# FACTORS THAT INFLUENCE ACCEPTANCE OF QR PAYMENT AMONG CUSTOMERS IN MALAYSIA

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BY

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MAY 2024

# DECLARATION

I hereby declare that:

(1) This undergraduate FYP is the end result of my 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) Sole contribution has been made by me in completing the FYP.
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Date: 30/4/2024

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# DEDICATION

Dedicated to

Dr. Komathi a/p Munusamy

Dr. Komathi a/p Munusamy is my supervisor who provide the guidance and advice throughout the whole research project.

Respondent

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

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# Table of Contents

Copyright ..... ii
DECLARATION ..... iii
ACKNOWLEDGEMENT ..... iv
DEDICATION ..... v
Table of Contents ..... vi
LIST OF TABLES ..... ix
LIST OF FIGURES ..... x
LIST OF APPENDICES ..... xi
LIST OF ABBREVIATIONS ..... xii
PREFACE ..... xiii
ABSTRACT ..... xiv
CHAPTER 1: RESEARCH OVERVIEW ..... 1
1.0 Introduction ..... 1
1.1 Research Background ..... 1
1.2 Research Problem ..... 2
1.3 Research Objective ..... 4
1.3.1 Specific Objective ..... 4
1.4 Research Questions ..... 5
1.5 Research Significance ..... 5
1.6 Conclusion ..... 6
CHAPTER 2: LITERATURE REVIEW ..... 7
2.0 Introduction ..... 7
2.1 Underlying Theories ..... 7
2.1.1 Theory of Reasoned Action (TRA) ..... 8
2.1.2 Theory of Planned Behaviour (TPB) ..... 9
2.1.3 Technology Acceptance Model (TAM) ..... 10
2.2 Empirical Reviews of Factors That Influence Acceptance of QR Payment Among Customer ..... 12
2.2.1 Perceived usefulness ..... 12
2.2.2 Ease to use ..... 13
2.2.3 Trust ..... 14
2.2.4 Compatibility ..... 15
2.2.5 Intention ..... 16

2.3 Conceptual Framework ..... 18
2.4 Hypothesis Development ..... 19
2.5 Conclusion ..... 19
CHAPTER 3: RESEARCH METHODOLOGY ..... 20
3.0 Introduction ..... 20
3.1 Research Design ..... 20
3.1.1 Quantitative Research ..... 20
3.1.2 Descriptive Research ..... 21
3.2 Sampling Design ..... 21
3.2.1 Target Population ..... 21
3.2.2 Sampling Elements ..... 21
3.2.3 Sampling Techniques ..... 22
3.2.4 Sampling Size ..... 22
3.3 Data Collection Method ..... 23
3.3.1 Primary Data ..... 23
3.4 Research Instruments ..... 23
3.4.1 Questionnaire Design ..... 23
3.4.2 Pilot Test ..... 24
3.5 Constructive Measurement ..... 25
3.5.1 Nominal Scale ..... 25
3.5.2 Ordinary Scale ..... 25
3.5.3 Interval Scale ..... 25
3.6 Data Processing ..... 28
3.6.1 Descriptive Checking ..... 28
3.6.2 Data Editing ..... 28
3.6.3 Data Coding ..... 29
3.6.4 Data Transcription ..... 29
3.6.5 Data Cleaning ..... 29
3.7 Data Analysis ..... 30
3.7.1 Descriptive Analysis ..... 30
3.7.2 Reliability Testing ..... 30
3.7.3 Inferential Analysis ..... 31
3.8 Conclusion ..... 31
CHAPTER 4: DATA ANALYSIS ..... 32
4.0 Introduction ..... 32

4.1 Descriptive Analysis ..... 32
4.1.1 Respondent Demographic Profile ..... 32
4.2 Reliability Analysis ..... 40
4.3 Inferential Analysis ..... 41
4.3.1 Multiple Linear Regression ..... 41
4.3.2 Hypotheses Testing ..... 43
4.4 Conclusion ..... 44
CHAPTER 5: DISCUSSION AND CONCLUSION ..... 45
5.0 Introduction ..... 45
5.1 Discussion of Major Findings ..... 45
5.1.1 Perceived Usefulness ..... 45
5.1.2 Ease to Use ..... 46
5.1.3 Trust ..... 47
5.1.4 Compatibility ..... 48
5.2 Implications of Study ..... 50
5.2.1 Theoretical Implication ..... 50
5.2.2 Practical Implication ..... 50
5.3 Limitation of Study ..... 52
5.4 Recommendation for Future Research ..... 53
5.5 Conclusion ..... 53
References ..... 54
APPENDIX ..... 57

