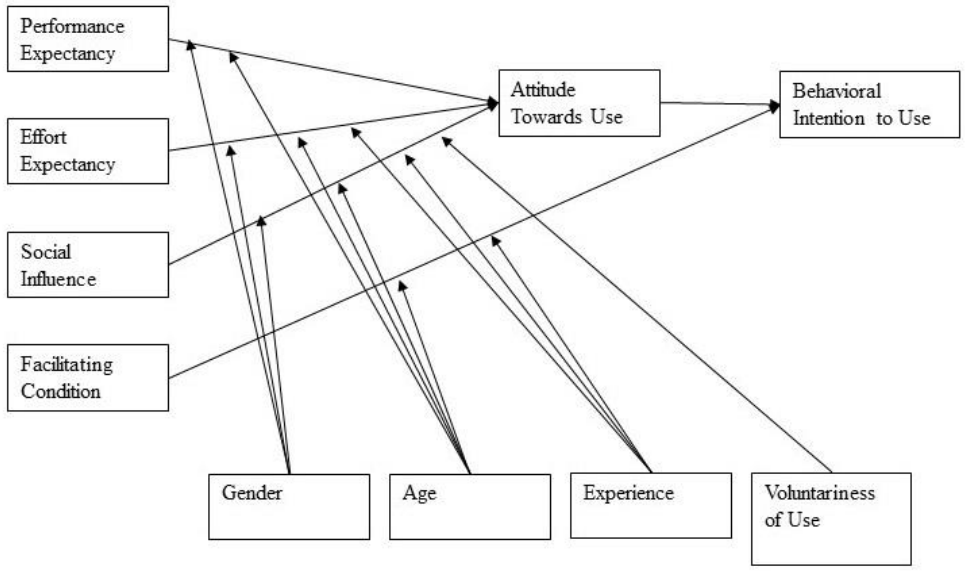
Figure 2.1: TAM Model



Adapted from: Davis, F. (1989). A Combined Phase and Force Compensation Method for Real-time Hybrid Testing. *15th World Conference on Earthquake Engineering (15WCEE)*, *13*(3), 319–340. https://doi.org/10.1016/S0305-0483(98)00028-0

Therefore, Venkatesh introduced UTAUT (see figure 2.2) in 2003 to make up for TAM's defects. According to Benbasat and Barki (2018) UTAUT foresee the willingness to adopt technology in the organization extent. There are four variables which are performance expectancy, effort expectancy, social influence, facilitating conditions and four moderators which are gender, age, experience and voluntariness to use. Yet, UTAUT only measures at organization extent and ignore consumer use context.

Figure 2.2: UTAUT Model



Adapted from: Venkatesh, V., Davis, F. D., Venkatesh, V., & Davis, F. D. (2000). *A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies*. (October 2018), 185–204.

In 2012, Venkatesh, Thong, and Xu (2012) introduced version of UTAUT 2 (see figure 2.3), adding hedonic motivation, habit and price value but removing moderator voluntanriness to use to explain the use of technology. UTAUT 2 assumed that the consumers' action is voluntary.

UTAUT2 comprises the strengths and weaknesses of 8 different models. The first model is Technology Acceptance Model 2 (TAM2) which formed by Venkatesh and Davis (2000). Technology Acceptance Model (TAM/TAM2). TAM2 is an extension model of TAM, TAM model use TRA as a base model which link perceived usefulness and perceived ease of use to attitude toward use, behavioural intention to use, and actual usage. TAM2 included subjective norm as an additional factor to determine the intention to use technology. The constructs in this model included perceived usefulness, perceived ease of use, subjective norm, experience,

voluntariness, image, job relevance, output quality, and result. Meanwhile, TAM believes that when an individual has formed an intention to act, the individual will be free from any constraint to act. These constraints are limited ability, environmental or organisational limits, time, and unconscious habit (Blair H., Jon, & Paul R., 1988). Other than that, TAM only concern on the perceived personal benefit of the innovation, but ignore the organisation perspective (Hardgrave & Johnson, 2003).

Fishbein's (2008) Theory of Reasoned Action (TRA) is one of the most influential theory human behaviour (Blair H., Jon, & Paul R., 1988). There are two variables had included in this model which are attitude and subjective. One of the limitations of TRA model is there is a broad range of behaviours such as habits, impulse, cravings, spontaneity, and mindlessness had excluded in TRA model (Hardgrave & Johnson, 2003).

Theory of Planned Behavior (TPB) by Ajzen (1991) is an extended of TRA to describe the behaviour and intention and added perceived behavioural control as one of the determinants. TPB included attitude, subjective norm and perceived behavioural control as the predictors. Yet, the influences of an individual's intention to perform a behaviour in the TPB model do not take into account economic and environmental factors. In addition, TPB also do not take into account of variable such as past experience, mood, fear and threat that affected on behavioural intention (Truong, 2009).

Motivational Model (MM) by F. D. Davis, Bagozzi, and Warshaw (1992) used to determine and explain the individual behaviour of technology adoption and use. Extrinsic motivation and intrinsic motivation as the predictors of individual's behaviour. Anyhow, MM only applicable to various motivation studies, health care and learning effectively; it not suitable for application toward the adoption of technology (Deci & Ryan, 2008). Parijat (2014) argued that this model still needs a lot of factors to be adopted.

Taylor and Todd (1995) formed Combined TAM and TPB model (C-TAM-TPB). This theory combined TPB with the construct in TAM, which is perceived usefulness and perceived ease of use. The constructs in this model consist of perceived usefulness, perceived ease of use, attitude, subjective norm, and perceived behavioural control. However, C-TAM-TPB does not take into account the factors of planning towards an individual's behaviour. This model extracting perceived ease of use from TAM and subjective norm from TPB, however it is not sufficient enough to fix every problem. This model also does not take into account threat and fear toward the adoption (Chih Chung, 2016).

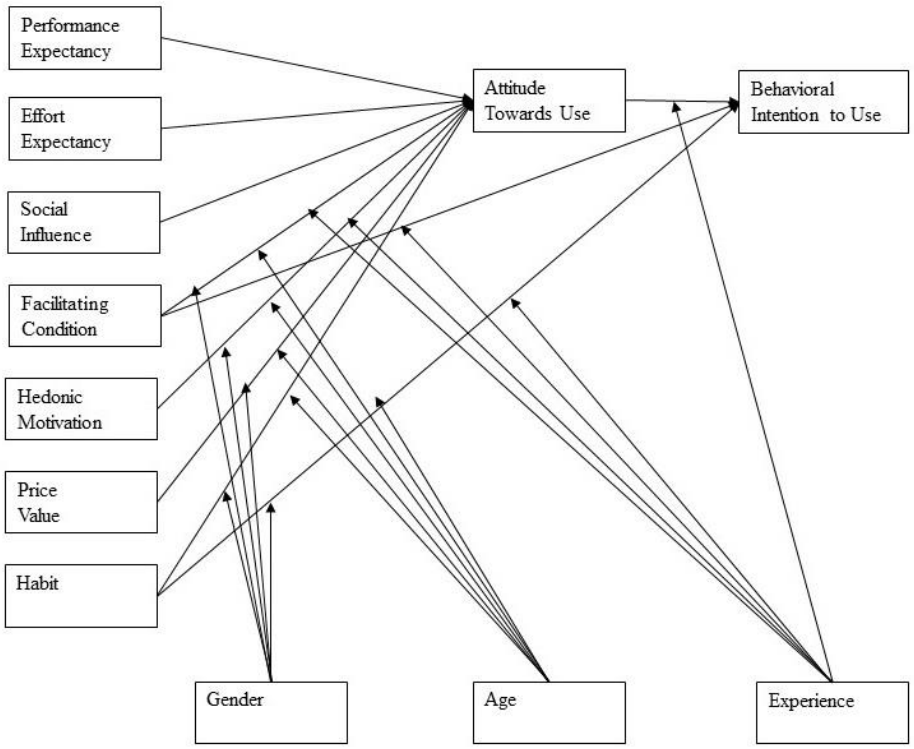
Innovation Diffusion Theory (IDT) introduced by Rogers and Everett (1995) to determine how, why and at what rate a practice, idea, products & services spread through the culture. This model has included variables such as relative advantage, complexity, trialability, image, voluntariness of use, compatibility and observability. Yet, IDT model does not investigate on how accepting and rejecting decision affect by the attitude of an individual (Karahanna, Straub, & Chervany, 1999). Other than that, this theory also did not concern about the individual's resources and social support toward the adoption of the new behaviour (Momani & Jamous, 2017).

Social Cognitive Theory (SCT) is one of the influential human behaviour theory founded by Bandura in 1986 (Compeau, Higgins, Huff, & Huff, 2014). However, Compeau, Higgins, Huff, and Huff (2014) have extended the SCT and apply to determine human behaviour toward the adoption of technology. There are five variables in this model which are outcome expectations –performance, outcome expectations – personal, self-efficacy, affect and anxiety. Nevertheless, SCT does not suitable for motivation and technology acceptance toward behaviour; it is also not taking into account of expectation and previous experience of an individual (Conner & Norman, 2005).

The last model is the Model of PC Utilization (MPCU) which founded by Thompson, Higgins, Na, and Howell (1991). This theory used to forecast the behaviour of individuals toward acceptance and usage of technology. MPCU has taken into account of social factors, habits, perceived consequences, affect, and facilitating conditions. But, complexity is one of the factors related to technology and computer adoption and has an indirect impact on perceived short-term consequences. However, MPCU did not include this variable (Momani & Jamous, 2017)

UTAUT 2 model (see figure 2.3) consists of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit as the predictors. While, three moderators which are age, gender, and experience moderate these predictors on behaviour intention.

Figure 2.3: UTAUT 2 Model



Adapted from: Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, *36*(1), 157-178.

As discussed above, UTAUT2 model is a preferable model to fit into this research. Various researchers use UTAUT2 model to measure at consumers' technology adoption context.

2.2 Review of Literature

Dependent Variable

2.2.1 Behavioural Intention to Adopt (BI)

Behavioural intention is the degree of an individual has created a conscious plan, whether to perform a future behaviour (Aarts et al., 1998). Behavioural intention also refer to an individual's intention to execute a particular action (Islam, Low, & Hasan, 2013).

Based on Theory of Planned Behaviour, behaviour intention is expected to be affected by the subjective probability of a behaviour adoption, and it stated that behaviour intention also reflects an individual's willingness to act a particular adopted behaviour (Icek Ajzen, 1991). It also stated that behavioural intention is the most direct determinant of whether an individual will adopt a particular behaviour or not. Hence, behavioural intention is crucial to an organization, in order to have a better of the consumer behaviour, marketers will also able to come up a new feature for the products or services that tailor from consumers' preferences to attract new customer and retain the regular customer.

Independent variable's ability to explain the behavioural intention to use technology has enhanced in UTAUT 2 model, this is because it consists of external factors such as age, gender, and experience (Miadinovic & Xiang, 2016). These external factors will affect directly the behavioural intention to use technology compared to the Technology Acceptance Model and the Theory of Planned Behaviour.

In another research, behavioural intention also defined as an indicator that affects an individual to perform or not to perform certain behaviour (Oliver & Swan, 1989).

A previous researches stated that behavioural intentions is the main determinant of individual usage (Chun-Hsiung Liao, Chun-Wang sou, 2007; Islam et al., 2013). Islam, Low, & Hasan (2013) stated that behavioural intention able to forecast the corresponding behaviour provided an individual able to perform the action voluntarily.

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Independent Variables

2.2.2 Performance Expectancy (PE)

Performance Expectancy is defined as 'the degree to which using technology will benefit to an individual when his or her performing certain tasks or activities (Venkatesh et al., 2012).

Perceived usefulness also refer to performance expectancy in UTAUT2 model (Koenig-Lewis, Marquet, Palmer, & Zhao, 2015). According to Davis (1989), perceived usefulness defined as 'the degree to which an individual able to enhance his or her job performance when using certain technology or system'. "Useful" in perceived usefulness also defined as "capable of being used advantageously. Perceived usefulness is one of the important variables which construct in Technology Acceptance Model by Davis. Another researcher also stated that perceived usefulness is how far can the new technology fulfil and enhance my need or job performance (Dogruel, Joeckel, & Bowman, 2015).

Various model such as Technology Acceptance Model /Technology Acceptance Model 2 and Combined Technology Acceptance Model and Theory of Planned Behaviour, extrinsic motivation from Motivational Model, job-fit from Model of PC Utilization, relative advantage from Innovation Diffusion Theory, and outcome

expectation from Social Cognitive Theory include performance expectancy as the vital predictor in determining behavioural intention.

For example, mobile payment able to help consumers to accomplish their task more quickly and improve their productivity. Other than that, research that examined performance expectancy in different context stated that an individual willing to use mobile banking when they perceived the mobile banking able to be helpful and useful for them to do their work effectively and efficiently (Gu, Lee, & Suh, 2009). Hence, this study concluded performance expectancy as the level to which an individual able to perform the task important to him or her productivity and quickly by using mobile payment.

2.2.3 Effort Expectancy (EE)

Effort expectancy refer to the level of ease related to individual use of technology or system (Venkatesh et al., 2003). For instance, when the technology enables an individual to use it without any mental stress and do not need to utilize much of time and effort, they will be willing to adopt mobile payment. The research also stated that the concept of effort expectancy in Unified Theory of Acceptance and Use of Technology Model is captured from three constructs, which is 'perceived ease of use from TAM/TAM2, complexity from MPCU and ease of use from IDT (Venkatesh et al., 2003).

Effort expectancy and perceived ease of use are sharing the same meaning; both of the terms are interchangeable (Lai, 2017). Davis (1986) and Venkatesh (2003) explained that perceived ease of use is the extent that an individual using new technology is free for effort. Perceived of ease of use can also be explained as a perception of an individual that uses technology without any mental stress and do not need to utilize much of time and effort (Raza, Umer, & Shah, 2017). Other than

that, perceived ease of use also able to influences an individual behaviour toward using a technology (Rauniar, Rawski, Yang, & Johnson, 2014).

Besides that, another research stated that effort expectancy is related to the use of mobile learning by a postgraduate student (Onaolapo & Oyewole, 2018). This is because the adoption of mobile learning is influenced by how easy to retrieve information in the smartphone with the shortest time. Thus, when these students find that it is easy to use their smartphones for mobile learning, they will have the intention to adopt mobile learning (Onaolapo & Oyewole, 2018).

Moreover, another research stated that because of fingerprints is easy to use due to the consumer no need to remember the password, so if consumer expects ATM comes with a fingerprint authentication system, they will most likely to use the ATM (Nyesiga Catherine, Mayoka Geofrey, Moya, & Aballo, 2017). This is because of this feature able to ease the process of the consumer using the service of ATM machine.

Thus, this research defined effort expectancy as the level of ease related to mobile payment. For instance, an individual able to learn, use and interact with mobile payment easily, as well as easier to become skilful at using mobile payment.

2.2.4 Subjective Norm

Ismail and Razak (2011)subjective norm defined as customers' intention to adopt will influence by the pressure of people who known as the people who are important to customer. For example, the more an individual believed that performing a given behaviour will lead to a positive outcome, and the more favourable will be an individual's attitude to perform the given behaviour. Similarity, the more an

individual believed in the people that important for them, the more an individual is motivated to comply with the people important for them, the stronger the perceived pressure which is the subjective norm to perform the behaviour (Fishbein, 2008).

In other study stated that subjective norm also defined as a social pressure which will affect an individual to act or not to act (*The Wiley Encyclopedia of Health Psychology*, n.d.). This means that the behaviour or perception of the referents for an individual will affect them to act as what the referents want to. For example, when the family of an individual feels that they must adopt mobile payment, the family's perception will influence an individual as well.

Moreover, subjective norm also defined as an individual will intend to behave in the behaviour if the people who are important them think they should behave in a particular behaviour (Yuen & Ma, 2008). Similary, Fang (2017) found that social influence shared the same meaning with subjective norm.

Hence, this research concluded that subjective norm refers to an individual's behaviour able to influence by his or her friends or relative.

2.2.5 Trust

Trust is the trustor's belief that the trustee will meet the expectations of trustor without taking any advantage of the trustor's vulnerability (Roger C. Mayer et al., 1995). Other than that, trust refers to an extent to which an individual will perform on the basis, words, actions and decisions of another as an individual confident on it (Mcallister, 2013). There are two parties which involve in the trust relationship, which are trustor and trustee. Trustor is known as the people who trust, and trustee known as the people who trusted (Naber, Payne, & Webber, 2018). Both of them

gain mutual benefit by reliant on each other (Surjan & Shaw, 2009). Besides, this research also stated that there are no assurance that trustee accordance with trustors' expectation as trust involves uncertainty and risk.

Trust is an important element that affects in every business transaction, in order to gain trust from consumers, sellers must ensure they deliver the services which they advertise and not disclose the private information of consumers (Grandison & Sloman, 2000). For example, consumers' name, address, purchases, etc. Developing trust is costly and time-consuming which required long term interaction of both parties (Mcknight, Cummings, & Chervany, 1998).The consumer would not purchase the item at sellers' shop if sellers are unable to create a sense of trustworthiness (Jarvenpaa, Tractinsky, & Vitale, 2000). A study stated that the level of trust of the consumer will affect the level of intention to use (Gefen, Karahanna, & Straub, 2003).

Therefore, this research concluded that trust defined as the trustor will perform a particular behaviour if he or she believes and confident with trustee due to the belief of the trustor that trustee will meet the expectations of trustor without taking any advantage of the trustor's vulnerability.

2.2.6 Convenience

In General, the definition of convenience is an individual able to proceed with his or her task without any difficulty.

Brown (1990) suggested that convenience is a multidimensional construct which consists of 6 dimensions of convenience which are accessibility, appropriateness,

avoidance of unpleasantness, handiness, portability and time utilization. But, this researcher found that appropriateness dimension is the term that ambiguous and hard to measures. Hence, Brown only construct convenience that has 5 dimension, which is acquisition dimension, use dimension, execution dimension, place dimension and time dimension.