# LIST OF TABLES

Table 3. 1: Pilot Test Result ..... 24
Table 3. 2: The origin of constructs ..... 26
Table 4. 1: Age ..... 33
Table 4. 2: Gender ..... 34
Table 4. 3: Ethnicity ..... 35
Table 4. 4: Education Level ..... 36
Table 4. 5: Occupation ..... 37
Table 4. 6: Frequency of using QR payment in a months ..... 38
Table 4. 7: Timespan of usage QR payment ..... 39
Table 4. 8: Cronbach's Alpha Reliability Test ..... 40
Table 4. 9: Model Summary ..... 41
Table 4. 10: Anova ..... 42
Table 4. 11: Coefficients ..... 43

# LIST OF FIGURES

Figure 2. 1: Theory of Reasones Action (TRA) ..... 8
Figure 2. 2: Theory of Planned Behavior (TPB) ..... 9
Figure 2. 3: Technology Acceptance Model (TAM) ..... 10
Figure 2. 4: Conceptual Framework ..... 18
Figure 4. 1: Age ..... 33
Figure 4. 2: Gender ..... 34
Figure 4. 3: Ethnicity ..... 35
Figure 4. 4: Education Level ..... 36
Figure 4. 5: Occupation ..... 37
Figure 4. 6: Frequency of using QR payment in a months ..... 38
Figure 4. 7: Timespan of usage QR payment ..... 39

# LIST OF APPENDICES

Appendix 1. 1:Official Ethical Approval Letter.....57
Appendix 1. 2: Questionnaire .....60
Appendix 1. 3: Pilot Test.....68
Appendix 1. 4: Descriptive Analysis .....69
Appendix 1. 5: Reliability Analysis .....71
Appendix 1. 6: Multilinear Regression .....72

# LIST OF ABBREVIATIONS

| | |
|---|---|
| QR | Quick Response |
| SPSS | Statistical Package for the Social Sciences |
| ETU | Ease To Use |
| T | Trust |
| PU | Perceived Usefulness |
| C | Compatibility |
| TRA | Theory of Reasoned Action |
| TPB | Theory of Planned Behaviour |
| TAM | Technology Acceptance Models |
| UTAR | Universiti of Tunku Abdul Rahman |

# PREFACE

The objective of this research project is to identify the factors that influence acceptance of QR payment among customers in Malaysia. In last few years, the payment options are being increased therefore traditional methods such as cash and credit/debit cards are no longer the limited choices. One of the payment options is quick-response (QR) code payments.

Moreover, this research examines the relationship between independent variables (perceived usefulness, ease to use, trust and compatibility) and dependent variable (intension to use). Therefore, this research will help to offer valuable insights to financial and banking institutions or service providers enabling them to gain a better understanding of customer needs and apprehensions regarding the QR code payment system.

# ABSTRACT

This research aims to examine the factors that influence acceptance of QR payment among customers in Malaysia. The independent variables are perceived usefulness, ease to use, trust and compatibility while the dependent variable is intension to use QR payment. This research has determined the relationship between independent variables and dependent variable.

In this research, a quantitative approach was applied, with a sample size of 345 are user of QR payment. The survey involved the participation of 345 respondents in this research and all were successfully collected. The descriptive analysis, reliability test, and multiple regression analysis are obtained by SPSS software. Lastly, the limitations encountered and the recommendations for future studies have been discussed in the chapter 5 of this research

# Chapter 1: Research Overview

## 1.0 Introduction

The purpose of this research is to identify the factors that influence acceptance of QR payment among customers. In order to define and explain the overall study project's clear discussion, this chapter is divided into five sections. Every component of the research, including the setting, issue, objectives, questions, and significance, has been thoroughly addressed in this chapter.

## 1.1 Research Background

Nowadays, the world is become a more cashless society where the electronic payment replaced traditional cash payments (Suebtimrat & Vonguai, 2021). Even in global, there still 85% using the cash payment, but many countries are started reducing reliance on cash money. For instance, Sweden only conducted 2% in cash transaction and this figure is expected to further decrease by 2020, therefore Sweden being one of the most cashless societies worldwide, as reported in the 2017 World Payments Report and by CNBC in 2018 (Ibrahim, Hussin, & Hussin, 2019).

In last few years, the payment options are being increased therefore traditional methods such as cash and credit/debit cards are no longer the limited choices (De Luna, Liébana-Cabanillas, Sánchez-Fernández, & Muñoz-Leiva, 2019). One of the payment options is quick-response (QR) code payments, also known as mobile payments (m-payments), have emerged as a flexible mobile service that empowers consumers to purchase goods and services using their smartphones (Yan, Tan, Loh, Hew, & Ooi, 2021).

According to Ibrahim et al. (2019), (QR) code payment is where the consumers need to scan a black-and-white two-dimensional code provided by sellers during making purchases, followed by consumers entering the amount of payment to complete the transaction. This method streamlines the payment process. In contrast, other mobile payment systems are more complicated where involving more steps such as log in the payment websites, enter seller account details, and obtain a security PIN.

Besides, China has been a leader in adopting (QR) payment across various settings of payment for several years. However, the technology has gained attention in other countries such as Malaysia. This is because the access to national high-speed Internet, widespread of smartphone usage, and support from major financial institutions. Therefore, are the reasons that QR mobile payments may further expand in Malaysia (Ibrahim et al, 2019).

All these factors emphasize the importance of understanding customer acceptance of Quick Response (QR) payments, especially as the country moves toward becoming a cashless society.

## 1.2 Research Problem

Malaysia government has recognized the advantages of (QR) payment and has take steps to promote its adoption. For instance, in 2020, Malaysia government provided a Rm30 incentive to eligible Malaysians who used (QR) payment and distributed by three major service providers such as: Touch 'n Go eWallet, Boost, and GrabPay (Zahiid, 2019). However, the usage of (QR) payment in Malaysia is surprisingly low, accounting for only about 10% of total payments (Ibrahim et al., 2019). Additionally, cash and cards still remain the dominant payment methods, and hindering the country's transition to a cashless society. This highlights the need to

better understand customer acceptance of Quick Response (QR) code payment as the Malaysia look to shift towards a cashless society.

Besides, the use of quick-response (QR) codes has been examined in various situation, including advertising, product verification, food labelling, and mobile marketing (Hewawasam, Khatibi, Jaharadak, & Azam, 2022). However, when it comes to (QR) payment become a new territory that are scant literature available on this topic. Even the future of mobile payment systems is anticipated to be significantly influenced by (QR) payments.

In Malaysia, (QR) payment is still in initial phases and hasn't gain extensive attention from consumers. The low adoption rate of QR payments among Malaysians contributes to a lack of trust in QR payment systems. Therefore, there is a need to comprehend the factors that impact the adoption of this payment technology, especially in emerging markets. Consequently, this research aims to bridge this knowledge gap by examining the factors of the acceptance of using (QR) payment among customers in Malaysia.

Numerous studies have indicated that the people's hesitation to use QR payment is primarily due to security, trust issues and limited merchant adoption (Hewawasam et al., 2023). While several studies on QR payment have been carried out, most of these studies have focused on foreign countries, including the United States, Sweden, and other European nations (Ibrahim et al., 2019). As a consequence, Malaysia has conducted less study in this area than other nations.

Unfortunately, there are still not enough data to support up the study on the variables influencing Malaysian consumers' acceptance of QR payments. This is mainly due to the fact that not all segments of the population have fully embraced the concept and workings of QR payment system, leading to some scepticism. While a majority of research anticipates would rise in e-payment adoption in the future, but there

remains a notable lack of studies focused on the specific realm of QR payments in Malaysia.

Additionally, this research will help to offer valuable insights to financial and banking institutions or service providers enabling them to gain a better understanding of customer needs and apprehensions regarding the QR code payment system. Moreover, it will assist vendors or software developers in resolving user issues with QR payment systems. This study will put out a conceptual model to identify the variables influencing end users' acceptance of QR payments in Malaysia.

## 1.3 Research Objective

The objective of this research is to identify the factors that influence acceptance of QR payment among customers in Malaysia.

### 1.3.1 Specific Objective

**The specific objectives are listed as below:**

1. Determining the relationship between perceived usefulness and acceptance of consumer using QR payments.

2. Determine the relationship between ease of use and end acceptance of consumer QR payment.

3. Determine the relationship between the trust and acceptance of consumer using QR payment.

4. Determine the relationship between compatibility and acceptance of consumer using QR payment.

## 1.4 Research Questions

The research question is set as follows:

1. Does the perceived usefulness influence the acceptance of consumer on using QR payment?

2. Does the ease of use influence the acceptance of consumer on using QR payment?

3. What are the influence on the acceptance of consumer on using QR payment from trust?

4. Is there any relationship between compatibility and the acceptance of consumer on using QR payment?

## 1.5 Research Significance

The study examines the factors influencing customer acceptance of QR payment usage. It is conducted to comprehend the variables that impact a customer to adopt QR payment methods. The discovered insights have been employed as supporting data to identify crucial elements that can be leveraged to formulate effective strategies to support marketers and financial institutions in their efforts to promote QR payment adoption among customers.

Furthermore, the research outcomes have made a valuable contribution to enhancing the comprehension of financial institutions, the Malaysian government,

and QR payment system developers regarding the issues and challenges faced by customers in Malaysia when using electronic payments.