1. Acquisition dimension: Firm make it easier for customers to purchase the product.
2. Use dimension: Product made more convenient for customers to use.
3. Execution dimension: Having someone else to provide a product to customers.
4. Place dimension: Product provided at the place convenient to customers.
5. Time dimension: Product provided at the time convenient to customers.

Meanwhile, another research has excluded acquisition convenience and use convenience. This is because acquisition convenience is not that relevant to using technology, and it is difficult to distinguish use convenience to ease of use which also almost same meaning to effort expectancy (Yoon & Kim, 2007).

However, another research defined convenience as a uniform definition which the level of the technology to make life easier to people to improve and solve the difficulty of the common task (Kim et al., 2013). Other than that, convenience also known as one of the privotal factors in the success of mobile commerce (Xu & Gutiérrez, 2006).

Besides that, Tai and Liu (2016) defined convenience as the agility, accessibility, and availability of a service, which is flexible in time and place. Moreover, convenience is a tool that offers an individual space, time, and access speed (Clarke, 2008). Clarke (2008) also stated that convenience helped the consumer use the service easily and improve the performance of the payments.

Hence, this research has concluded convenience as a uniform definition which the level of the technology makes an individual's life easier to improve and solve the difficulty of common task.

2.3 Hypothesis Development

2.4.1 The relationship between performance expectancy and behavioural intention to adopt mobile payment

Performance Expectancy refers to the degree of an individual think that the usage of the technology able to have a performance gain (Troy, Lenandlar, & Kemual, 2013). Besides that, Troy, Lenandlar, and Kemual (2013) stated that performance expectancy also considered as the perceived usefulness of the technology. Several studies showed that performance expectancy has a direct impact on behavioural intention to adopt mobile application such as mobile payment, mobile bank and so on (Abrahão, Moriguchi, & Andrade, 2016; Fadzil, 2018; Sok Foon & Chan Yin Fah, 2011). According to Musa, Khan, and AlShare (2015), performance expectancy have a significant impact on behavioural intention to adopt mobile payment in Qatar. Musa, Khan, and AlShare (2015) also argue that when an individual possesses the knowledge regarding mobile payment devices, performance expectancy will have a stronger influence on the intention to adopt. This means that the higher the mobile payment able to have performance gain to an individual when he or she using mobile payment, the more the behavioural intention to adopt mobile payment.

Besides that, a research conducted by Ann, Emeilee, and Tang (2014) in Malaysia found that performance expectancy has a positive relationship with behavioural intention to adopt mobile applications. On the other hand, Muñoz-Leiva, Climent-

Climent, and Liébana-Cabanillas (2017) found that perceived usefulness which also known as performance expectancy has a negative effect on the intention to adopt mobile banking application in Spain. Besides, Wu (2016) also found that performance expectancy has an insignificant impact on tntention to adopt mobile application as the mobile app lack of memory function.

Based on the above discussion, the research found there are inconsistent finding in the relationship between performance expectancy and behavioural intention. Therefore, there is a need to further investigate the effect of performance expectancy on users' intention towards mobile payment adoption is seem necessary. Hence the present study forms the following hypothesis:

H1a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.

H1b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.

H1c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.

2.4.2 The relationship between effort expectancy and behavioural intention to adopt mobile payment

Effort expectancy refers to the level of ease of individual use of the technology (Venkatesh et al., 2003). Effort expectancy and perceived usefulness is the term that is interchangeable. The result from several researchers found that effort expectancy has a direct relationship with intention to adopt mobile wallet, mobile health service,

as well as a mobile credit card (Latha & Vatchala, 2019; Sun, Wang, Guo, & Peng, 2013; Tan, Ooi, Chong, & Hew, 2014). Research which done in Bangkok found that effort expectancy is one of the variables that affect Chinese customers in Bangkok use mobile payment (Dong, 2018). One of the reasons stated in this research is respondents have a perception that they could easily use mobile payment, skilfully, and make a transaction by mobile payment without any difficulties.

On the other hand, there is another research found that effort expectancy has no significant relationship with behavioural intention to use the mobile payment for primary and secondary school student examination fees in developing countries (Tossy, 2014b). The research found out that one of the possible reason is that respondents had previous skill and knowledge for adopting mobile payment system for payments of other services such as electricity bills, water bills and others similar services. Besides, Wu (2016) also found that effort expectancy does not has significant influence toward iSport Go mobile apps use intention due to users' enormous expectation, concerning function, and easiness of the mobile apps. As users believed that iSport Go will them on improving exercise effectiveness, however it shows no effect in this regard. Thus, iSport Go's users did not feel it was effective.

Based on the discussed earlier, a different study has a different result on the influences of effort expectancy towards the adoption intention. Therefore, there is a need to further investigate the effect of effort expectancy on users' intention towards mobile payment adoption is seem necessary. Hence the present study forms the following hypothesis:

H2a: There is a significant positive relationship between effort expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.

H2b: There is a significant positive relationship between effort expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.

H2c: There is a significant positive relationship between effort expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.

2.4.3 The relationship between subjective norm and behavioural intention to adopt mobile payment

Subjective norm defined as the level to which an individual perceived as people who are important to an individual such as relatives and peers believe he or she should adopt the new system or technology (Venkatesh et al., 2003). Subjective norm and social influence are also sharing the same meaning (White et al., 2009). Previous studies have found that subjective norm also has a significant relationship with consumers' behavioural intention to adopt mobile payment and e-payment (Deningtyas & Ariyanti, 2017; Ruangkanjanases & Sirikulprasert, 2018; Tossy, 2014a). Research in India which done by Thakur (2013) found that subjective norm has a strong influence toward behavioural intention to adopt mobile payment in India. The result proved that an individual who uses the service or who believe the service should be used by their peers or relatives will influence an individual's peers and relatives to use the service. In another word, an individual's peers and relative who believe that and individual should adopt the service will influence an individual to adopt the service.

On the other hand, the research found that subjective norm has no significant relationship with behavioural intention to adopt Wechat mobile payment in Indonesia (Larasati, Havidz, Kefan, Aima, & Ali, 2018). Other than that, research which in Malaysia largest private universities found that subjective norm has no significant relationship with behavioural intention to adopt mobile payment (Teo, Tan, Ooi, & Lin, 2015a). They argue that an individual's decision usually will concern with their own needs rather than the influence of friends and families.

However, there is a lack of findings on the influences of subjective norm towards the mobile payment adoption intention in Malaysia. Therefore, there is a need to further investigate the effect of subjective norm on users' intention towards the mobile payment adoption is seem necessary. Hence the present study forms the following hypothesis:

H3a: There is a significant positive relationship between subjective norm and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.

H3b: There is a significant positive relationship between subjective norm and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.

H3c: There is a significant positive relationship between subjective norm and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.

2.4.4 The relationship between trust and behavioural intention to adopt mobile payment

The degree to which an individual willing to act on the basis due to an individual confident and believe in it is defined as trust (Mcallister, 2013). In the trust relationship, there are two participants which is trustor and trustee. Trustor is known as the people who trust, and trustee known as the people who trusted (Naber et al., 2018). In order to gain a mutual benefit, trustor and trustee will reliant on each other (Surjan & Shaw, 2009).

Manaf and Ariyanti, (2017) found that trust has and significant effect on behavioural intention to adopt ABC easy tap mobile payment in Indonesia. This

research argued that people feel secure to make a transaction when they know that there is a large and entrusted company behind the infrastructure of mobile payment. Other than that, Manaf and Ariyanti (2017) also found when that users' private information is secure, the more trust of users towards the mobile application. In research from International University Student which also found that trust has a significant relationship as well as effect to behavioural intention to adopt mobile payment in Ho Chi Minh City, Vietnam (Bùi & Bùi, 2018).

Nevertheless, Slade, Dwivedi, Piercy, and Williams (2015) research found that trust has no significant relationship and effect with behavioural intention to adopt mobile payment which supported by Near Field Communication(NFC). One of the possible reason is for people who knew about mobile payment, trust has the largest influence toward behavioural intention of mobile payment. However, people who have no knowledge regarding mobile payment, trust was not significant and unable to influence the behavioural adoption of mobile payment.

Based on the discussion earlier, there is no inclusive findings on the influences of trust towards the mobile payment adoption intention in Malaysia. Therefore, there is a need to further investigate the effect of trust on users' intention towards mobile payment adoption is seem necessary. Hence the present study forms the following hypothesis:

H4a: There is a significant positive relationship between trust and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.

H4b: There is a significant positive relationship between trust and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.

H4c: There is a significant positive relationship between trust and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.

2.4.5 The relationship between convenience and behavioural intention to adopt mobile payment

Kim, Mirusmonov, and Lee, (2013)defined convenience as a uniform definition which the level of the technology to make life easier to people to improve and solve the difficulty of common task. Moreover, Tai and Liu (2016) defined convenience as the agility, accessibility, and availability of a service, which is flexible in time and place. Moreover, convenience is a tool that offers an individual space, time, and access speed (Clarke, 2008).

Many research has revealed that there is a significant positive relationship between convenience and behavioural intention to adopt mobile payment, e-cash and mobile commerce (de Kerviler, Demoulin, & Zidda, 2016; Liao, Shi, & Wong, 2012; Obe & Balogun, 2007). Likewise, research in Africa and collected 416 questionnaires from 18 years old and above adult who has adopt mobile payment, showed that convenience has a significant relationship and effect toward behavioural intention to adopt mobile payment (Humbani & Wiese, 2018a). This research also found convenience is developed when mobile payment applications are consistent with one within the mobile payment space able to influence an individual to has the behavioural intention to adopt mobile payment. This is because of an individual able to make the transaction by mobile payment anytime, anyplace with any phone. For example, Touch N Go mobile payment, Wechat Pay, Alipay are available for both IOS and Android mobile phones.

Based on the above discussion, in order to reconfirm on the influences of convenience towards the mobile payment adoption intention in Malaysia. Therefore, there is a need to further investigate the effect of convenience on users' intention

towards mobile payment adoption is seem necessary. Hence the present study forms the following hypothesis:

H5a: There is a significant positive relationship between convenience and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.

H5b: There is a significant positive relationship between convenience and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.

H5c: There is a significant positive relationship between convenience and behavioural intention to adopt mobile payment Foreigner in Klang Valley, Malaysia.

2.4.6 The significant difference between Malaysian and Foreigners' attitude toward the behavioural intention to adopt mobile payment.

People born in a different country will have a different perspective; everyone should not assume that other countries' citizen has the same thinking or perspective with us (Lampen, 1981). There is research also investigated a different cultural among United States and China in the factors affect people to embrace mobile payment. The result showed in this research that the factor of influence people who embrace different nationality are different (Zhang, Sun, Yang, & Wang, 2018).

According to a research which investigate and comparing the significant differences between Portugal, Brazil and Mozambique toward mobile banking and mobile payment acceptance and collected 326 valid answer, the researcher found that the result of the factor that influences the mobile banking and mobile payment acceptance of different country is different (Gonçalo da Costa Aleixo Monteiro Melhorado Baptista, 2016). This study also stated that performance expectancy has

a significant relationship and effect toward acceptance of mobile banking and mobile payment in Brazil. However, in term of Portugal and Mozambique, performance expectancy has no significant relationship and effect toward acceptance of mobile banking and mobile payment.

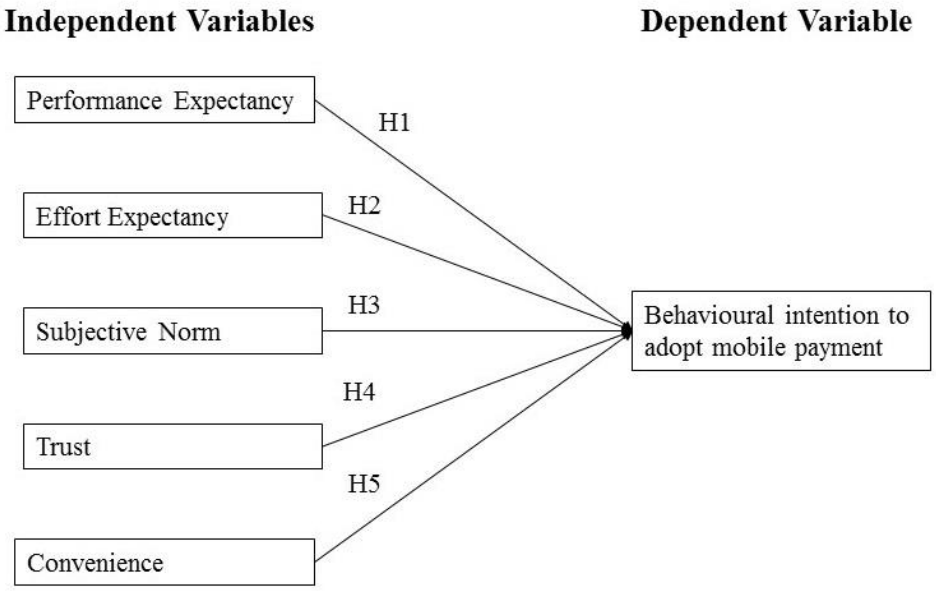
However, Teng, Heng, and Wong Abdullah (2018) found that different countries' citizen might have the same perspective. The result is collect 384 questionnaires from a consumer who shops for electrical appliances by mobile payment in Nan Jing, China and Klang Valley, Malaysia. The result showed that China and Malaysia have the same perspective in term of the higher level of the performance expectancy and lower level of the effort expectancy able to influence the behavioural intention to adopt mobile payment among China and Malaysia.

The aim of this study is to investigate whether there is a significant difference between Malaysian and Foreigners' perception towards the mobile payment adoption intention in Malaysia. As discussed earlier, different nationality will have different effect influence on the behavioural intention. On the other hand, Teng, Heng, and Wong Abdullah (2018) argued that people who in different nationality will have the same perception. Therefore, it is necessary to identify is there any different perception among Malaysian and foreigner toward the adoption of mobile payment in Klang Valley, Malaysia. Hence the present study posited the following hypothesis:

H6: There is no differences between Malaysian and Foreigners' perception in behavioural intention to adopt mobile payment in Klang Valley, Malaysia.

2.4 Proposed Conceptual Framework

Figure 2.4: Proposed conceptual framework



This conceptual framework expanded the existing UTAUT 2 model by adding two variables i.e. trust and convenience. However, Manaf and Ariyanti (2017) has included trust and found out trust has significantly influence the behavioural intention to adopt mobile payment in Indonesia. In their study, trust with other variables i.e. performance expectancy, effort expectancy, hedonic motivation, and facilitating condition has high prediction power up to 75.7%.

Besides that, trust is a vital influencer towards behavioural intention to adopt a M-Learning (Chao, 2019).Thus, the higher the trust in M-Leaning will affect the behavioural intention to adopt a technology. Hence, this research will include and examine whether trust has a significant relationship and affect behavioural intention to adopt mobile payment.

Furthermore, convenience has also included in this study to examine whether it has significant relationship and effect toward behavioural intention to adopt mobile payment. This is because there is limited research study on the effect of convenience towards consumers' intention to adopt certain technology. On the other hand, convenience is different than effort expectancy (EE) from UTAUT2 (Shaw & Sergueeva, 2016). Shaw and Sergueeva (2016) stated that effort expectancy measured how easy technology can be used, while convenient measured, it is convenient that an individual used the technology. Hence Shaw and Sergueeva (2016) used UTAUT 2 as their baseline framework, and have included convenience in their study and found that convenience has a significant relationship and also effect toward consumers' intention to adopt mobile commerce. Next, this research also found that the F square for convenience is the highest compared to others UTAUT 2 variable which is 0.321, this means consumer intention to adopt mobile commerce is affected by 32.1% by convenience.

The reason this research only extract performance expectancy, effort expectancy and subjective norm from UTAUT 2 model is that several researchers found that these variables have a positive relationship and effect toward the intention to adopt certain technology in a different country (Deningtyas & Ariyanti, 2017; Thakur, 2013). Thus, this research will reinvestigate on the relationship of the variables toward the behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia. Hence, this research has proposed a conceptual framework in which performance expectancy, effort expectancy, subjective norm, trust, and convenience as the independent variables and behavioural intention to adopt mobile payment as the dependent variable.

2.5 Chapter Summary

The underlying theory which is the Unified Theory of Acceptance and Use of Technology 2 Model (UTAUT 2) has discussed at the beginning of this chapter in order to construct the conceptual framework for this research. Moreover, the literature review has developed for each variable by review previous studies. Furthermore, review of previous studies to support and form the research hypotheses. Lastly, Chapter 3 will be present the research methodology used in this research.

CHAPTER 3: METHODOLOGY

3.0 Introduction

Chapter 3 outlines the research technique used in the study. Research design, population, and data collection of sampling procedures will be discussed. At the end of chapter, measurement and technique used to examine the collected data to were defined.

3.1 Research Design

Resign design is the structure of the research (Akhtar, 2016), which summarizes all the procedures, method to conduct a research, and data collection (Norhidayah, 2014). It also a plan that stated the methods and procedures for collecting, analysing and generating empirical evidence to answer the research question.

This research was conducted using quantitative research method to generate the statistical result from the data collected (Apuke, 2017). This method enable researchers to identify the relationships between independent variables and dependent variable.

In this research, descriptive and explanatory analysis were adopted to analyse the data collected. According to Van der Voordt (2002), the descriptive analysis is used

to explain the attribute of the phenomena. Thus descriptive analysis able to survey a representative sample to enhance understanding of factors affecting Malaysian and Foreigners' behavioural intention to adopt mobile payment in Klang Valley, Malaysia. In such a case, questionnaires will be distributed to respondents (Malaysian and Foreigner in Klang Valley,Malaysia) and it will be analysed.

In the meantime, the exploratory analysis is used to explore the problem has not been studies clearly. Thus, this study used exploratory analysis approach to investigate the independent variables (performance expectancy, effort expectancy, subjective norm, trust, and convenience) that might influence the dependent variable (the behavioural intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia).