As result, this will provide businesses and enterprises with essential knowledge, thereby increase the level of acceptance of (QR) payment. This aligns with the Financial Sector Blueprint 2011-2020 for Malaysia, which designates electronic payment methods as the eventual preferred medium for economic and commercial transactions in Malaysia. As the usage of (QR) payments continues to rise, making the study become more relevant.

## 1.6 Conclusion

The research on the factors influencing consumer acceptance of the use of QR payment in Malaysia is compiled in this chapter. After studying the problem statement and research background, the researcher will look at the objectives and issues of the study. The chapter also discusses the importance of the research. The findings presented in this chapter will be evaluated in more detail in the following chapter.

# Chapter 2: Literature Review

## 2.0 Introduction

This chapter contain a literature review of the factors that influence acceptance of QR payment among customers. This chapter presents arguments supporting a literature review of the research observations, defining features, and terminology relevant to the topic. The initial section involves a review of the theoretical model, with the subsequent development of the theoretical framework in graphical form. The second section of this chapter encompasses empirical reviews of various factors. The final part focuses on constructing the conceptual framework and developing hypotheses.

## 2.1 Underlying Theories

It is possible to analyse variations in QR payment acceptance using a number of models. Thus far, intention-based models beginning in cognitive psychology have dominated research on information system acceptance. These models include Davis's (1989) Theory of Acceptance of Models (TAM), Ajzen's (1991) Theory of Planned Behaviour (TPB), and Ajzen and Fishbein's (1980) Theory of Reasoned Action (TRA).

### 2.1.1 Theory of Reasoned Action (TRA)

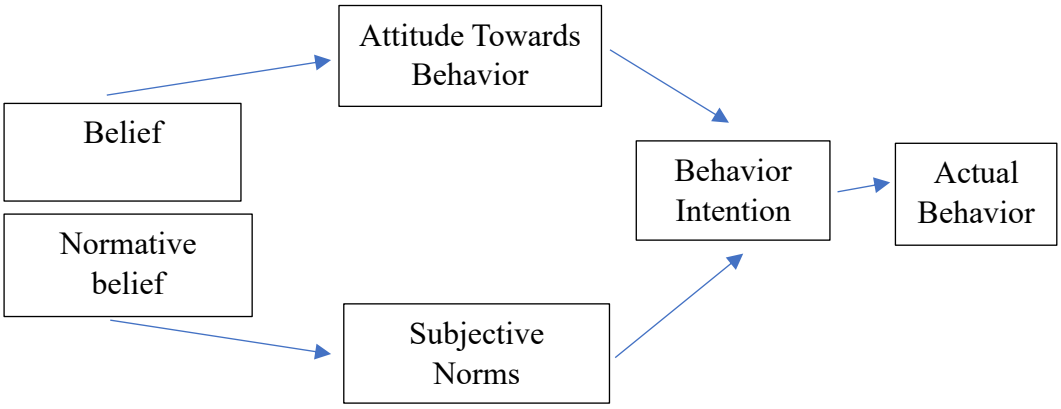



Figure 2. 1: Theory of Reasoned Action (TRA)

The behaviour under study is considered to be under volitional control, which means that people believe they may act in a particular way whenever they choose to do so, according to the Theory of Reasoned Action (TRA) (Ajzen, I, 1980). The TRA gained popularity throughout time as a tool for analysing behaviours as control was a variable factor. To that purpose, the TRA was expanded to incorporate a perceived behavioural control component. This concept expresses how much people believe they can do the task because they have enough opportunities or abilities, or because they don't have them. It is evident that this feature can greatly boost the model's wide applicability since many behaviours necessitate specific knowledge or outside resources (Staats, H, 2004).

The theory of planned behaviour (TPB) is the replacement for TRA, which includes volitional control. The combined influence of two subconcepts—attitude and subjective norm—determines behavioral control. The first subconcept is made up of what are known as control beliefs, which are the assessed probabilities that various particular factors will either help or hinder the behaviour's execution (Staats, H, 2004).

However, some research suggests that this theory has a limitation because deliberate action does not necessarily translate into actual activity (Mimiaga, Reisner, Reilly, Soroudi, & Safren, 2009). An argument against the strong relationship between behavioural intention and actual action led to the development of the theory of planned behaviour (TPB), a framework that considers the impact of non-volitional factors on behaviour.