3.2 Sampling Design

3.2.1 Target Population

Research objective in this research is to investigate the relationship between performance expectancy, effort expectancy, subjective norm, trust, convenience and behavioural intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia.

The study choosen Klang Valley as the selected population is because of Klang Valley is an area which has the most population in Malaysia. Due to the higher job opportunities in Klang Valley its posited that there are more purchasing power in Klang Valley. Thus, the chances of mobile payment adoption might be much higher

than other cities. In addition, Malaysia is a wellknown and has attracted massive popularity among tourists, expatriates, and foreigners to stay in Malaysia. However, as compared to other foreign countries, the mobile payment adoption rate in Malaysia still low. Thus, it is necessary to compare the perception of Malaysian and Foreigner towards the behavioural intention to adopt mobile payment.

3.2.2 Sampling Frame and Sampling Location

Sampling frame refers to the list of sampled in the target population in the survey (Turner, 2003). Research questionnaires are distributed to the targeted respondents, which are Malaysian and Foreign in Klang Valley, Malaysia.

3.2.3 Sampling Elements

Sampling elements have restricted to an individual of Malaysian and Foreigner in Klang Valley, Malaysia. They are the individual potential mobile payment users comprised of Malaysian and foreigner reside in Klang Valley. There are no restrictions applied nor conduction applied in the survey.

3.2.4 Sampling Technique

This study used non-probability sampling which is one of the sampling procedure to collect the sample that easy to reach and the probability of the population being choose is unknown (Zikmund, Babin, Carr, & Griffin, 2010). The convenience

sampling method is a non-probability sampling procedure where respondents are selected by researcher because of their convenient accessibility as well as proximity to the researchers and willing to answer the questionnaire (Sedgwick, 2013). Thus, researchers able to collect the questionnaires easier with a faster speed.

3.2.5 Sample Size

The sample size is known as the total amount of respondents in research. The sample size is vital to ensure that estimates for the result are obtained is with required precision (Vishwakarma, Spinal, & Centre, 2017). According to Taherdoost and Group (2018), the sampling error able to reduce as well as increase the accuracy of the result by having a larger sample size. However, large sample size will be considered as wasteful, and it will affect the feasibility of the research. On the other hand, small sample size will affect the insignificant of the variables due to lacking power to examine the differences.

Sekaran (2003) has cited on Roscoe (1975), the ideal range of sample size is between 30 to 500. Appropriate sample size in research able to achieve clinically and statistically significant result as well as ensure the resources are used efficiently in the research (Burmeister, Elizabeth, Aitken, & Leanne, 2012). Other than that, according to Mark Saunders, Lewis, and Thornhill (2009), 384 or above number sample size should be adopted in research if the targeted population is more than 1,000,000. Hence, there are 408 questionnaires has been distributed randomly through online survey to the respondents who live in Klang Valley.

3.3 Data Collection Methods

Primary data collecting method was used in this research. Data collected from respondents were used to examine the relationship and effect of performance expectancy, effort expectancy, subjective norm, trust and convenience on Malaysian and Foreigners' behavioural intention to adopt mobile payment.

3.3.1 Primary Data

Primary data are the data collected by research first time (Ajayi, 2017). Researcher able to collect the data by the survey, questionnaires, personal interviews, observations and etc. Self-administered questionnaires were used in this research. In this study a total 408 questionnaires were received for analysis.

3.4 Research Instrument

3.4.1 Questionnaire Design

Self-administered questionnaires is defined as the survey in which required respondents to take the responsibility to read and answer the question (Zikmund et al., 2010). Self-administered questionnaires can be either paper questionnaires and electronic questionnaires. Because the most widespread method to collect data in research is self-administered questionnaires.

The structured questionnaire is in the form of Closed-ended and 5 point Likert scale form. The self-administered questionnaires were distributed using the convenience sampling technique through social media such as Whatapps, Instagram, Facebook and Messenger. Every respondent needs to answer the questionnaire by selecting the most appropriate answer for them. The questionnaire consists of Section A, comprises of demographic profile questions and Section B, ask respondents' general opinion.

Section A contains respondents' personal information regarding some general questions including gender, nationality, ethnicity, education level and monthly allowance. These questions enable the researcher to capture the demographic profile of every respondent accurately. Every question in Section B and C will be assessed by using the 5 points Likert scale. For instance, strongly disagree indicated as (1) and strongly agree indicated as (5).

3.4.2 Pre-Test and Pilot Test

Pre-Test refer to the researcher to distribute a small amount of the questionnaires to the respondent to answer. This action is to make sure that the question is clear and understandable by respondent. Other than that, questionnaires has distributed to people who owned higher qualification to check the format and question in the questionnaire.

The pilot test refers to feasibility studies which are small scale versions, trial runs, and preparation before the major studies started (Polit & Beck, 2010). Other than that, a pilot test also able to pre-testing the particular research instrument (Edwin & Vanora, 2002). The aim of preparing pilot testing is to measure the reliability of questionnaires and identify the error (De, 2002). According to Sekaran and Bougie (2016), pilot test with 30 respondents able to check the reliability by using

Cronbach's Alpha reliability test, and make sure the research instrument is appropriate and the questionnaires are unambiguous to be understood and answered by respondents. Hence, 30 number of s and Foreigners in Klang Valley, Malaysia have participated in the pilot test. The participants in this pilot need to answer all the questions and identify as well as provide any mistake or error in this questionnaire.

3.5 Construct Measurement

3.5.1 Origin of Constructs

All questions are adopted and adapted from past research studies

Table 3.1: Sources of the Questions

Variables	Sample of Items	Sources
Performance Expectancy	1. I find mobile payment useful in my daily life. 2. Using mobile payment increases my chances of achieving things that are important to me. 3. Using mobile payment helps me accomplish things more quickly. 4. Using mobile payment increases my productivity.	(Venkatesh et al., 2012)
Effort Expectancy	1. Learning how to use mobile payment is easy for me. 2. My interaction/instruction with mobile payment is clear and understandable. 3. I find mobile payment easy to use.	(Venkatesh et al., 2012)

	4. It is easy for me to become skillful at using mobile payment.	
Subjective Norm	1. People who are important to me think that I should use mobile payment. 2. People who influence my behavior think that I should use mobile payment. 3. People whose opinions that I value prefer that I use mobile payment.	(Venkatesh et al., 2012)
Trust	1. Mobile payment systems are reliable. 2. Mobile payment systems are secure. 3. I believe mobile payment systems are trustworthy. 4. I trust mobile payment systems. 5. Even if the mobile payment systems are not monitored, I'd trust them to do the job correctly.	(Chandra, Srivastava, & Theng, 2018)
Convenience	1. Mobile payment is convenient because the phone is usually with me. 2. Mobile payment is convenient because I can use it anytime. 3. Mobile payment is convenient because I can use it in any situation. 4. Mobile payment is convenient because mobile payment service is not complex.	(Kim et al., 2013)
Behavioural Intention to Adopt	1. I intend to use mobile payment in the future. 2. I may try to use mobile payment in future. 3. I plan to use mobile payment frequently.	(Venkatesh et al., 2012)

3.5.2 Scale of Measurement

The four levels of scale of measurement are nominal scale, ordinal scale, interval scale, and ratio scale. Nominal scale, ordinal scale, and Likert style rating scale is used in this research to measure in the research questionnaire.

3.5.3 Nominal Scale

The nominal scale is the most basic measurement scales, and it is just a simple classification (Musvoto & Gouws, 2010). The nominal scale used with variables which are qualitative such as age, gender, nationality, employment status, and education qualification.

3.5.4 Ordinal Scale

The ordinal scale is the next higher level of measurement. The ordinal scale used to measure non-numeric concepts such a happiness and satisfaction level.

3.5.5 Likert Scale

It is difficult to measure personality, trait, attitude, and so on. Hence, the Likert scale develops to measure personality, attitude, and trait by form a question with

four, five, six or seven-point to know how strongly respondents agree and disagree with the question. In this study, five points Likert scale is used in Section B which every questions are associated with dependent and independent variables. By using five-point Likert scale, there is five option for every question in the questionnaire such as, “5” as strongly agree, “4” as agree, “3” as neutral, “2” as disagree, and “1” as strongly disagree.

3.6 Data Processing

Data processing is a step of converting raw data collected from the questionnaires into information content (Zikmund et al., 2010). The processes involved in data processing are questionnaire checking, data editing, data coding, data transcribing, as well as data cleaning. The objective of data processing is to make sure the data collected from respondents are complete, and the final result is precise

3.6.1 Questionnaire Checking

Questionnaire checking is the first step in the data processing. It is to ensure all data collected from every respondent are completed according to the instruction given.

3.6.2 Prevent Missing Value

Missing Value refers to the values that are missing from the data. The reason missing value is because some of the respondents may skip the question. Hence, Google Form was adopted to collect data. This is because Google Form has a function to prevent missing value which means all questions is answered by respondent. Besides, Google Form able to detect it when respondents have skipped the question, and not allow the respondent the submit the questionnaires when there are some questions are not answered.

3.6.3 Data Editing

The third step of data processing is data editing. The objective of data editing is to ensure data collected are valid before transferring the data to the computer. This step involved in removing any ambiguity and inconsistent responses of respondents after the survey questionnaire return.

3.6.4 Data Coding

Data coding tabulating the data, a numerical value will be assigned to each question in order make it easier for researcher to interpret.

3.6.5 Data Transcribing

The fifth step of data processing is data transcribing. In this step, coded data are transmitted from the questionnaire into the computer in the forms of tables or excel sheets. Statistical Package for Society Science Version 23.0 (SPSS) will be used in this research to transcribe the data.

3.6.6 Data Cleaning

Data cleaning is a step to ensure there is no missing response during key into the computer as well as double-check the data. Other than that, the univariate and multivariate analysis will be done in this step to remove the outlier and multivariate statistical test data analysis criteria.

3.7 Data Analysis

3.7.1 Scale Measurement

3.7.1.1 Reliability Test

Interpretation of Cronbach's Alpha refers to the alpha coefficient range that able to measure the reliability and identify the correlation of a set of items are as a group (Sekaran & Bougie, 2016). The alpha coefficient range used to determine the reliability for each item in this research showed in Table 3.2

Table 2.2: Rules of Thumb for Cronbach's Alpha Coefficient Value

Alpha Coefficient Range	Strength of Association
Less than 0.6	Poor
0.6 to < 0.70	Moderate
0.7 to < 0.80	Good
0.8 to < 0.90	Very Good
0.90 and above	Excellent

Source: Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2010). Business Research Method 8nd Edition. 668.

3.7.2 Normality Test

Normality test can determine whether the dependent variable is normally distributed for the independent variable. The rule of thumb of the absolute value of Z value for Skewness and Kurtosis suggested by Ryu (2011) stated that the value can befall below 3 and 10 respectively.

3.7.3 Descriptive Analysis

Descriptive analysis known as a step to transform the raw data into a formed that is unambiguous and easier for interpret. Percentage counts and frequency distribution were used to evaluate and interpret the demographic data collected from the respondent in Section A for this research.

3.7.4 Inferential Analysis

In inferential analysis, Pearson Correlation Analysis, Normality Test, Multiconnearity Test, Multiple Regression Test, and Independent T-Test will be conducted.

3.7.4.1 Pearson Correlation Analysis

The direction, strength, and the significant of a bivariate relationship between variable can be measured by Pearson Correlation Analysis (Zikmund et al., 2010). The direction of the relationship among the variables can affect the coefficient values to become either positive or negative. The greater value of correlation coefficient indicates the stronger the variables have a stronger level of association. The coefficient ranges for Pearson Correlation in this research showed in Table 3.3

Table 3.3: Rules of Thumb for Correlation Coefficient

Coefficient Range	Strength of Association
± 0.91 to ± 1.00	Very high correlation
± 0.70 to ± 0.89	High correlation
± 0.50 to ± 0.69	Moderate correlation
± 0.30 to ± 0.49	Low correlation
± 0.00 to ± 0.29	Little if any correlation

Source: Asuero, A. G., Sayago, A., & González, A. G. (2006). The correlation coefficient: An overview. Critical Reviews in Analytical Chemistry, 36(1), 41–59. https://doi.org/10.1080/10408340500526766

3.7.4.2 Multicollinearity Test

Multicollinearity defined as a situation where two or more predictors are correlated. The standard error of the coefficient will increase if multicollinearity happen. Multicollinearity affect variables should be significant to become insignificant. Researchers can detect the multicollinearity by examining the tolerance for every independent variable. Tolerance is known as the amount of the variability in an independent variable that is no explained by other independent variables (Daoud, 2017). The effect of the independent variables has on the standard error of regression coefficient can be indicated by the value of Variance Inflation Factor(VIF) (Hair, Black, Babin, & Anderson, 2014). If the VIF scored is more than 10, the item should be drop due to the problem of multicollinearity (Hair et al., 2014). Hair, Black, Babin Anderson (2014) also argue that there are different levels of VIF tolerance acceptable level, when VIF value equal or less than 1, it means that there is no multicollinearity issue. Other than that, VIF value of less than 10.0 is acceptable as well which depend on the sample size and the multi correlation between independent variables and dependent variable. On the other hand, Hair, Christian, and Marko (2011) VIF value should be less than 5 to prevent collinearity issue. Lastly, Lowry and Gaskin (2014) also argue that for a more rigorous test, VIF value should be below 3.3 to prevent collinearity issue.

Table 3.4: Rules of Thumb for VIF

Variation Inflation Factor Value (VIF)	**Multicollinearity Problem**
1 and below	No collinearity issue
>3.3	Likelihood collinearity
>5.0	Probable collinearity
>10	Collinearity issue

Source: Developed for the research

3.7.4.3 Multiple Regression Analysis

Multiple regression analysis allowed a metric dependent variable to be forecasted by multiple independent variables (Zikmund et al., 2010). The relationship between the independent variables and the dependent variable can be determined by a linear equation. Zikmund et al. (2010) had suggested the multiple regression equation below:

$$Y = a + b1X1 + b2X2 + b3X3 + \ldots\ldots + bnXn$$

Where Y = Dependent Variable

a = Constant value, y-intercept, where X value = 0

b = Slope, or change in Y for any corresponding change in 1 unit of X

X = Independent variables use to forecast Y

According to Zikmund et al. (2010), the coefficient of various determinants in multiple which known as adjusted R Square able to show the percentage of variation in Y (dependent variable) is explained by the variation of all independent variable. Hence in this research, the independent variables (performance expectancy, effort expectancy, subjective norm, trust, and convenience) were used to determine the relationship towards the dependent variable (behavioural intention to adopt)

3.7.4.4 Independent Sample T-Test

Independent sample T-Test is used to compares the mean of two different independent groups and determines the significant differences on one variable or

factor (dependent variable) of both groups. Independent sample T-Test was used in this research to examine whether Malaysian and Foreigner have a significant difference in the perception of the behavioural intention to adopt mobile payment.

3.8 Chapter Summary

Research methodologies consist of research design, data collection methods, sampling design, research instrument, and construct measurement. In this chapter, the approaches used in data collected, data cleaning, and data processing were discussed. Finally, data analysis methods used in this research included descriptive analysis, scale measurement as well as inferential analysis were explained.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

Chapter 4 will be discussed in the data analysis result. Statistical Package for Society Science (SPSS) Version 23.0 was used to analyse on the data collected from the targeted respondents. The targeted respondents are Malaysians and Foreigners in Klang Valley, Malaysia.

4.1 Reliability Analysis

Table 4.1: Result of Reliability Test (Cronbach's Alpha)

No	Variables	Cronbach's Alpha	Number of items
	Independent Variables:		
1.	Performance Expectancy	0.946	4
2.	Effort Expectancy	0.956	4
3.	Subjective Norm	0.961	3
4.	Trust	0.929	5
5.	Convenience	0.955	4
	Dependent Variable:		
6.	Behavioural Intention to Adopt Mobile Payment	0.921	3

Source: Developed for the research

Cronbach's alpha is an approach used to measure the correlation among the items in the construct (Saunders et al., 2009). Based on Table 4.1, Cronbach's Alpha reliability test was conducted to measure the reliability of every variables.

The variable with the highest Cronbach's Alpha is subjective norm with a coefficient value of 0.961 with three items being measured, followed by effort expectancy with a coefficient value of 0.956 with four items being measured, convenience with a coefficient value of 0.955 with four items being measured, performance expectancy with a coefficient value of 0.946 with four items being measured, trust with a coefficient value of 0.946 with five items being measured, and behavioural intention to adopt mobile payment with a coefficient value of 0.921 with three items being measured.

According to Zikmund et al. (2010), Cronbach alpha's range 0.90 and above known as the items in a variable has an excellent strength of association. In conclusion, the Cronbach's alpha values for all the variables have exceeded 0.90. Thus, the items that measured for a variable in this study is reliable, stable and consistent findings.