### 2.1.2 Theory of Planned Behaviour (TPB)

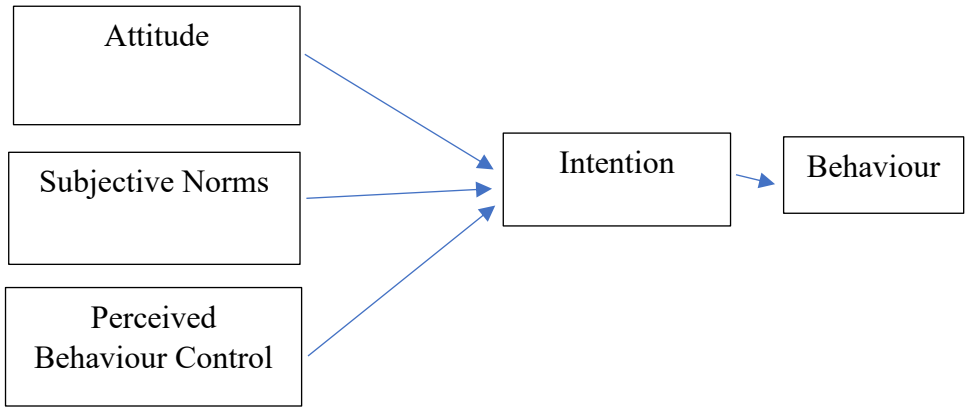



Figure 2. 2: Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) introduces an extra element, perceived behavioural control (PBC), into the model (Ajzen, I, 1991). Which reflects the control beliefs parameter related to an individual's resources, situation, and talents. Even while PBC is crucial to the TPB, its measurement and application in forecasting behavioural intentions and actual conduct have been shown to yield inconsistent results, which has made the notion problematic (Phonthanukitithaworn, Sellitto, & Fong, 2016).

According to TPB, the capacity (behavioral control) and motivation (intention) are both necessary for behavioral achievement. The theory also

contends that a person's attitude toward behavior, perceptions of behavioral control, and subjective norms all influence their intentions and behaviors. (Ibrahim et al., 2019).

### 2.1.3 Technology Acceptance Model (TAM)

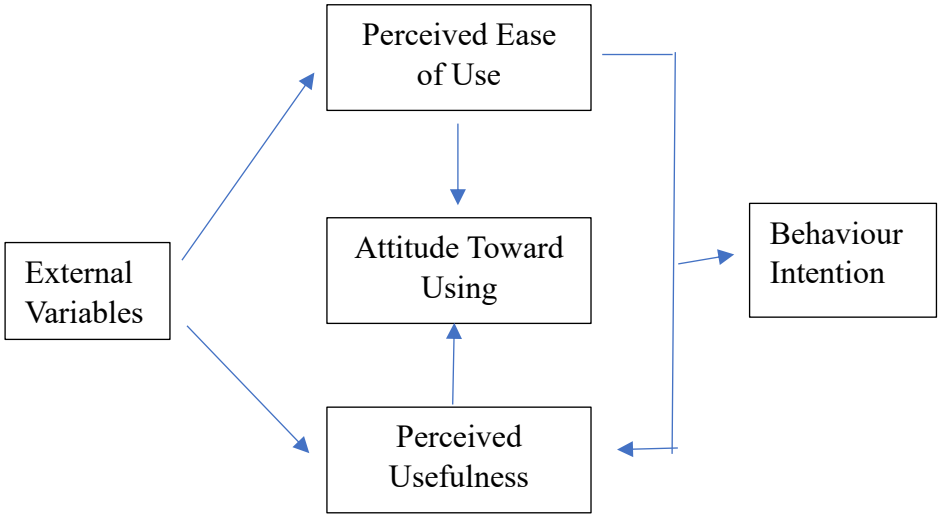



Figure 2. 3: Technology Acceptance Model (TAM)

The Technology Acceptance paradigm (TAM), first presented by Davis in 1989 and now widely accepted, is one well-known model in this field. It can be regarded as the most significant extension of the theory of planned behaviour (TPB) and the theory of reasoned action (TRA), substituting technological acceptance measurements for behavioural control and attitude-related factors (Schierz, Schilke & Wirtz, 2010).

The Technology Acceptance Model (TAM), which measures intention to use QR mobile payment by perceived usefulness and perceived ease of use, serves as the main theoretical basis for this study. Three more predictor variables are included to this model: perceived security, subjective norm, and personal innovativeness. Perceived usefulness, perceived ease of use,

and intention to use are the core elements of TAM (Venkatesh & Davis, 1996), upon which the study paradigm is based (Ibrahim et al., 2019).

Following then, TAM has been extensively applied to study how people accept various facets of information technology. TAM may be used as an analytical technique to determine how customers want to accept QR payments. In addition, the majority of research on e-commerce has used TAM to discover ways to obtain customers to accept e-commerce (Chen & Adams, 2005).

TAM offers advantages such as dependable tools with strong measurement characteristics, brevity, and empirical validity. Furthermore, TAM outperforms other acceptance models in terms of explaining a significant amount of the variation in usage intentions. TAM is also applicable to a broad range of research issues, such as attitudes toward self-service solutions, adoption of internet banking, and use of wireless LANs. Consequently, the TAM variables can be used to forecast consumer acceptability in a range of contexts, even if their initial purpose was to anticipate the adoption of IT systems in the workplace (Schierz et al., 2010). In addition to being widely used and validated, the TAM model has been modified by numerous researchers to make it suitable for a variety of settings (Chen et al., 2005).

Every model that was previously discussed has advantages and disadvantages. Comparing innovative adoption theories, however, reveals that the TAM is superior than the TRA and the TPB because it is a more straightforward model that is easier to use and more effective at forecasting and describing a person's adoption intentions and actual behaviour. The TAM was chosen over alternative theories in many research that look into the acceptability of QR payment services because it enables the causal validation of variables (Phonthanukitithaworn, Sellitto, & Fong, 2016).

# 2.2 Empirical Reviews of Factors That Influence Acceptance of QR Payment Among Customer.

## 2.2.1 Perceived usefulness

The degree to which someone believes that implementing technology will improve their performance at work is known as perceived usefulness (Davis, 1989). According to Türker, Altay, & Okumuş (2022), regardless of other system characteristics, a technology will not be accepted with satisfaction if it does not improve work performance. The advantages that users would experience as a result of utilizing technology are crucial to their positive system acceptance. When it comes to QR payments, users typically want ease of use, quickness, and additional benefits. A system with a high grade for perceived usefulness would have a high rate of acceptance among users. (Chen et al., 2005).

Perceived usefulness in the context of QR payment service adoption refers to the utilization of a service that is thought to be beneficial while making payments. For example, a customer might believe that QR payment systems will eliminate the need for them to carry cash by enabling them to pay with their phone (Phonthanukitithaworn et al., 2016). Liébana-Cabanillas, Sánchez-Fernández, & Muñoz-Leiva, (2014), found that PU is a significant predictor of the behavioural intention to utilize QR payment systems in their recent empirical research. Furthermore, perceived usefulness a powerful predictor in distinguishing between adopters and non-adopters. Unexpectedly, perceived usefulness was a significant issue for non-adopters while having less of an impact on those who had previously embraced the technology (Phonthanukitithaworn et al., 2016).

According to Ibrahim et al. (2019), customers are welcoming and accepting new ideas as long as they provide value or benefit them. The perception of usefulness can be shaped by factors such as satisfaction, experience, and the time spent using an application. Consequently, perceived usefulness stands as one of the extensively examined variables in the context of QR payment adoption. In a study by Kim et al. (2010), a noteworthy positive correlation was discovered between perceived usefulness and the intention to use mobile payment.

### 2.2.2 Ease to use

According to Rogers (1962) theory, a consumer perceives a new invention as being easy to use when they find it easy to comprehend, pick up, and apply. Because of this, people believe that one of the key elements influencing their acceptance and utilization of new technologies is their ease of use. Furthermore, it is claimed that perceived usefulness is precedent to perceived ease of use (Davis, 1989). Customers who use the service with ease will produce excellent results, and they may quickly include several new uses of new services into their regular operations (Liu, & Tai, 2016).

Customers' preference to use QR payment services is greatly influenced by their perception of how easy it is to use, which is something they will undoubtedly question about modern services like QR payments. The degree to which consumers would think utilizing a new service is straightforward, uncomplicated, and effortless is known as the ease of use (Davis, 1989).

The instrumentality and self-efficacy of ease of use have a double effect on attitude. One can argue that efficacy plays a major role in the development of intrinsic motivations, or the drives that direct attention to one's

surroundings (Liébana-Cabanillas et al., 2014). However, as the TAM shown, enhancements in usability can also be crucial in boosting performance through functionality.

Different payment methods, including cash and credit/debit cards, can be substitute by a single QR payment service. As a result, customers can benefit from the convenience of not needing to carry about cash and different plastic cards by storing and using several card accounts into a QR payment service. To be more precise, all those consumers need to do is utilize their mobile payment device to authenticate the transaction and scan the QR code (Yan et al., 2021).

### 2.2.3 Trust

According to Kim et al. (2010), trust is characterized as the readiness to use a service while feeling secure, at ease, and accepting of potential risks. People who are willing to take chances in trust that their needs will be provided are considered to be trustworthy. It is the potential for one party to carry out their responsibilities in a way that is truthful and in line with the party trust's expectations (Liu & Tai, 2016). According to the research conducted by Siau & Shen (2002), trust can be categorized into two types: confidence in the capability of mobile technology to minimize transaction risks and confidence that service providers will fulfil customer expectations.