4.2 Descriptive Analysis

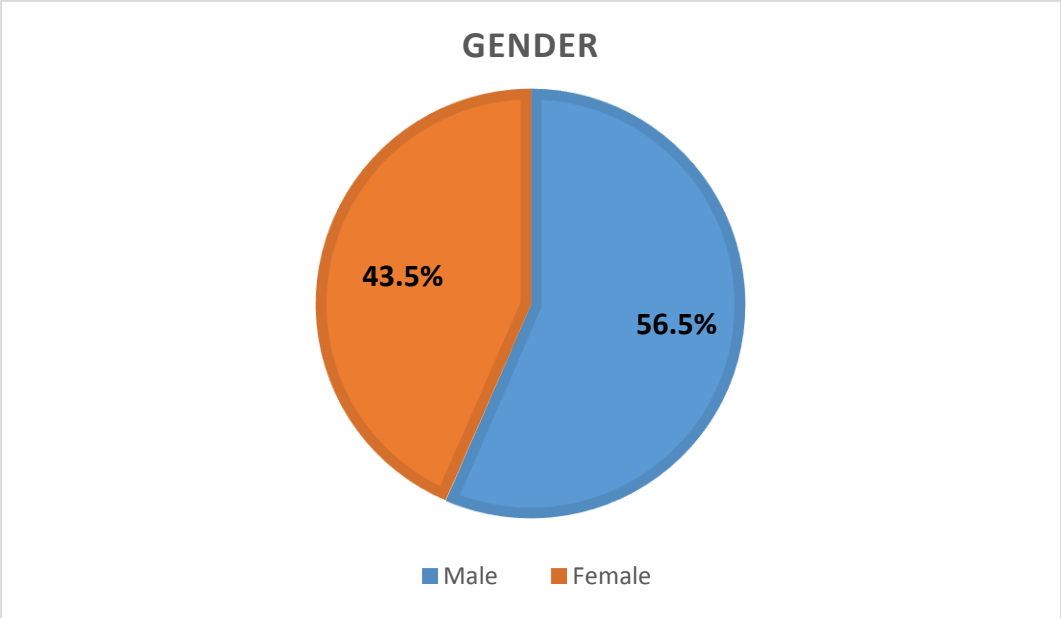
4.2.1 Data Screening

Data screening is a process is to ensure the data is useable, reliable, and valid in order to conduct further statistical analysis. Mahalanobis Distance Test has conducted in SPSS to remove the case which has a significant value less than 0.001. Therefore, there are 393 total valid data sets due to 15 cases have removed as a significant value of less than 0.001.

4.2.2 Respondent Demographic Profile

4.2.2.1 Gender

Figure 4.1: Gender of the Respondents



Source: Developed for the research

Table 4.2: Gender of the Respondents

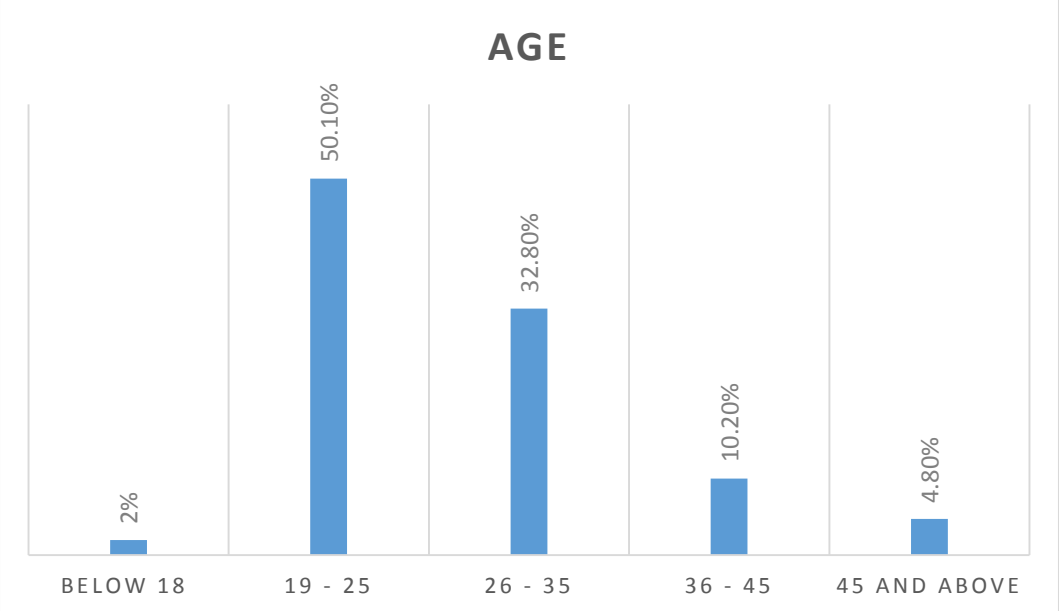
Gender		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Male	222	56.5	56.5	56.5
	Female	171	43.5	43.5	100
	Total	393	100	100	

Source: Developed for the research

Figure 4.1 and Table 4.2 show the gender of all the 393 respondents. There are 222 male respondents who accounted for 56.5%, and 171 female respondents who accounted for 43.5%.

4.2.2.2 Age

Figure 4.2: Age of the Respondent



Source: Developed for the research

Table 4.3: Age of the Respondents

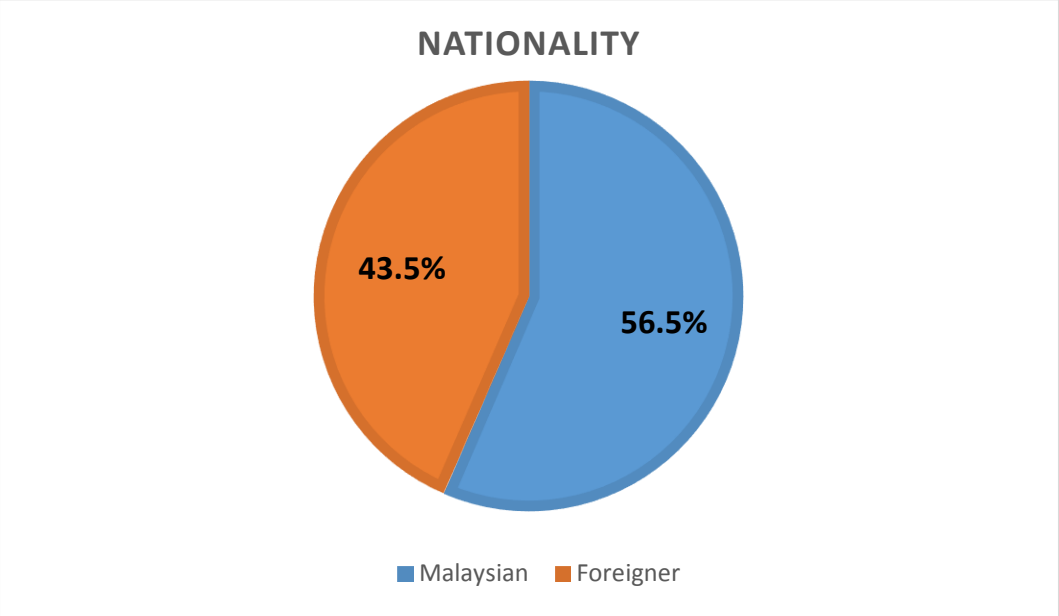
Age		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	18 and below	8	2.0	2.0	2.0
	19 – 25	197	50.1	50.1	52.2
	26 - 35	129	32.8	32.8	85.0
	36 - 45	40	10.2	10.2	95.2
	46 and above	19	4.8	4.8	100.0
	Total	393	100.0	100.0	

Source: Developed for the research

Figure 4.2 and Table 4.3 above show that the age of all 393 respondents. There are five age groups which are 18 years old and below, 19 – 25 years old, 26 – 35 years old, 36 – 45 years old, and 46 years old and above. The first age group is 18 years old and below which consists of 8 respondents and accounted for 2%, followed by age group of 19 – 25 years old is consists of 197 respondents accounted for 50.1%, age group of 26 – 35 years old is consists of 129 respondents accounted for 32.8%, age group of 36 – 45 years old is consists of 40 respondents accounted for 10.2%, age group of 46 years old and above is consists of 19 respondents accounted for 4.8%.

4.2.2.3 Nationality

Figure 4.3: Nationality of the Respondents



Source: Developed for the research

Table 4.4: Nationality of the Respondents

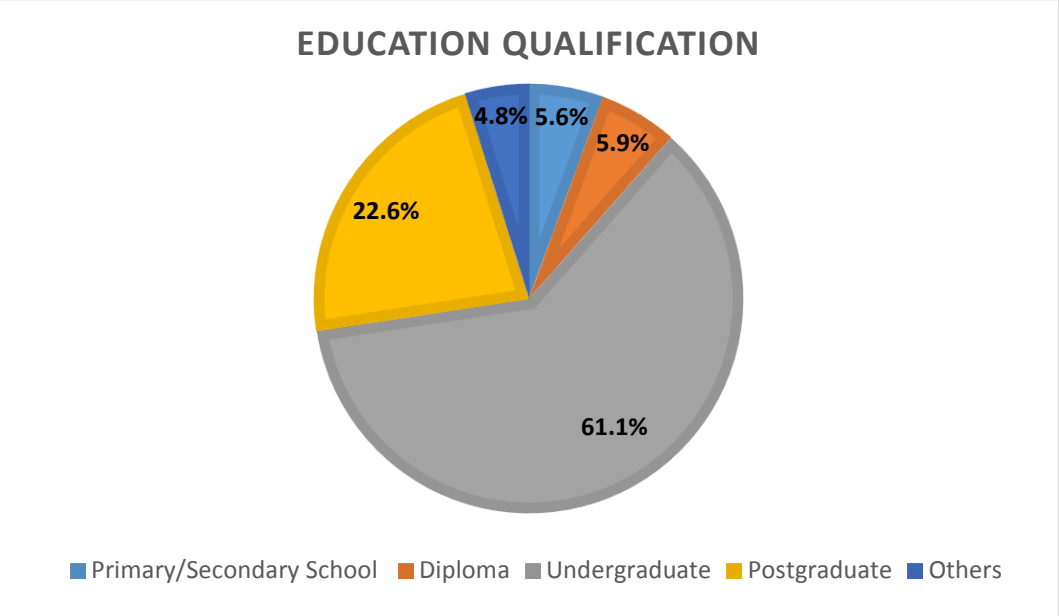
Nationality		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Malaysian	222	56.5	56.5	56.5
	Foreigner	171	43.5	43.5	100.0
	Total	393	100.0	100.0	

Source: Developed for the research

According to Figure 4.3 and Table 4.4 above show that the nationality of the respondents. There are 222 respondents out of 393 respondents are Malaysian (56.5%), and 171 respondents are Foreigner (43.5%).

4.2.2.4 Education qualification

Figure 4.4: Education Qualification of the Respondents



Source: Developed for the research

Table 4.5: Education Qualification of the Respondents

Education qualification		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Primary/Secondary School	22	5.6	5.6	5.6
	Diploma	23	5.9	5.9	11.5
	Undergraduate	240	61.1	61.1	72.5
	Postgraduate	89	22.6	22.6	95.2
	Others	19	4.8	4.8	100
	Total	393	100.0	100.0	

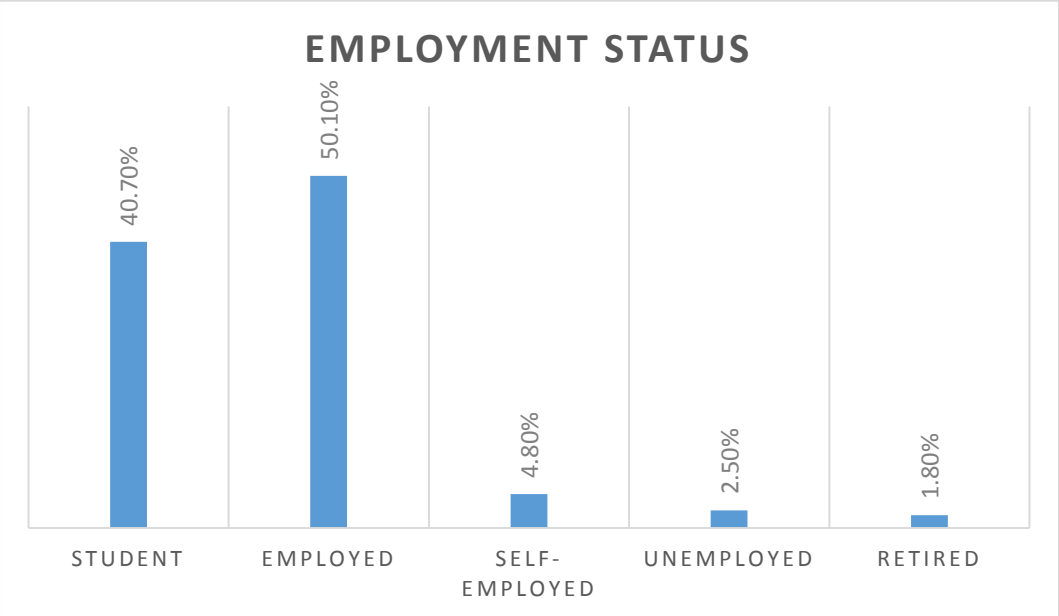
Source: Developed for the research

Figure 4.4 and Table 4.5 indicate that the education qualification of respondents. Based on the result, majority of the respondents are pursuing or pursued on

Undergraduate(Degree), which constitute of 240 respondents that accounted for 61.1%, followed by 89 respondents (22.6%) pursue on Postgraduate, 23 respondents (5.9%) pursue on Diploma, 22 respondents (5.6%) pursue on Primary/Secondary School, and 19 respondents (4.8%) pursue their study in others education levels such as Foundation, A level, etc.

4.2.2.5 Employment status

Figure 4.5: Employment Status of the Respondents



Source: Developed for the research

Table 4.6: Employment Status of the Respondents

Employment status		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Student	160	40.7	40.7	40.7
	Employed	197	50.1	50.1	90.8
	Self-Employed	19	4.8	4.8	95.7
	Unemployed	10	2.5	2.5	98.2
	Retired	7	1.8	1.8	100
	Total	393	100.0	100.0	

Source: Developed for the research

According to Figure 4.5 and Table 4.6 at above shown the employment status of the respondents, there are 160 respondents (40.7%) are student, followed by 197 respondents (50.1%) in employed status, 19 respondents (4.8%) in self-employed status, 10 respondents (2.5%) in unemployed status, and 7 respondents (1.8%) in retired status.

4.2 Descriptive Statistic

Table 4.7: Descriptive Statistic on Variables

No.	Variable	N	Mean	Std. Deviation	Skewness	Kurtosis
1.	Performance Expectancy	393	3.8658	.97085	-1.126	1.093
2.	Effort Expectancy	393	3.9847	.98850	-1.321	1.541
3.	Subjective Norm	393	3.2120	1.00720	-.3629	-.162
4.	Trust	393	3.4830	.86858	-.500	.226
5.	Convenience	393	3.9237	.95058	-1.300	1.627
6.	Behavioural Intention	393	4.0059	.94714	-1.203	1.455

Source: Developed for the research

Table 4.7 illustrates the descriptive statistic on the variables. 5-point-Likert-type scale rating used to construct by variables from a “strongly disagree” (SD) to “strongly agree” (SA). Hence, the highest mean for the variable indicates that most of the respondents rating more towards an average level of agreement on “Agree” or “Strongly Agree”. On the other hand, the lowest mean for the variable indicate that most of the respondents rating more toward an average level of agreement on “Disagree” or “Strongly Disagree”. BI has the highest mean (4.0059), followed by EE (3.9847), CV (3.9237), PE (3.8658), TR (3.4830) and SN (3.2120).

Besides, when the skewness value is below 3, and the kurtosis value is below 10, this indicates it achieve normally distributed. The value of skewness for PE is -1.126, followed by EE -1.321, SN -0.3629, TR -.500, CV -1.300 and BI -1.203. While Kurtosis value for PE is 1.093, EE 1.541, SN -0.162, TR 0.226, CV 1.627 and BI 1.455. Hence this result can conclude that all of the variables are normally distributed.

4.3 Inferential Analysis

4.3.1 Pearson Correlation Analysis

Table 4.8: Pearson Correlation Analysis

		PE	EE	SN	TR	CV	BI
PE	Pearson Correlation	-					
EE	Pearson Correlation	.754**	-				
SN	Pearson Correlation	.138**	.016	-			
TR	Pearson Correlation	.574**	.570**	.056	-		
CV	Pearson Correlation	.815**	.794**	.103*	.543**	-	
BI	Pearson Correlation	.801**	.790**	.109*	.607**	.779**	-

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

*. Correlation is significant at the 0.05 level (2-tailed)

Note:

PE: Performance Expectancy

EE: Effort Expectancy

SN: Subjective Norm

TR: Trust

CV: Convenience

BI: Behavioural Intention

Table 4.9: Summary of Correlation between Variables

Relationship	Significant Value	Strength of Association
PE and BI	0.801	High Correlation
EE and BI	0.790	High Correlation
SN and BI	0.109	Little Correlation
TR and BI	0.607	Moderate Correlation
CV and BI	0.779	High Correlation

The range of correlation value between 0.70 – 0.89 shows a high correlation between variables; 0.50 – 0.69 indicate a moderate correlation while 0.00 – 0.29 shows a little if any correlation between the variables (Asuero et al., 2006).

Based on Table 4.8 and Table 4.9, the correlation of the independent variables such as PE, EE, SN, TR, and CV is significant at the two-tailed test with a level of 0.01 towards the dependent variable BI. Table 4.8 showed that there is a positive relationship between every independent variable and dependent variable. Along with all the independent variables, PE has the highest correlation coefficient (0.801), followed by EE (0.790), CV (0.779), TR (0.607), and SN (0.109). According to Asuero et al., (2006), rules of thumb for the correlation coefficient, PE, EE, and CV are high correlate with BI. However, TR is moderate correlate with BI, and SN only has a little if any correlate with BI.

4.3.2 Multiple Regression Analysis

Multiple Regression Analysis used to measure and examine the relationship between PE, EE, SN, TR, and CV (independent variables) and behavioural intention to adopt mobile payment (dependent variable) among Malaysian versus Foreigner in Klang Valley, Malaysia.

Table 4.10: Model Summary between PE, EE, SN, TR, CV and BI

Model Summary				
Model	**R**	**R^2**	**Adjusted R^2**	**Std. Error of the Estimate**
Pooled Sample	.862[a]	.744	.740	.48269
Malaysian Sample	.847[a]	.717	.710	.50801
Foreigner Sample	.883[a]	.780	.773	.45222

a. Predictors: (Constant), CV, SN, TR, EE, PE

Source: Developed for the research

Table 4.10 showed the regression value (R), R Square (R^2), Adjusted R Square, and Standard Error of the Estimate for the pooled sample, Malaysian sample, and Foreigner sample.

In the pooled sample, the regression's value (R) showed 0.862, and it is a correlation between behavioural intention to adopt mobile payment and performance expectancy, effort expectancy, subjective norm, trust and convenience. Next, in Malaysian sample showed the regression value (R) for the correlation coefficient showed 0.847 for the correlation between the dependent variable and independent variables. Besides, in foreigner sample, it showed a 0.883 for the correlation coefficient.

R Square (R^2) value showed how strongly that the independent variables can explain the dependent variable. In pooled sample, R^2 value is 0.744, which means that the dependent variable can be explained by 74.4% of the independent variables. In Malaysian sample, R^2 value is 0.717, and this means that the independent variables

can explain 71.7% of the dependent variable. Furthermore, in foreigner sample, R^2 value showed 0.780. Hence the independent variables can be explained 78.0% of the dependent variable.

Other than that, Adjusted Regression Square for pooled data is 0.740, and Standard Error of the Estimate 0.48269, followed by Malaysian sample is 0.710 and 0.50801, foreigner sample is 0.773 and 0.45222.

Table 4.11: ANOVA

Model		**Sum of Square**	**df**	**Mean Square**	**F**	**Sig**
Pooled Sample	Regression	261.485	5	52.297	224.458	.000[b]
	Residual	90.168	387	.233		
	Total	351.653	392			
Malaysian Sample	Regression	140.934	5	28.187	109.220	.000[b]
	Residual	55.744	216	.258		
	Total	196.677	221			
Foreigner Sample	Regression	119.662	5	23.932	117.030	.000[b]
	Residual	33.742	165	.204		
	Total	153.405	170			

a. Dependent Variable: BI

b. Predictors: (Constant), CV, SN, TR, EE, PE

Source: Developed for the research

Table 4.11 showed all the detailed result generated from the Analysis of Variance (ANOVA) test. F-statistic show the output of the test of significance for the R-value. However, the significant value used to show the outcome whether the independent variables have a significant relationship with the dependent variable in this study.

F value for the pooled sample shows 224.458 is significant at the level of 0.05 when the p-value (significant value) is less than 0.05 (p value=0.000). Besides that, Malaysian and foreigner sample shows that the F value is 109.220 and 117.030 respectively. Other than that, both sample has a p-value that less than 0.05 which is 0.000. Therefore, it can be concluded that all the independent variables (PE, EE, SN, TR, CV) in the regression model able to examine the behavioural intention to adopt mobile payment among Malaysian and Foreigner.

Table 4.12: Coefficients

Predictor		**Constant**	**PE**	**EE**	**SN**	**TR**	**CV**
Pooled Sample	Unstandardized Coefficient Beta	.226	.327	.307	.030	.146	.175
	Standardized Coefficient Beta		.336	.320	.032	.134	.175
	t	1.656	6.990	6.978	1.212	4.122	3.475
	Sig.	.098	.000	.000	.226	.000	.001
	Collinearity Statistic - Tolerance		.288	.314	.960	.626	.260
	Collinearity Statistic - VIF		3.477	3.183	1.042	1.599	3.847
Malaysian Sample	Unstandardized Coefficient Beta	.267	.303	.336	-.008	.195	.149
	Standardized Coefficient Beta		.307	.335	-.007	.163	.148
	t	1.412	4.538	5.046	-.169	3.395	2.034
	Sig.	.160	.000	.000	.866	.001	.043

	Collinearity Statistic - Tolerance		.286	.298	.840	.571	.247
	Collinearity Statistic - VIF		3.499	3.359	1.191	1.750	4.051
Foreigner Sample	Unstandardized Coefficient Beta	.191	.360	.283	.043	.115	.194
	Standardized Coefficient Beta		.375	.310	.054	.115	.198
	t	.968	5.529	4.872	1.439	2.563	2.184
	Sig.	.335	.000	.000	.152	.011	.005
	Collinearity Statistic - Tolerance		.290	.330	.939	.659	.269
	Collinearity Statistic - VIF		3.449	3.030	1.065	1.518	3.722

a. Dependent Variable

Source: Developed for the research

Refers to Table 4.12, the linear equation can be formed as:

Pooled sample (Equation 1):

Behavioural intention to adopt mobile payment= 0.266+ 0.327 (PE)+ 0.307 (EE)+
0.030 (SN)+ 0.146(TR)+
0.175(CV)

Malaysian sample (Equation 2):

Behavioural intention to adopt mobile payment=0.267+ 0.303 (PE)+ 0.336 (EE)+
-0.080 (SN)+ 0.195(TR)+
0.149(CV)

Foreigner sample (Equation 3):

Behavioural intention to adopt mobile payment=0.191+ 0.360 (PE)+ 0.283 (EE)+

0.043 (SN)+ 0.115(TR)+

0.194(CV)

Equation 1: 0.266+ 0.327 (PE)+ 0.307 (EE)+ 0.030 (SN)+ 0.146(TR)+ 0.175(CV)

Refer to the Table 4.12 above, the result regarding pooled sample showed that there is a significant relationship between PE (0.000), EE (0.000), TR (0.000), CV (0.001) and the behavioural intention to adopt mobile payment among Malaysian and Foreigner. However, there is an insignificant positive relationship between SN (0.226) and the behavioural intention to adopt mobile payment among Malaysian and Foreigner.

Next, according to the formed equation, ß value for PE is 0.327, this indicates that an increase of one unit in PE will increase 0.393 units in BI to adopt mobile payment while others remain constant. Moreover, EE has a ß value of 0.307, which indicate that increase of one unit in EE will increase 0.307 units in BI to adopt mobile payment while others remain constant. Besides, SN has a value of ß=0.030, which indicate that BI to adopt mobile payment will increase 0.030 units when SN increase one unit while others remain constant. Furthermore, ß value of TR is 0.146; therefore it can be explained that BI to adopt mobile payment will increase 0.146 units when TR increases one unit while others remain constant. Lastly, CV has a value of ß=0.175; hence it can be explained that each unit increase in CV will increase 0.175 units in BI to adopt mobile payment.

The level of influential among five independent variables toward the behavioural intention to adopt mobile payment can be determined by the Standardized Coefficient (ß). By comparing the five independent variables, PE has the greatest

impact on BI as its standardized beta value is 0.336. Hence, Performance Expectancy is an essential predictor of behavioural intention to adopt mobile payment among Malaysian and Foreigner and followed by EE (0.320), CV (0.175), TR (0.134), and SN (0.032).

By looking into Collinearity Statistic – VIF at Table 10 for the pooled sample, there is no multicollinearity problem which because of the VIF value for all independent variables do not exceed 10.

Equation 2: 0.267+ 0.303 (PE)+ 0.336 (EE)- 0.080 (SN)+ 0.195(TR)+ 0.149(CV)

In term of Malaysian sample, there is a significant positive relationship between PE (0.000), EE (0.000), TR (0.001), CV (0.043) and behavioural intention to adopt mobile payment among Malaysian. Nevertheless, SN (0.866) has an insignificant positive relationship towards the behavioural intention to adopt mobile payment.

Based on the formed equation of Malaysian sample, ß value for PE is 0.303, and this indicates that increase of one unit in PE will increase 0.303 units in BI to adopt mobile payment while others remain constant. In addition, EE has a ß value of 0.336, which indicate that an increase of one unit in EE will increase 0.336 units in BI to adopt mobile payment while others remain constant. Besides, SN has a value of ß=-0.008, which indicate that BI to adopt mobile payment will increase 0.007 units when SN decrease one unit while others remain constant. Moreover, ß value of TR is 0.195; therefore it can be explained that BI to adopt mobile payment will increase 0.195 units when TR increases one unit while others remain constant. At last, CV has a value of ß=0.149, hence it can be explained that each unit increase in CV will increase 0.149 units in BI to adopt mobile payment.

Among the five independent variables, EE has the most impact toward BI in Malaysian sample as its standardized beta value is 0.335. Hence, Effort Expectancy

is a vital predictor of behavioural intention to adopt mobile payment among Malaysian and followed by PE (0.320), TR (0.175), CV (0.134), and SN (-0.007).

Equation 3: 0.191+ 0.360 (PE)+ 0.283 (EE)+ 0.043 (SN)+ 0.115(TR)+ 0.194(CV)

On the other hand, in term of foreigner sample, PE (0.000), EE (0.000), TR (0.011), CV (0.005) has a significant relationship towards behavioural intention to adopt mobile payment among foreigner. But, there is an insignificant positive relationship between SN (0.152) and behavioural intention to adopt mobile payment.

Thorough the Collinearity Statistic – VIF at Table 10 for Malaysian sample, multicollinearity problem does not exist which because of the VIF value for all independent variables do not exceed 10.

In regard to the formed equation of foreigner sample, ß value for PE is 0.360, which mean that increase of one unit in PE will increase 0.360 units in BI to adopt mobile payment while others remain constant. In addition, EE has a ß value of 0.283, which indicate that the increase of one unit in EE will increase 0.283 units in BI to adopt mobile payment while others remain constant. Besides, SN has a value of ß=0.043, which imply that BI to adopt mobile payment will increase 0.0043 units when SN increase one unit while others remain constant. Besides, ß value of TR is 0.115; therefore it can be explained that BI to adopt mobile payment will increase 0.115 units when TR increases one unit while others remain constant. At last, CV has a value of ß=0.194; hence, it can be explained that each unit increase in the CV will increase 0.194 units in BI to adopt mobile payment.

Among the five independent variables, PE has a substantial impact on BI in Malaysian sample as its standardized beta value is 0.375. Thus, Performance Expectancy is a vital predictor of behavioural intention to adopt mobile payment

among Foreigner and followed by EE (0.310), CV (0.198), TR (0.115), and SN (0.054).

Based on Table 4.12, VIF value for all independent variables does not exceed 10. Hence we can conclude there is no multicollinearity issue exist.

4.3.3 Independent Sample T-Test

Table 4.13: Independent Sample T-Test for Malaysian and Foreigner

Variable	Mean		T-value	P-value	Decision
	Malaysian	Foreigner			
PE	3.8176	3.9284	-1.122	0.263	P>0.05 (Reject)
EE	3.8998	4.0950	-1.948	0.052	P>0.05 (Reject)
SN	3.3438	3.0409	2.841	0.005	P<0.05 (Support)
TR	3.3793	3.6175	-2.654	0.008	P<0.05 (Support)
CV	3.9065	3.9459	-0.407	0.684	P>0.05 (Reject)
BI	3.9505	4.0780	-1.325	0.186	P>0.05 (Reject)

Source: Developed for the research

The Independent Sample T-Test was used to determine statistically different between the mean of two groups, Malaysians and Foreigners in their perception toward the mobile payment adoption intention. Findings of T-Test using two groups Malaysians and Foreigners are shown in Table 4.13. It is the evidence that there are no differences in PE (t-value (-1.122), p-value > 0.05), EE (t-value (-1.948), p-value > 0.05), CV (t-value (-0.407), p-value > 0.05), and BI (t-value (-1.325), p-value > 0.05) between Malaysian and Foreigner. Meanwhile, SN (t-value (2.841), 0.005), and TR (t-value (-2.654), 0.008) shown there are differences between Malaysians and Foreigners perceived differently.

4.3.4 Hypothesis Testing

Hypothesis 1

H1a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia. (ß=0.336, t=6.990, p-value<0.05)

H1b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia. (ß=0.307, t=4.538, p-value<0.05)

H1c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia. (ß=0.375, t=5.529, p-value<0.05)

H1a, H1b, and H1c are supported when it has a significant value that less than 0.05 (p-value). Based on Table 4.12, PE in the pooled sample has a significant value of 0.000, followed by Malaysian sample has a p-value=0.000 and Foreigner sample has a p-value=0.000. This indicates that there is a significant positive relationship between PE and behavioural intention to adopt mobile payment among pooled, Malaysian and Foreigner sample. The result is in line with the past research such as Abrahão et al., (2016); Fadzil, (2018); Sok Foon and Chan Yin Fah, (2011)

Hypothesis 2:

H2a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia. (ß=0.320, t= 6.978, p-value<0.05)

H2b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia. (ß=0.335, t=5.046, p-value<0.05)

H2c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia. (ß=0.310, t=4.872, p-value<0.05)

Refer to Table 4.12 EE for pooled, Malaysian, and foreigner sample has a significant value of p-value=0.000, 0.000 and 0.000 respectively, which are less than 0.05 (p-value). Hence, H2a, H2b and H2c are supported, which indicate there is a significant positive relationship between EE and behavioural intention to adopt mobile payment among Malaysian & Foreigner, Malaysian, and Foreigner. The result is consistent with several past research studies such as Im, Hong, and Kang, (2011); Latha and Vatchala, (2019;) Onaolapo and Oyewole, (2018).

Hypothesis 3:

H3a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia. (ß=0.032, t=1.212, p-value>0.05)

H3b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia. (ß=-0.007, t=-0.169, p-value>0.05)

H3c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia. (ß=0.054, t=1.439, p-value>0.05)

Refer to Table 4.12, SN for a pooled sample has a significant value of p-value=0.226, followed by the p-value of Malaysian and foreigner sample is p-value=0.866, and 0.152 respectively, which are more than 0.05 (p-value). Hence, H2a, H2b and H2c are rejected, which indicate there is an insignificant positive relationship between EE and behavioural intention to adopt mobile payment among Malaysian & Foreigner, Malaysian, and Foreigner. The result is aligned with several past research studies such as Larasati et al., (2018); Teo et al., (2015a).

Hypothesis 4:

H4a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia. (ß=0.134, t=4.122, p-value<0.05)

H4b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia. (ß=0.163, t=3.395, p-value<0.05)

H4c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia. (ß=0.115, t=2.563, p-value<0.05)

Refer to the result at Table 4.12, TR has a significant value of p-value equal to 0.000 for the pooled sample, 0.001 for Malaysian sample and 0.011 for foreigner sample. Hence, H4a, H4b, and H4c are supported due to the p-value is less than 0.05. This result is in line with the research done by Gharaibeh and Mohd Arshad (2018), Bùi and Bùi (2018), and Slade, Williams, Dwivedi, and Piercy (2015).

Hypothesis 5:

H5a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia. (ß=0.175, t=3.475, p-value<0.05)

H5b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia. (ß=0.148, t=2.034, p-value<0.05)

H5c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia. (ß=0.198, t=2.184, p-value<0.05)

Refer to the result at Table 4.12; CV has a significant value of p-value equal to 0.001 for the pooled sample, 0.043 for Malaysian sample and 0.005 for foreigner sample. Thus, H5a, H5b, and H5c are supported because of the p-value is less than 0.05. This result is in line with several past research such as de Kerviler et al., (2016); Liao et al., (2012); Obe and Balogun, (2007).

Hypothesis 6:

H6: There is no difference between Malaysian and Foreigners' perception in behavioural intention to adopt mobile payment in Klang Valley, Malaysia.

Refer to the result in Table 4.13, PE has a p-value of 0.263, followed by EE p-value=0.052, SN p-value=0.005, TR p-value=0.008, CV p-value=0.684, and BI p-value=0.186. The P-value that more than 0.05 indicate that there is an insignificant difference between Malaysian and Foreigners' perception toward behavioural intention to adopt mobile payment; p-value less than 0.05 indicate there is a significant difference between Malaysian and Foreigners' perception.

As a result, there is a significant difference between Malaysian and Foreigners' perception in subjective norm and trust in behavioural intention to adopt mobile payment as the p-value is less than 0.05.

In contrast, there is no significant differences between Malaysian and Foreigners' perception in performance expectancy, effort expectancy, convenience, and the behavioural intention to adopt mobile payment as the p-value is more than 0.05.

Hence this research can conclude that there is a significant difference between Malaysian and Foreigners' perception in SN and TR toward behavioural intention to adopt mobile payment. However, Malaysian and Foreigners' perception in PE, EE, CV and BI toward behavioural intention to adopt mobile payment is the same.

4.5 Chapter Summary

In conclusion, SSPS software was used to analyse the 393 sets of valid questionnaires collected from the respondents. Descriptive analysis and reliability test had done in the first part of this chapter and explain the demographic profile. Other than that, the Pearson Correlation Analysis and Multiple Linear Regression test had been done for the hypotheses testing. Besides, independent T-test has been used for analysing how Malaysian and Foreigners' attitude on the perception in PE, EE, SN, TR, CV, and BI towards the behavioural intention to adopt mobile payment. According to the result analysed, there will be further discussed in Chapter 5.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.0 Introduction

Chapter 5 summarises the statistical analysis and major findings based on the results showed in Chapter 4. Besides, the implications, limitations and recommendations for the future research will be discussed in this chapter. At last, an overall conclusion will be formed in this chapter.

5.1 Summary of Statistical Analysis

5.1.1 Reliability Test (Cronbach's Alpha)

According to Zikmund et al., (2010) variable that has an Alpha Coefficient Range of 0.90 and above is considered as excellence of strength of association, 0.80 to < 0.90 considered as very good of strength of association, 0.70 to < 0.80 considered as good, 0.60 to < 0.70 considered as moderate and less than 0.60 considered as poor.

Refer to Table 4.7 in Chapter 4, all the variables have high Cronbach Alpha value above 0.90. This indicates these variables have excellence strength of association. Subjective norm has the highest Cronbach Alpha Value which is 0.961, followed by EE (0.956), CV (0.955), PE (0.946), TR (0.929) and BI (0.921). This means, that

it SN has the highest consistencies in the score which is 96.1%, followed by EE (95.6%), CV (95.5%), PE (94.6%), TR (92.9%), and BI (92.1%). Because of the Alpha Coefficient value for all the variable is fall in the range between 0.90 and above. Hence, all of the variables have the excellence of strength of association.

To conclude, all the variables had met the reliability test. Therefore, the inferential analysis is able to generate a stable and accurate result.