Customers will be able to use services quickly and simply with little effort on their part to translate online services since trust in the QR payment system will lessen the need to comprehend, regulate, and monitor actions (Liu et al., 2016). Consumers that are highly confident in QR payment services will consider the service providers as being honest and dependable, which will improve their desire to utilize the service. They anticipate that

during that process, a guarantee not to disclose their personal information to any improper parties will be provided. As a result, the study indicates that trust influences how secure it is to adopt mobile payment systems (Liu et al., 2016).

Furthermore, trust and perceived risk have long been linked. Numerous studies of online behaviour have modelled the two concepts together, and it has been discovered that both have an impact on customer attitudes (Williams, Roderick, Davies & Clement, 2017). Consumers' perceived risk associated with using QR payments should be expected to decline as trust in QR payments grows, according to the general model of trust impacting perceived risk, which holds that higher levels of trust are predicted to lower levels of perceived risk (Williams et al., 2017).

### 2.2.4 Compatibility

According to Mallat, Rossi, & Tuunainen (2006), compatibility is the degree to which a service aligns with the conventional ideals of an established service and is effectively implemented. Furthermore, compatibility plays a role in the innovation that results from users accepting the introduction of mobile services (Mallat, 2007). According to Liu et al. (2016), compatibility also took into account customers' expectations for a service that might be innovative, practical, and beneficial in a number of ways.

The adoption of QR payment services is heavily influenced by the lifestyle choices of individuals. People who often use Internet payment services may be less reluctant to accept the mobile version of the service because QR payment services are just an extension of such services. This validates the concept that a technology's perceived compatibility directly influences users' intentions to utilize it (Mallat et al., 2006). One of the key factors that

determines the success of a service like QR payment is how well customers can incorporate it into their everyday routines and purchasing habits (Liu et al., 2016). Combining creative, prospective, and readily available values with the efficient use of modern technologies to improve work performance is what is meant by compatibility. A feature identified as compatibility affects how innovative QR payment services are embraced, how well mobile services fit into users' demands and lifestyles, and how easy it is for users to test out a service. It also makes users aware of how helpful a service is to them when they use it (Liu et al., 2016).

Prior research has established compatibility as a valuable addition to TAM (Schierz, Schilke & Wirtz, 2010), and a number of studies have looked into the connections between compatibility and TAM factors in the context of mobile technology, mobile commerce, and mobile buying. Compatibility is a highly relevant construct in the context of QR payments, and as such, it is predicted to have a favorable impact on the desire to QR payments (Williams et al., 2017).

### 2.2.5 Intention

Followed by Ajzen, I. (1980), the TRA model specifically contends that an individual's behavioral intentions to carry out a specific task determine that person's actual conduct. Individuals' attitudes and subjective norms, which are shaped by their views about their motivations and the assessment of those beliefs, shape and impact their behavioral intents (Phonthanukitithaworn et al., 2016).

According to Davis (1989), behavioral intention is the desire to carry out a behavior that results from conscious decision-making. Because many parties, including financial institutions and payment service providers, will

benefit from understanding the factors underlying consumers' intention to use, researchers and practitioners are still keenly interested in learning about consumers' intentions to use QR payment technology (Kim, Mirusmonov & Lee, 2010). In many earlier studies, such as those on the uptake of QR payments, intention to use frequently becomes the primary dependent construct (Ibrahim et al., 2019). Furthermore, a person's readiness to engage in a particular behavior is a definition of their motivating component (Raza, Koondhar, Khan, Shaikh & Shah, 2019).