5.1.2 Descriptive Analysis

Table 5.1: Summary of Demographic Profiles

Profile	Category	Frequency	Percentage(%)
Gender	Male	222	56.5
	Female	171	43.5
Age	18 and below	8	2
	19 – 25	197	50.1
	26 - 35	129	32.8
	36 - 45	40	10.2
	46 and above	19	4.8
Nationality	Malaysian	222	56.5
	Foreigner	171	43.5
Education Qualification	Primary/Secondary School	22	5.6
	Diploma	23	5.9
	Undergraduate	240	61.1
	Postgraduate	89	22.6
	Others	19	4.8
Employment Status	Student	160	40.7
	Employed	197	50.1
	Self-Employed	19	4.8
	Unemployed	10	2.5
	Retired	7	1.8

Source: Developed for the research

There are 393 respondents have participated in this research. Based on Table 5.1, male respondents are more than female respondents. There are 222 male respondents who accounted for 56.5% and 171 female respondents who accounted for 43.5%. Majority of the respondents are falling into the age category in between of 19 to 25 years old, there are 197 respondents falling into this age category and accounted for 50.1%, followed by 129 respondents are age in between 26 to 35 (32.8%), 40 respondents are age in between 36 to 45 (10.2%), 19 respondents are

46 years old and above (4.8%), and 8 respondents are in age of 18 years old and below (2%).

Besides that, the survey comprised of two major groups which are Malaysian and foreigner, there are 222 respondents are Malaysian which accounted for 56.5% and 171 respondents are Foreigner which accounted for 43.5%. Based on the education qualification, majority of the respondents are Degree (Undergraduate) holder, there are 240 respondents are Degree holder and accounted for 61.1%, followed by 89 respondents are Master (Postgraduate) holder (22.6%), 23 respondents are Diploma holder (5.9%), 22 respondents are primary/secondary school holder (5.6%), 19 respondents are pursued in others education levels such as foundation, A level, and etc (4.8%).

Moreover, there are 197 respondents are employed which accounted for 50.1%, followed by 160 respondents are a student (40.7%), 19 respondents are self-employed (4.8%), 10 respondents are unemployed (2.5%), and 7 respondents are retired (1.8%).

5.1.3 Pearson Correlation Analysis

The relationship between PE, EE, SN, TR, CV and the behavioural intention to adopt mobile payment (BI) can be measured by Pearson Correlation. Refer to Table 4.8 in Chapter 4. Every independent variable has a positive relationship with the behavioural intention to adopt mobile payment (BI) at a significant level of 0.01. In this case, the strongest correlation with the behavioural intention to adopt mobile payment among the five variables is PE (0.801), followed by EE (0.790), CV (0.779), TR (0.607), SN (0.109).

To conclude the strength of association of these five independent variables with behavioural intention to adopt mobile payment based on Asuero et al., (2006) rules of thumb for the correlation coefficient, PE, EE, and CV are high correlate with BI. However, TR is moderate correlate with BI and SN only has a little if any correlate with BI.

5.1.4 Multiple Regression Analysis

First, pooled samples which consist of Malaysian and foreigner respondents are used to identify the impact of PE, EE, SN, TR, and CV towards the mobile payment adoption. Later, these samples were split into two distinct groups, i.e. Malaysia sample and foreigner sample. The purpose of split the sample into two groups is to test which factors have a significant impact on Malaysian and Foreigner. The following equations represent three different regression models for the pooled sample, Malaysian sample, and foreigner sample.

Pooled sample (Equation 1): 0.266+ 0.327 (PE)+ 0.307 (EE)+ 0.030 (SN)+ 0.146(TR)+ 0.175(CV)

Malaysian sample (Equation 2): 0.267+ 0.303 (PE)+ 0.336 (EE)- 0.080 (SN)+ 0.195(TR)+ 0.149(CV)

Foreigner sample (Equation 3): 0.191+ 0.360 (PE)+ 0.283 (EE)+ 0.043 (SN)+ 0.115(TR)+ 0.194(CV)

Based on the pooled sample result show at Table 4.10 in Chapter 4, it showed that R square value is 0.744, which mean that 74.4% variance of the behavioural intention to adopt mobile payment among Malaysian and foreigner can be explained by the independent variables (PE, EE, SN, TR, CV). Besides, the result in Table 4.12 proved PE (ß=0.336, t=6.990, p-value<0.05), EE (ß=0.320, t= 6.978, p-

value<0.05), TR (ß=0.134, t=4.122, p-value<0.05), and CV (ß=0.175, t=3.475, p-value<0.05) have a significant influence towards the behavioural intention to adopt mobile payment among Malaysian and foreigner (BI) as the p-value is less than 0.05. In contrast, only SN (ß=0.032, t=1.212, p-value>0.05) does not have a significant influence on the behavioural intention to adopt mobile payment among Malaysian and foreigner (BI) as the p-value is more than 0.05.

On the other hand, for Malaysian sample, the result of multiple regression at Table 4.10 in Chapter 4 show that R square value is 0.717, which indicate that 71.7% variance of the behavioural intention to adopt mobile payment among Malaysian (BI) can be explained by the independent variables (PE, EE, SN, TR, CV). Besides that, result at Table 4.12 in Chapter 4 proved that PE (ß=0.307, t=4.538, p-value<0.05), EE (ß=0.335, t=5.046, p-value<0.05), TR (ß=0.163, t=3.395, p-value<0.05), and CV (ß=0.148, t=2.034, p-value<0.05) have a significant effect towards the behavioural intention to adopt mobile payment among Malaysian (BI) because of the p-value is less than 0.05. In contrast, SN (ß=-0.007, t=-0.169, p-value>0.05) is the only independent variable that does not has a significant effect on the behavioural intention to adopt mobile payment among Malaysians (BI) because of the p-value is more than 0.05.

Lastly, samples of foreigner were substituted into the multiple regression. The result in Table 4.10 in Chapter 4 proved that the R square value is 0.780, which implies that 78% variance of the behavioural intention to adopt mobile payment among foreigner (BI) can be explained by the independent variables (PE, EE, SN, TR, CV). Moreover, result at Table 4.12 in Chapter 4 showed that PE (ß=0.375, t=5.529, p-value<0.05), EE (ß=0.310, t=4.872, p-value<0.05), TR (ß=0.115, t=2.563, p-value<0.05), and CV (ß=0.198, t=2.184, p-value<0.05) have a significant influence towards the behavioural intention to adopt mobile payment among foreigner (BI) due to the p-value is less than 0.05. Contrarily, SN (ß=0.054, t=1.439, p-value>0.05) does not have a significant influence on the behavioural intention to adopt mobile payment among (BI) due to the p-value is more than 0.05.

5.1.5 Independent Sample T-Test

An Independent Sample T-Test was used to examine the significant difference between Malaysian and Foreigner for how they perceived on PE, EE, SN, TR, CV, and BI. Refer to the result in Table 4.13 in Chapter 4, and it can be concluded that there is a significant difference between Malaysian and Foreigner perceived on SN and TR. Meanwhile, SN has a t-value of 2.841 and p=0.005, followed by TR (t-value= -2.654, p=0.008). On the other hand, there is no significant difference between Malaysian and Foreigner perceived on PE, EE, CV, and BI. In this case, PE has a t-value of -1.122 and p=0.263, followed by EE (t-value= -1.948, p=0.052), CV (t-value= -0.407, p=0.684), and BI (t-value= -1.325, p=0.186).

5.2 Discussions of Major Findings

Table 5.2: Summary of Hypothesis Testing

Hypothesis		ß	p-value	Result
Pooled sample	H1a: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.	0.336	0.000	Supported
	H2a: There is a significant positive relationship between effort expectancy and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.	0.320	0.000	Supported
	H3a: There is a significant positive relationship between subjective norm and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.	0.032	0.226	Rejected
	H4a: There is a significant positive relationship	0.134	0.000	Supported

	between trust and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.			
	H5a: There is a significant positive relationship between convenience and behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia.	0.175	0.001	Supported
Malaysian sample	H1b: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.	0.307	0.000	Supported
	H2b: There is a significant positive relationship between effort expectancy and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.	0.335	0.000	Supported
	H3b: There is a significant positive relationship between	-0.007	0.866	Rejected

	subjective norm and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.			
	H4b: There is a significant positive relationship between trust and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.	0.163	0.001	Supported
	H5b: There is a significant positive relationship between convenience and behavioural intention to adopt mobile payment among Malaysian in Klang Valley, Malaysia.	0.148	0.043	Supported
Foreigner sample	H1c: There is a significant positive relationship between performance expectancy and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.	0.375	0.000	Supported
	H2c: There is a significant positive relationship between effort expectancy and behavioural intention to	0.310	0.000	Supported

	adopt mobile payment among Foreigner in Klang Valley, Malaysia.			
	H3c: There is a significant positive relationship between subjective norm and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.	0.054	0.152	Rejected
	H4c: There is a significant positive relationship between trust and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.	0.115	0.011	Supported
	H5c: There is a significant positive relationship between convenience and behavioural intention to adopt mobile payment among Foreigner in Klang Valley, Malaysia.	0.198	0.005	Supported

$p<0.05$ = Support

$p>0.05$ = Reject

Table 5.3: Summary of Result based on Independent T-Test (H6)

Variable	Malaysian (mean)	Foreigner (mean)	t-value	P-value	Conclusion
Performance Expectancy (PE)	3.8176	3.9284	-1.122	0.263	There is no significant difference in Performance Expectancy between Malaysian and Foreigner.
Effort Expectancy (EE)	3.8998	4.0950	-1.948	0.052	There is no significant difference in Effort Expectancy between Malaysian and Foreigner.
Subjective Norm (SN)	3.3438	3.0409	2.841	0.005	There is a significant difference in Subjective Norm between Malaysian and Foreigner.
Trust (TR)	3.3793	3.6175	-2.654	0.008	There is a significant difference in Trust between Malaysian and Foreigner.
Convenience (CV)	3.9065	3.9459	-0.407	0.684	There is no significant

					difference in Convenience between Malaysian and Foreigner.
Behavioural Intention (BI)	3.9505	4.0780	-1.325	0.186	There is no significant difference in Behavioural Intention between Malaysian and Foreigner.

$p<0.05$ = Support

$p>0.05$ = Reject

5.2.1 Performance Expectancy and Behavioural Intention to Adopt Mobile Payment

Refer to Table 5.2 above, and it shows that there is a significant positive relationship between PE and BI to adopt mobile payment among Malaysian and Foreigner (Pooled sample), Malaysian (Malaysian sample), and, foreigner (Foreigner sample). This indicated that PE can influence the BI toward adoption of mobile payment among Malaysian and Foreigner, Malaysian, and Foreigner. The result is aligned with several studies (Godin & Leader, 2013; Naheb & Sukoharsono, 2017; Voronenko, 2018).

According to Naheb and Sukoharsono (2017), PE is the main predictor to influence the behavioural intention to adopt an accounting system. Naheb & Sukoharsono (2017) also stated that PE is the most positive factor to explain the intention to use

a system or technology. Besides, Voronenko (2018) revealed that the possible reason leads to this result is consumers think that using a digital device wallet will assist them to achieve their goal during payment. Moreover, Godin & Leader (2013) stated that an individual will intend to use technology when they believe the technology able to make them perform well. Furthermore, one of the reasons PE has a significant relationship with intention to adopt mobile commerce is that consumers will only have the intention to adopt mobile commerce if they feel confident with the services that will useful to them (Sair & Danish, 2018).

A research done in Malaysia found that an individual will only have the intention to adopt mobile apps if mobile apps are useful in their life (Leong, Ooi, Chong, & Lin, (2013). Besides that, research which conducted in the United Kingdom (UK) found that offering a distinct value on mobile payment and do not require user to download different mobile apps to support mobile payment will increase the behavioural intention to adopt mobile payment in UK (Slade et al., 2015). In other words, PE has a positive significant relationship toward BI to adopt mobile payment in UK is because UK users will only have intention to adopt mobile payment if the mobile payment is able to bring benefits to them and enhance their performance during transaction.

Based on the discussion above, this research posited that the possible reason that a positive relationship exists between PE and BI toward the behavioural intention to adopt mobile payment among Pooled sample, Malaysian sample, and Foreigner sample is due to they believe that mobile payment will help them to accomplish their payment effectively in the transaction. By comparing with payment method between mobile payment apps, credit card or debit card and, physically payment, mobile payment is the quickest payment method as customers no need to wait long time in a line (Jennifer, 2012).

5.2.2 Effort Expectancy and Behavioural Intention to Adopt Mobile Payment

The result showed in Table 5.2 shows that there is a significant positive relationship between EE and the behavioural intention to adopt mobile payment among Malaysian and Foreigner, Malaysian, and Foreigner. In this case, the significant value for effort expectancy is 0.000 for the Pooled sample, Malaysian sample, and Foreigner sample, which is less than the significant level of 0.05. Thus, it means that EE is the factor that able to influence the behavioural intention to adopt mobile payment among Malaysian and Foreigner, Malaysian, and Foreigner.

Likewise, this result is consistent with several research studies that examine the relationship between effort expectancy and the consumers' intention (Majedul Islam, 2017; Nasrul & Mohamed, 2018; Septiani, Handayani, & Azzahro, 2017). According to Majedul Islam (2017), effort expectancy not only has a direct impact on intention but also the adoption of mobile internet. One of the possible reasons that effort expectancy has a direct impact on behavioural intention is the easiness and the knowledge that users acquired on One Transportation Service Application (GO-JEK) make them feel more capable and competent (Septiani et al., 2017).

Moreover, Malaysian users willing to learn advanced technology with the assistance from the online system provider due to Malaysian users have a low level of anxiety toward using advanced technology and system (Nasrul & Mohamed, 2018). Other than that, a research conducted in the United States found that an individual will intend to adopt mobile learning if they find it easy to use and able to accomplish their task (Huan, Li, Aydeniz, & Wyatt, 2015). Huan, Li, Aydeniz, and Wyatt (2015) also stated that users might do not intend to use mobile learning when they find it required greater effort to use.

Based on the research finding, this research posited that the possible reason that leads to a positive relationship between EE and BI toward mobile payment adoption among three samples is that mobile payment service providers provided proper assistance to support the user on adopting mobile payment. Mobile payment service providers tried to make mobile payment apps easier to use. Therefore, when mobile payment is easy to use without any extra effort, it will affect an individual more likely to have the intention to use mobile payment.

5.2.3 Subjective Norm and Behavioural Intention to Adopt Mobile Payment

As implied from the result, it shows there is an insignificant relationship between SN and BI toward the adoption of mobile payment among the Pooled sample, Malaysian sample, and Foreigner sample. In this case, the significance value for trust in the Pooled sample, Malaysian sample, and Foreigner is less than the significance level of 0.05. Hence, it means that SN has an insignificant influence on the BI toward mobile payment adoption among Malaysian and Foreigner, Malaysian, and Foreigner. This result is in line with previous studies by Bùi and Bùi (2018); Chang, Ng, Sim, Yap, and Yin (2015); Lo Ka Foon and Kong (2014).

According to Lo Ka Foon & Kong (2014), the subjective norm has no significant influence toward Hong Kong consumers' behavioural intention to adopt mobile payment due to most of the people will not tell others to adopt mobile payment. Hence, they will do not know whether they should adopt mobile payment. Furthermore, a research conducted in Vietnam found that an individual will make their decision that benefit themselves rather than influenced by their friends, families, relatives, and people who important to them (Bùi & Bùi, 2018). Besides that, Chang, Ng, Sim, and Yin (2015) has conducted research in Malaysia found

that if an individual able to found the information of Mobile E-Book on the internet easily, it will cause the users do not rely on the others' opinion.

Likewise, based on these finding, this research posited that same situation applied to the 3 samples SN has an insignificant relationship towards BI toward mobile payment adoption is because Malaysian will be influenced by mass media rather than their friends, relatives, and families (Wei, Marthandan, Chong, Ooi, & Arumugam, 2009). Besides, one of the reasons that subjective norm has no significant effect on mobile foreigner is that they tend to live in an individualism culture. Therefore, foreigner will tend to make their decision that only benefit by themselves rather than influenced by their friends, relatives, and families (Bùi & Bùi, 2018).

5.2.4 Trust and Behavioural Intention to Adopt Mobile Payment

Based on the research result, it shows that there is a significant relationship between TR and BI toward mobile payment adoption among Malaysian and Foreigner, Malaysian, and Foreigner. In this case, trust significance value for Pooled sample, Malaysian sample, and Foreigner sample is 0.000, 0.001, and 0.011, respectively, which less than the significance level of 0.05. Thus, it indicates that TR is the factor that affects the BI to adopt mobile payment among Malaysian and Foreigner, Malaysian, and Foreigner.

According to Teo, Tan, Ooi, & Lin (2015b), trust is the most essential factors to affect the intention to use mobile payment. One of the possible reasons stated by Teo, Tan, Ooi, & Lin (2015b) is due to consumers are sceptical on the security and safety of the payment toward the transaction made through mobile phones. In other words, when mobile payment apps are free from security matters and users trust in the system, then it will cause users to have the intention to transact with mobile

payment. Customers will more motivated to use a mobile banking app if the system will enhance their trust and support them to reach a higher level of security in banking transactions (Gharaibeh & Mohd Arshad, 2018b). Moreover, an entrusted large company is behind the infrastructure of mobile payment, and security for sensitive private information will able to form consumers' trust and affect them to adopt mobile payment (Manaf & Ariyanti, 2017).

Based on research conducted by The Star Online (2016) there are 46% of the Malaysians are the victim of online scam. Other than that, there is a report showed that there are over 3000 numbers of Android and IOS mobile apps leaked users' private information (Appknox, n.d.). Hence, this research posited that one of the reasons that trust has a significant relationship with the behavioural intention to adopt mobile payment among Malaysian is that they are sceptical on the security of the payment toward transaction made through mobile phone and will affect them to not have the intention to adopt mobile payment.

In compared to Malaysian samples, studies conducted in China show, trust is a factor that able to influence consumers' intention to adopt it (Kurnia & Zhao, 2014). This is might because consumers will the intention to adopt mobile payment when consumer confidence and trust at the mobile payment service provider due to there is a large and established company that provides mobile payment service to the consumer.

5.2.5 Convenience and Behavioural Intention to Adopt Mobile Payment

The result shows that CV has a significant effect on BI to adopt mobile payment among Pooled samples, Malaysian samples, and Foreigner samples. This indicated

that CV is the factor that able to influence the BI toward mobile payment adoption among Malaysian and Foreigner, Malaysian, and Foreigner.

Various studies found out that there is a positive relationship between convenience and behavioural intention (Humbani & Wiese, 2018b; Kaitawarn & Viboonthanakul, 2016; Shaw & Sergueeva, 2016). Kaitawarn and Viboonthanakul (2016), in their study conducted in Thailand, found that convenience is the most influential factor to determine the intention to use mobile payment. Meanwhile, Humbani and Wiese (2018b) argued that one of the possible reason is users would need a mobile payment app that able to use in any mobile operating system and able to link the mobile payment apps to credit card, debit card, visa or master card which will convenient the user to make any transaction any time at any place.

Other than that, Shaw & Sergueeva (2016) also found that convenience has a significant influence on the intention to adopt mobile commerce. Shaw and Sergueeva (2016) also stated that consumers can conduct their transaction through mobile commerce anywhere at any time, which save a lot of time and effort. Besides, consumers might reluctant to use mobile commerce if they need waste their time browsing search the multiple retailer's results.

Based on the discussion above, the research posited that the possible reason that leads to a significant positive relationship between CV and BI to adopt mobile payment among Pooled sample, Malaysian sample, and Foreigner sample is because of an individual will only intend to use mobile payment if they find the mobile payment enables them to conduct their transaction at any mobile operating system, anywhere and anytime.

5.2.6 Malaysian and Foreigners' perception of behavioural intention to Adopt Mobile Payment

One of the objectives of this research is to find out is there any differences between Malaysian and Foreigners' perception in the behavioural adoption of mobile payment in Klang Valley, Malaysia. This is because respondents from different countries may have different cultural, lifestyles, education, etc. Therefore, these factors might influence the respondent's perception of the behavioural intention to adopt mobile payment.

Refers to the result in Table 5.3, Malaysian and Foreigners' perception of performance expectancy, effort expectancy, convenience, and behavioural intention towards mobile payment adopt is the same as the significant value is more than 0.05. On the other hand, Malaysian and Foreigners' perceptions of subjective norm and trust towards the adoption of mobile payment due to the significant value is less than 0.05.

One of the reasons that Malaysians and foreigners have the same perception of performance expectancy towards mobile payment adoption is an individual will intend to use technology when they believe the technology able to make them perform well (Godin & Leader, 2013). In other words, regardless of the nationality of an individual, the reason of individual intend to adopt technology is because of an individual believe they able to perform well with technology.

Besides that, Malaysians and foreigners' perceptions of effort expectancy towards mobile payment are the same, and this might because they perceived that use of mobile payment should be easy, and this is one of the factors that intends to adopt mobile payment (Dong, 2018). The intuitive and easy to use interface of mobile payment will increase the chances of individuals adopt mobile wallet (Aydin, 2016).

On the other hand, the perception of Malaysians and Foreigners on subjective norm towards mobile payment are different due to the different culture of Malaysian and foreigner. Malaysian is in a collectivist culture (Sumaco, Imrie, & Hussain, 2014), they will be influenced by mass media rather than their friends, relatives, and families (Wei et al., 2009). However, a foreigner might tend to be in a more individualist culture, and they will make their decision that only benefits by themselves rather than influenced by their friends, relatives, and families (Bùi & Bùi, 2018).

In addition, Malaysians and foreigners have a different perception of trust towards mobile payment adoption as the difference of environment and infrastructure. Trust is a pivotal factor for Malaysians to have the intention to adopt mobile payment. This is because there are 46% of Malaysians are the victim of online scams (The Star Online, 2016). Other than that, there is a report showed that there are over 3000 numbers of Android and IOS mobile apps leaked users' private information (Appknox, n.d.). In contrast, some foreign countries might have an established mobile payment service provider. When a large and established company that provides mobile payment service to consumer, consumer will confidence and trust at the mobile payment service provider, and consumers will have the intention to adopt mobile payment.

Furthermore, Malaysians and foreigners' perceptions of convenience towards mobile payments is the same. This might due to every individual would need a mobile payment application that convenient to them. For instance, a mobile payment that uses can at any mobile operating system, a mobile payment that links to credit, debit, visa, and master card, and use anywhere at any time (Humbani & Wiese, 2018b).

Lastly, the result show there is no significant difference between Malaysians and foreigners' perception in behavioural intention towards the adoption of mobile payment. This might because mobile payment is a trend in the future (Go Emerchant,

2019). Everyone can make any payment just with a mobile phone. A study conducted by Lin (2011) has proven education level has significant influence one's decision on technology adoption. According to the finding by Max and Esteban (n.d.) show, 85.81% of the world population is literate. Refer to the sample collected in this study, 89.6% of the respondents own higher education certification and above. The study posits that the respondents are well educated and thus have higher intention in mobile payment adoption.

5.3 Implications of the Study

This research focuses on the factors that affect the behavioural intention of Malaysians and foreigners to adopt mobile payment in Klang Valley, Malaysia. There are several implications that suggested to the mobile payment service providers, marketers, future researchers, policymakers and etc. Because by comparing the foreigner mobile payment adoption rate with Malaysia, the mobile payment adoption rate in Malaysia still low. Hence, there is a necessity for mobile payment service providers and marketers to make an improvement in Malaysia's mobile payment. Other than that, future researchers also can further investigate on mobile payment adoption in Malaysia. Moreover, policymaker also able to make use of this research to make a better decision.

Performance expectancy (PE) is the most significant factors influencing the behavioural intention to adopt mobile payment among Malaysian and Foreigner, and Foreigner. For Malaysians, PE also is one of the significant factors that able to influence their behavioural intention to adopt mobile payment. This indicated that Malaysians and Foreigners, Foreigners, and Malaysians will only have the intention to adopt mobile payment when they found that using mobile payment will benefit them and increase their productivity to perform the payment. In this case, marketers and mobile payment service providers must focus on the performance expectancy

of the app and show the outstanding performance of mobile payment apps. For instance,

Next, effort expectancy (EE) is the most influential factor towards the behavioural intention to adopt mobile payment among Malaysians. Meanwhile, for Malaysians and foreigners and foreigners, EE is also known as one of the significant factors that able to influence their behavioural intention to adopt mobile payment. A good presentation and designation layout of the mobile payment will increase the attention and interest of an individual intend to adopt it. This might because an individual would likely adopt a mobile payment when it required less time and effort to use the mobile payment. Thus continuous improvement on the graphical interface, self-explain and easy to understand icon or graphical menu is necessary to reduce the difficulty in performing a transaction.

Besides that, another significant predictor of the behavioural intention to adopt mobile payment is the trust of Malaysians and Foreigners, Malaysians, Foreigners. Trust is one of the pivotal factors that able to influence an individual's confidence towards the behavioural intention to adopt mobile payment. Therefore, mobile payment service providers and marketers should enhance the security of mobile payment, such as the private information of the users. Hence, they will feel secure, trust and might intend to adopt mobile payment. For instance, mobile payment service providers can utilize 'token' and cryptograms (transaction and merchant information representing by one-time encrypted string) to authorize mobile payment transactions (ENISA, 2016).

Lastly, convenience also has a significant impact on the behavioural intention to adopt mobile payment among Malaysians and Foreigners, Malaysians, and Foreigners. The convenience when an individual used the mobile payment, the more intention that an individual will be adopting the mobile payment. For instance, mobile service providers and marketers can ensure that mobile payment apps can be connected to the credit, debit, visa, and master card in order to convenient the

user to top-up money to the mobile payment apps. Because there are still less amount of merchants that support mobile payment in their shop. Hence, the mobile payment service provider can increase the accessibility of mobile payment apps, which mean increase the chances that mobile payment apps can be used by users. In other words, mobile payment service provider can encourage more merchants use mobile payment as the alternative by offer certain benefit for merchants to adopt and support mobile payment services.

5.4 Limitations of Study

Throughout this research study, there were certain limitations that have been identified to reach a better improvement in future research studies. First, this research only investigate on Malaysian and foreigner within Klang Valley. Thus, it unable to better represent the entire population of Malaysians and foreigners in Malaysia. This is because mobile payment might become the trend of entire Malaysia in the future, and this research only shows the behavioural intention of Malaysian and foreigner in Klang Valley.

Moreover, there are only five factors, which are performance expectancy, effort expectancy, subjective norm. trust, and convenience examined in this research. However, there are various factors that able to affect the behavioural intention to adopt mobile payment among Malaysian, and Foreigners such as habit, hedonic motivation, etc as suggested by Adelyn, Ann, Emeilee, and Tang (2014) were neglected in this study.

5.5 Recommendations for Future Study

Due to the limited time given, there are only 393 valid respondents from Malaysian and Foreigner in Klang Valley, Malaysia was collected. Future researchers should increase the sample size of the respondents in order to better represent the entire population of Malaysians and foreigners in Malaysia, not just within Klang Valley. By increasing the size of the sample, the results analyzed able to provide a macro view of the entire Malaysian and Foreigners' behavioural intention towards the adoption of mobile payment. Other than that, researchers also can extend the study to other countries or cities with ASEAN countries and compare the factors.

One of the limitations of this study is it only considers five independent variables used to examine whether it has a significant relationship with the behavioural intention to adopt mobile payment among Malaysian and Foreigner. Future researchers should investigate more factors that have the potential to influence the behavioural intention of mobile payment adoption among Malaysian and Foreigner. For instance, (Adelyn et al., 2014) recommend that habit and hedonic motivation have potential and able to influence the behavioural intention to adopt mobile apps.

5.6 Chapter Summary

The study was conducted by analyzing three different samples, i.e. pooled samples consists of Malaysian and foreigner respondents, Malaysian samples and foreigner samples. The result reveals that four out of five predictors were found a significant impact on the Pooled samples, Malaysian samples, and foreigner samples toward the mobile payment adoption. Specifically, PE, EE, TR, and CV are the predictor in determining mobile payment adoption. Interestingly, SN was found not a significant predictor in determining mobile payment adoption.

Therefore this study suggests that the level of an individual believe that they are able to enhance their performance when they adopt mobile payment, the ease level that an individual use mobile payment, the trust of an individual towards mobile payment, and the convenience of mobile payment will affect an individual's behavioural intention to adopt mobile payment.

In term of Pooled sample and Foreigner sample, PE is the most significant factor towards the behavioural intention to adopt mobile payment among Malaysians and Foreigners, and Foreigners. The second highest influential factor is EE, followed by CV and TR. These results showed that the mobile payment service provider can focus on the performance expectancy, effort expectancy, convenience, and trust of an individual towards mobile payment to increase the adoption rate of mobile payment among Malaysians and Foreigners, and Foreigners in Klang Valley, Malaysia.

This study also revealed that EE is the most significant factor for Malaysian samples towards the behavioural intention to adopt mobile payment. However, the second-highest influential factor is PE, followed by TR, and CV. These findings showed that by the focus on the performance expectancy, effort expectancy, convenience, and trust of an individual towards mobile payment, mobile payment service provider can increase the adoption rate of mobile payment among Malaysians in Klang Valley.

Lastly, there are certain limitations to this research. However, several recommendations have been suggested in order to reduce the problems. The future study of the behavioural intention to adopt mobile payment among Malaysian and Foreigner in Klang Valley, Malaysia is expected to include and investigate the potential factors in order to discover more information among Malaysian and Foreigner.

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APPENDICES

Appendix 1: Questionnaire

UNIVERSITI TUNKU ABDUL RAHMAN (UTAR)
SUNGAI LONG CAMPUS, JALAN SUNGAI LONG, BANDAR SUNGAI LONG, CHERAS 43000, KAJANG, SELANGOR

TEL: 603 9086 0288 FAX: 603 9019 8868

Research Questionnaire

Behavioral Intention to Adopt Mobile Payment among Malaysian versus Foreigner in Klang Valley, Malaysia

Dear Sir/Madam,

I am Choong Wei Lim, an undergraduate student from Faculty of Accountancy and Management(FAM), Universiti Tunku Abdul Rahman. I am a final year student from Bachelor of International Business(Hons).

I would like to enlist your participation for completing this questionnaire survey for my Final Year Project. The title of the survey is **"BEHAVIORAL INTENTION TO ADOPT MOBILE PAYMENT AMONG MALAYSIAN VERSUS FOREIGNER IN KLANG VALLEY, MALAYSIA"**. The objective of this survey is to obtain the feedback from Malaysian and Foreigner in Klang Valley regarding their behavioral intention toward adoption of mobile payment.

This questionnaire survey contains three (3) sections:

Section A: Demographic profile

Section B: Evaluate the factors influence behavioral intention to adopt mobile payment

Section C: Behavioral intention to adopt mobile payment

In next 30 years, Malaysia wanted to become a cashless society. However, the mobile payment adoption rate is still very low comparing to other foreign countries, even though mobile payment service able to bring various of benefit to people in Malaysia. Therefore, there is a need to find out the factors that might have the impact toward adoption of mobile payment in order to increase the mobile payment adoption rate in Malaysia. Hence, Malaysia able to gain the benefit by using mobile payment.

This survey will required you to spend about 5 minutes of your time to answer. All the question will be kept **strictly confidential**. Only overall results will be presented. Your cooperation to participate in this survey will be deeply appreciated. I believe that your feedback will be contribute to the development in Malaysia mobile payment service.

If you have any question regarding the survey, please do not hesitate to contact me at **011-2706 8693** or email to **william_cwl97@hotmail.com**.

Thank you very much.

Sincerely,
Choong Wei Lim
Undergraduate Student
Universiti Tunku Abdul Rahman (UTAR)

Part A: Demographic Profile of Respondents

Please "Tick (√)" only ONE relevant answer in each question.

1. Gender:

   □ Male

   □ Female

2. Age:

   □ 18 years old and below

   □ 19 – 25 years old

   □ 26 – 35 years old

   □ 36 – 45 years old

   □ 46 years old and above

3. Nationality:

   □ Malaysian

   □ Other: Please specify ……

4. Education level:

   □ Primary/Secondary

   □ Diploma

   □ Degree

   □ Postgraduate

   □ Other:

5. Employment status:

□ Student

□ Employed

□ Self-employed

□ Unemployed

□ Retired

Section B: Evaluate the factors influence behavioral intention to adopt mobile payment

In this section, we would like to know your opinion regarding the factors to use mobile payment. Please rate the extent to which you agree or disagree with each statement.

(1) = Strongly Disagree (2) = Disagree (3) = Neither agree nor disagree;
(4) = Agree (5) = Strongly Agree

Please circle one number per line to indicate the extent to which you agreed or disagreed with the following statements.

Independent variable: Performance Expectancy (PE)

Items	Questions	SD	D	N	A	SA
1.	I find mobile payment useful in my daily life.	1	2	3	4	5
2.	Using mobile payment increases my chances of achieving things that are important to me.	1	2	3	4	5
3.	Using mobile payment helps me accomplish things more quickly.	1	2	3	4	5
4.	Using mobile payment increases my productivity.	1	2	3	4	5

Independent variable: Effort Expectancy (EE)

Items	Questions	SD	D	N	A	SA
1.	Learning how to use mobile payment is easy for me.	1	2	3	4	5
2.	My interaction/instruction with mobile payment is clear and understandable.	1	2	3	4	5
3.	I find mobile payment easy to use.	1	2	3	4	5
4.	It is easy for me to become skillful at using mobile payment.	1	2	3	4	5

Independent variable: Subjective Norm (SN)

Items	Questions	SD	D	N	A	SA
1.	People who are important to me think that I should use mobile payment.	1	2	3	4	5
2.	People who influence my behavior think that I should use mobile payment.	1	2	3	4	5
3.	People whose opinions that I value prefer that I use mobile payment.	1	2	3	4	5

Independent variable: Trust (TR)

Items	Questions	SD	D	N	A	SA
1.	Mobile payment systems are reliable.	1	2	3	4	5
2.	Mobile payment systems are secure.	1	2	3	4	5
3.	I believe mobile payment systems are trustworthy.	1	2	3	4	5
4.	I trust mobile payment systems.	1	2	3	4	5
5.	Even if the mobile payment systems are not monitored, I'd trust them to do the job correctly.	1	2	3	4	5

Independent variable: Convenience (CV)

Items	Questions	SD	D	N	A	SA
1.	Using the mobile payment enables me to accomplish my job at a time that is convenient for me.	1	2	3	4	5
2.	I can perform my transaction anyplace with the use of mobile payment.	1	2	3	4	5
3.	Using the mobile payment gives me convenience in performing my transaction.	1	2	3	4	5
4.	I find the mobile payment convenient for my transaction.	1	2	3	4	5

Section C: Behavioral intention to adopt mobile payment among Malaysian versus Foreigner in Klang Valley, Malaysia

This section reflect an individual's behavioral intention to adopt/use mobile payment. Please rate how nearly these statements reflect your behavioral intention to adopt/use mobile payment in the future.

Choose the number that best describes your response to each statement.
(1) = Strongly Disagree (2) = Disagree (3) = Neither agree nor disagree;
(4) = Agree (5) = Strongly Agree

Dependent variable: Behavioral intention to adopt mobile payment (BI)

Items	Questions	SD	D	N	A	SA
1.	I intend to use mobile payment in the future.	1	2	3	4	5
2.	I may try to use mobile payment in future.	1	2	3	4	5
3.	I plan to use mobile payment frequently	1	2	3	4	5

Thank you for your participation

All responses will be kept private and confidential.

Appendix 2: Frequency Distribution Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FEMALE	171	43.5	43.5	43.5
	MALE	222	56.5	56.5	100.0
	Total	393	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<18	8	2.0	2.0	2.0
	19 - 25	197	50.1	50.1	52.2
	26 - 35	129	32.8	32.8	85.0
	36 - 45	40	10.2	10.2	95.2
	>46	19	4.8	4.8	100.0
	Total	393	100.0	100.0	

Nationality

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malaysia	222	56.5	56.5	56.5
	Foreigner	171	43.5	43.5	100.0
	Total	393	100.0	100.0	

Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary/Secondary	22	5.6	5.6	5.6
	Diploma	23	5.9	5.9	11.5
	Undergraduate	240	61.1	61.1	72.5
	Postgraduate	89	22.6	22.6	95.2
	Others	19	4.8	4.8	100.0
	Total	393	100.0	100.0	

Employment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	160	40.7	40.7	40.7
	Employed	197	50.1	50.1	90.8
	Self-employed	19	4.8	4.8	95.7
	Unemployed	10	2.5	2.5	98.2
	Retired	7	1.8	1.8	100.0
	Total	393	100.0	100.0	

Appendix 3: Descriptives Analysis

			Statistic	Std. Error
PE	Mean		3.8658	.04897
	95% Confidence Interval for Mean	Lower Bound	3.7695	
		Upper Bound	3.9621	
	5% Trimmed Mean		3.9495	
	Median		4.0000	
	Variance		.943	
	Std. Deviation		.97085	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-1.126	.123

	Kurtosis		1.093	.246
EE	Mean		3.9847	.04986
	95% Confidence Interval for Mean	Lower Bound	3.8867	
		Upper Bound	4.0828	
	5% Trimmed Mean		4.0836	
	Median		4.0000	
	Variance		.977	
	Std. Deviation		.98850	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-1.321	.123
	Kurtosis		1.541	.246
SN	Mean		3.2120	.05081
	95% Confidence Interval for Mean	Lower Bound	3.1122	
		Upper Bound	3.3119	
	5% Trimmed Mean		3.2356	
	Median		3.0000	
	Variance		1.014	
	Std. Deviation		1.00720	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-.329	.123
	Kurtosis		-.162	.246
TR	Mean		3.4830	.04381
	95% Confidence Interval for Mean	Lower Bound	3.3968	
		Upper Bound	3.5691	
	5% Trimmed Mean		3.5127	
	Median		3.6000	
	Variance		.754	
	Std. Deviation		.86858	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-.500	.123
	Kurtosis		.226	.246
CV	Mean		3.9237	.04795

	95% Confidence Interval for Mean	Lower Bound	3.8294	
		Upper Bound	4.0179	
	5% Trimmed Mean		4.0143	
	Median		4.0000	
	Variance		.904	
	Std. Deviation		.95058	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.75	
	Skewness		-1.300	.123
	Kurtosis		1.627	.246
BI	Mean		4.0059	.04778
	95% Confidence Interval for Mean	Lower Bound	3.9120	
		Upper Bound	4.0999	
	5% Trimmed Mean		4.0989	
	Median		4.0000	
	Variance		.897	
	Std. Deviation		.94714	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.33	
	Skewness		-1.203	.123
	Kurtosis		1.455	.246

PE1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	17	4.3	4.3	4.3
	2.00	18	4.6	4.6	8.9
	3.00	60	15.3	15.3	24.2
	4.00	154	39.2	39.2	63.4
	5.00	144	36.6	36.6	100.0
	Total	393	100.0	100.0	

PE2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	15	3.8	3.8	3.8
	2.00	32	8.1	8.1	12.0
	3.00	99	25.2	25.2	37.2
	4.00	155	39.4	39.4	76.6
	5.00	92	23.4	23.4	100.0
	Total	393	100.0	100.0	

PE3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	16	4.1	4.1	4.1
	2.00	23	5.9	5.9	9.9
	3.00	50	12.7	12.7	22.6
	4.00	173	44.0	44.0	66.7
	5.00	131	33.3	33.3	100.0
	Total	393	100.0	100.0	

PE4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	19	4.8	4.8	4.8
	2.00	27	6.9	6.9	11.7
	3.00	78	19.8	19.8	31.6
	4.00	159	40.5	40.5	72.0
	5.00	110	28.0	28.0	100.0
	Total	393	100.0	100.0	

EE1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	16	4.1	4.1	4.1
	2.00	18	4.6	4.6	8.7
	3.00	46	11.7	11.7	20.4
	4.00	164	41.7	41.7	62.1
	5.00	149	37.9	37.9	100.0
	Total	393	100.0	100.0	

EE2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	16	4.1	4.1	4.1
	2.00	25	6.4	6.4	10.4
	3.00	50	12.7	12.7	23.2
	4.00	177	45.0	45.0	68.2
	5.00	125	31.8	31.8	100.0
	Total	393	100.0	100.0	

EE3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	19	4.8	4.8	4.8
	2.00	23	5.9	5.9	10.7
	3.00	42	10.7	10.7	21.4
	4.00	160	40.7	40.7	62.1
	5.00	149	37.9	37.9	100.0
	Total	393	100.0	100.0	

EE4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	22	5.6	5.6	5.6
	2.00	18	4.6	4.6	10.2
	3.00	52	13.2	13.2	23.4
	4.00	171	43.5	43.5	66.9
	5.00	130	33.1	33.1	100.0
	Total	393	100.0	100.0	

SN1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	26	6.6	6.6	6.6
	2.00	56	14.2	14.2	20.9
	3.00	160	40.7	40.7	61.6
	4.00	116	29.5	29.5	91.1
	5.00	35	8.9	8.9	100.0
	Total	393	100.0	100.0	

SN2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	30	7.6	7.6	7.6
	2.00	57	14.5	14.5	22.1
	3.00	157	39.9	39.9	62.1
	4.00	108	27.5	27.5	89.6
	5.00	41	10.4	10.4	100.0
	Total	393	100.0	100.0	

SN3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	32	8.1	8.1	8.1
	2.00	47	12.0	12.0	20.1
	3.00	149	37.9	37.9	58.0
	4.00	120	30.5	30.5	88.5
	5.00	45	11.5	11.5	100.0
	Total	393	100.0	100.0	

TR1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	9	2.3	2.3	2.3
	2.00	42	10.7	10.7	13.0
	3.00	103	26.2	26.2	39.2
	4.00	174	44.3	44.3	83.5
	5.00	65	16.5	16.5	100.0
	Total	393	100.0	100.0	

TR2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	13	3.3	3.3	3.3
	2.00	43	10.9	10.9	14.2
	3.00	130	33.1	33.1	47.3
	4.00	148	37.7	37.7	85.0
	5.00	59	15.0	15.0	100.0
	Total	393	100.0	100.0	

TR3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	12	3.1	3.1	3.1
	2.00	35	8.9	8.9	12.0
	3.00	120	30.5	30.5	42.5
	4.00	171	43.5	43.5	86.0
	5.00	55	14.0	14.0	100.0
	Total	393	100.0	100.0	

TR4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	12	3.1	3.1	3.1
	2.00	37	9.4	9.4	12.5
	3.00	119	30.3	30.3	42.7
	4.00	169	43.0	43.0	85.8
	5.00	56	14.2	14.2	100.0
	Total	393	100.0	100.0	

TR5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	34	8.7	8.7	8.7
	2.00	65	16.5	16.5	25.2
	3.00	127	32.3	32.3	57.5
	4.00	135	34.4	34.4	91.9
	5.00	32	8.1	8.1	100.0
	Total	393	100.0	100.0	

CV1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	16	4.1	4.1	4.1
	2.00	24	6.1	6.1	10.2
	3.00	62	15.8	15.8	26.0
	4.00	179	45.5	45.5	71.5
	5.00	112	28.5	28.5	100.0
	Total	393	100.0	100.0	

CV2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	13	3.3	3.3	3.3
	2.00	28	7.1	7.1	10.4
	3.00	47	12.0	12.0	22.4
	4.00	180	45.8	45.8	68.2
	5.00	125	31.8	31.8	100.0
	Total	393	100.0	100.0	

CV3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	17	4.3	4.3	4.3
	2.00	18	4.6	4.6	8.9
	3.00	50	12.7	12.7	21.6
	4.00	195	49.6	49.6	71.2
	5.00	113	28.8	28.8	100.0
	Total	393	100.0	100.0	

CV4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	21	5.3	5.3	5.3
	2.00	17	4.3	4.3	9.7
	3.00	47	12.0	12.0	21.6
	4.00	197	50.1	50.1	71.8
	5.00	111	28.2	28.2	100.0
	Total	393	100.0	100.0	

BI1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	12	3.1	3.1	3.1
	2.00	15	3.8	3.8	6.9
	3.00	51	13.0	13.0	19.8
	4.00	154	39.2	39.2	59.0
	5.00	161	41.0	41.0	100.0
	Total	393	100.0	100.0	

BI2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	16	4.1	4.1	4.1
	2.00	20	5.1	5.1	9.2
	3.00	43	10.9	10.9	20.1
	4.00	170	43.3	43.3	63.4
	5.00	144	36.6	36.6	100.0
	Total	393	100.0	100.0	

BI3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	16	4.1	4.1	4.1
	2.00	24	6.1	6.1	10.2
	3.00	78	19.8	19.8	30.0
	4.00	151	38.4	38.4	68.4
	5.00	124	31.6	31.6	100.0
	Total	393	100.0	100.0	

Appendix 4: Reliability Analysis

4.1 Performance Expectancy

Case Processing Summary

		N	%
Cases	Valid	393	100.0
	Excluded[a]	0	.0
	Total	393	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.946	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PE1	11.4707	8.561	.886	.925
PE2	11.7583	8.852	.838	.939
PE3	11.4962	8.654	.885	.925
PE4	11.6641	8.474	.874	.929

4.2 Effort Expectancy

Case Processing Summary

		N	%
Cases	Valid	393	100.0
	Excluded[a]	0	.0
	Total	393	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.956	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EE1	11.8906	9.067	.896	.942
EE2	11.9975	9.038	.891	.943
EE3	11.9288	8.745	.900	.941
EE4	12.0000	8.837	.886	.945

4.3 Subjective Norm

Case Processing Summary

		N	%
Cases	Valid	393	100.0
	Excluded[a]	0	.0
	Total	393	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.961	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SN1	6.4377	4.293	.911	.948
SN2	6.4504	4.044	.938	.927
SN3	6.3842	4.074	.903	.953

4.4 Trust

Case Processing Summary

		N	%
Cases	Valid	393	100.0
	Excluded[a]	0	.0
	Total	393	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.929	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TR1	13.7939	12.343	.831	.910
TR2	13.9135	12.033	.857	.905
TR3	13.8499	12.133	.889	.899
TR4	13.8550	12.231	.860	.904
TR5	14.2468	12.681	.656	.946

4.5 Convenience

Case Processing Summary

		N	%
Cases	Valid	393	100.0
	Excluded[a]	0	.0
	Total	393	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.955	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CV1	11.8117	8.281	.874	.946
CV2	11.7379	8.337	.874	.946
CV3	11.7557	8.297	.904	.937
CV4	11.7786	8.101	.909	.935

4.6 Behavioural Intention

Case Processing Summary

		N	%
Cases	Valid	393	100.0
	Excluded[a]	0	.0
	Total	393	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.921	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BI1	7.9059	3.749	.889	.848
BI2	7.9847	3.796	.810	.910
BI3	8.1450	3.645	.824	.900

Appendix 5: Pearson Correlation Analysis

Correlations

		PE	EE	SN	TR	CV	BI
PE	Pearson Correlation	1	.754**	.138**	.574**	.815**	.801**
	Sig. (2-tailed)		.000	.006	.000	.000	.000
	N	393	393	393	393	393	393
EE	Pearson Correlation	.754**	1	.016	.570**	.794**	.790**
	Sig. (2-tailed)	.000		.757	.000	.000	.000
	N	393	393	393	393	393	393
SN	Pearson Correlation	.138**	.016	1	.056	.103*	.109*
	Sig. (2-tailed)	.006	.757		.264	.041	.031
	N	393	393	393	393	393	393
TR	Pearson Correlation	.574**	.570**	.056	1	.543**	.607**
	Sig. (2-tailed)	.000	.000	.264		.000	.000
	N	393	393	393	393	393	393
CV	Pearson Correlation	.815**	.794**	.103*	.543**	1	.779**
	Sig. (2-tailed)	.000	.000	.041	.000		.000
	N	393	393	393	393	393	393
BI	Pearson Correlation	.801**	.790**	.109*	.607**	.779**	1
	Sig. (2-tailed)	.000	.000	.031	.000	.000	
	N	393	393	393	393	393	393

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

*. Correlation is significant at the 0.05 level (2-tailed).

Appendix 6: Multiple Regression Analysis (Pooled Sample)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862[a]	.744	.740	.48269

a. Predictors: (Constant), CV, SN, TR, EE, PE

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	261.485	5	52.297	224.458	.000[b]
	Residual	90.168	387	.233		
	Total	351.653	392			

a. Dependent Variable: BI

b. Predictors: (Constant), CV, SN, TR, EE, PE

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.226	.136		1.656	.098		
	PE	.327	.047	.336	6.990	.000	.288	3.477
	EE	.307	.044	.320	6.978	.000	.314	3.183
	SN	.030	.025	.032	1.212	.226	.960	1.042
	TR	.146	.035	.134	4.122	.000	.626	1.599
	CV	.175	.050	.175	3.475	.001	.260	3.847

a. Dependent Variable: BI

Appendix 7: Multiple Regression Analysis (Malaysian and Foreigner Sample)

Model Summary

Nationality	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Malaysia	1	.847[a]	.717	.710	.50801
Foreigner	1	.883[a]	.780	.773	.45222

a. Predictors: (Constant), CV, SN, TR, EE, PE

ANOVA[a]

Nationality	Model		Sum of Squares	df	Mean Square	F	Sig.
Malaysia	1	Regression	140.934	5	28.187	109.220	.000[b]
		Residual	55.744	216	.258		
		Total	196.677	221			
Foreigner	1	Regression	119.662	5	23.932	117.030	.000[b]
		Residual	33.742	165	.204		
		Total	153.405	170			

a. Dependent Variable: BI

b. Predictors: (Constant), CV, SN, TR, EE, PE

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
Malaysian	(Constant)	.267	.189		1.412	.160		
	PE	.303	.067	.307	4.538	.000	.286	3.499
	EE	.336	.067	.335	5.046	.000	.298	3.359
	SN	-.008	.046	-.007	-.169	.866	.840	1.191
	TR	.195	.057	.163	3.395	.001	.571	1.750
	CV	.149	.073	.148	2.034	.043	.247	4.051
Foreigner	(Constant)	.191	.197		.968	.335		
	PE	.360	.065	.375	5.529	.000	.290	3.449
	EE	.283	.058	.310	4.872	.000	.330	3.030
	SN	.043	.030	.054	1.439	.152	.939	1.065
	TR	.115	.045	.115	2.563	.011	.659	1.518
	CV	.194	.069	.198	2.814	.005	.269	3.722

a. Dependent Variable: BI

Appendix 8: Independent Sample T-Test

Group Statistics

	Nationality	N	Mean	Std. Deviation	Std. Error Mean
PE	Malaysia	222	3.8176	.95631	.06418
	Foreigner	171	3.9284	.98872	.07561
EE	Malaysia	222	3.8998	.93984	.06308
	Foreigner	171	4.0950	1.04077	.07959
SN	Malaysia	222	3.3438	.80558	.05407
	Foreigner	171	3.0409	1.20142	.09187
TR	Malaysia	222	3.3793	.78868	.05293
	Foreigner	171	3.6175	.94802	.07250
CV	Malaysia	222	3.9065	.93783	.06294
	Foreigner	171	3.9459	.96919	.07412
BI	Malaysia	222	3.9505	.94337	.06331
	Foreigner	171	4.0780	.94994	.07264

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df					
PE	Equal variances assumed	.180	.672	-1.122	391					
	Equal variances not assumed			-1.117	359.631					

EE	Equal variances assumed	2.597	.108	-1.948	391					
	Equal variances not assumed			-1.923	345.712					
SN	Equal variances assumed	25.718	.000	2.985	391					
	Equal variances not assumed			2.841	282.109					
TR	Equal variances assumed	6.317	.012	-2.718	391					
	Equal variances not assumed			-2.654	327.886					
CV	Equal variances assumed	.523	.470	-.407	391					
	Equal variances not assumed			-.405	359.712					
BI	Equal variances assumed	.020	.888	-1.325	391					
	Equal variances not assumed			-1.323	364.557					

Independent Samples Test

		t-test for Equality of Means				
		Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
					Lower	
PE	Equal variances assumed	.263	-.11080	.09875	-.30494	
	Equal variances not assumed	.265	-.11080	.09918	-.30584	
EE	Equal variances assumed	.052	-.19525	.10022	-.39229	
	Equal variances not assumed	.055	-.19525	.10155	-.39500	
SN	Equal variances assumed	.003	.30291	.10146	.10343	
	Equal variances not assumed	.005	.30291	.10660	.09307	
TR	Equal variances assumed	.007	-.23826	.08766	-.41062	
	Equal variances not assumed	.008	-.23826	.08976	-.41485	
CV	Equal variances assumed	.684	-.03937	.09682	-.22973	

	Equal variances not assumed	.686	-.03937	.09724	-.23060	
BI	Equal variances assumed	.186	-.12752	.09628	-.31681	
	Equal variances not assumed	.187	-.12752	.09636	-.31702	

Independent Samples Test

		t-test for Equality of Means
		95% Confidence Interval of the Difference
		Upper
PE	Equal variances assumed	.08335
	Equal variances not assumed	.08425
EE	Equal variances assumed	.00178
	Equal variances not assumed	.00449
SN	Equal variances assumed	.50238
	Equal variances not assumed	.51275
TR	Equal variances assumed	-.06591
	Equal variances not assumed	-.06168
CV	Equal variances assumed	.15098
	Equal variances not assumed	.15185
BI	Equal variances assumed	.06176
	Equal variances not assumed	.06197

Ended