## 2.3 Conceptual Framework

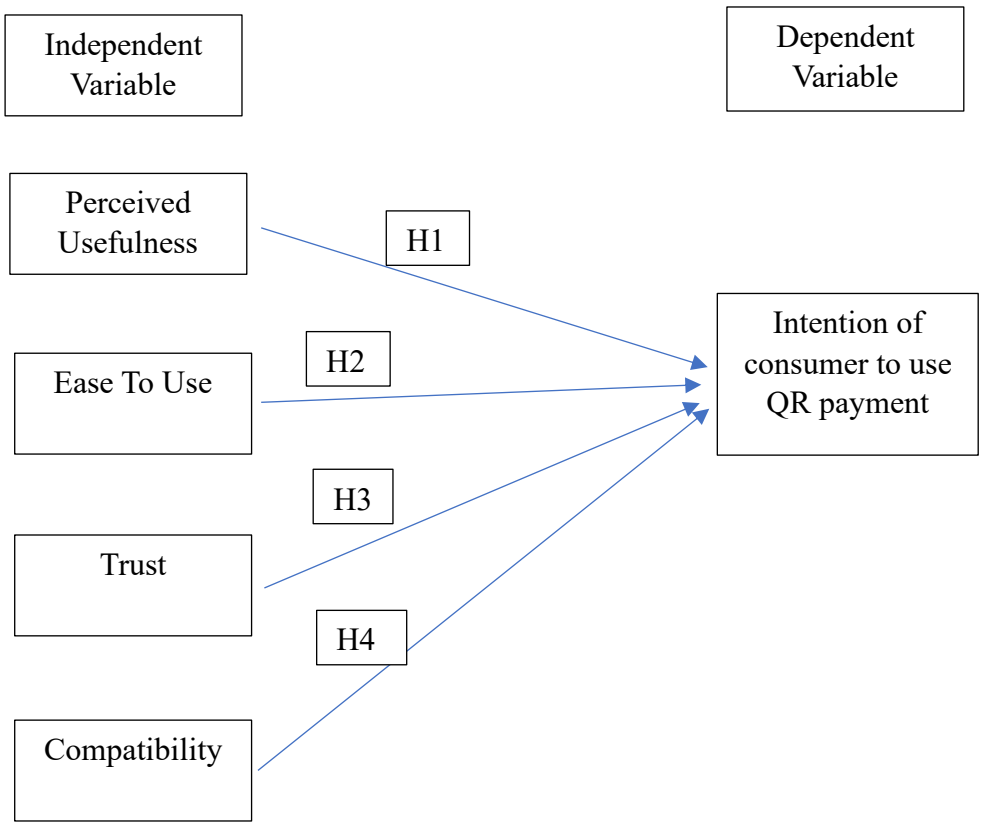



Figure 2. 4: Conceptual Framework

The Conceptual Framework presented in the figure serves as the fundamental basis for this study. The TPB and TAM models are used in this study to create the framework. The conceptual framework for examining the relationship between dependent and independent variables is shown in the above figure. The purpose of TPB is to identify all factors that influence behavioral intentions that are appropriate for this research, and the purpose of TAM is to provide an accurate research framework for implementing e-commerce activities (Chen et al., 2005).

## 2.4 Hypothesis Development

H1: There is a relationship between perceived usefulness and intention of consumer to use QR payment.

H2: There is a relationship between ease to use and intention of consumer to use QR payment.

H3: There is a relationship between trust and intention of consumer to use QR payment.

H4: There is a relationship between compatibility and intention of consumer to use QR payment.

## 2.5 Conclusion

Reviews of the literature on dependent and independent variables are covered in this chapter. In general, the conceptual models described and the research conducted have led to the development of the theoretical models in this chapter.

# CHAPTER 3: RESEARCH METHODOLOGY

## 3.0 Introduction

This chapter will concentrate on the research design, methodologies for data collection, and the sampling design. It will provide details on the pilot study and the research instruments. Additionally, the chapter will cover the constructing measurements, including measurement scales, and various analysis methods.

## 3.1 Research Design

Based on Asenahabi (2019), the research design function as a through plane connecting the conceptual research questions to the feasible and related empirical study. It is a framework that provides exact instructions for conducting research. The main goal of research design is to convert a research problem into data for analysis, with the goal of obtaining pertinent research questions answers at the lowest possible cost. As a result, study design was chosen to maximize control over variables while effectively obtaining responses to research questions.

### 3.1.1 Quantitative Research

The methods and measurements used in quantitative research design yield definite, quantifiable values (Kothari, 2007). Data collection and analysis are carried out by using statistical and mathematical techniques to gather numerical data and extrapolate the analysis's findings to the study population.

### 3.1.2 Descriptive Research

Descriptive research involves examining status in fields such as education, nutrition, epidemiology, and behavioral sciences. The idea behind its usefulness is that by observation, analysis, and description, issues can be resolved and procedures improved (Koh, Owen, Koh, & Owen, 2000). It is appropriate for this research since it allows researchers to examine the sample and increase their knowledge of the factors that influence acceptance of QR payment among customers. Furthermore, this study examines the relationships between the variables. Questionnaires are used in surveys, which are the most popular descriptive research method.

## 3.2 Sampling Design

### 3.2.1 Target Population

The objective of this study is to examine the factors affecting the acceptance of QR payments among customers. The focus will be on respondents who are users of QR payments and belong to diverse racial backgrounds in Malaysia.

### 3.2.2 Sampling Elements

The respondents who will participate in the research are Malaysian with three different races which are Malay, Chinese and Indian. This group of respondents has use QR payment

### 3.2.3 Sampling Techniques

Non-probability sampling technique was applied in the research which is convenience sampling. This method is favoured for its speed, low costs, and making it easy to collect data from respondents from different place of Malaysia. The sample of this research will be picking only user of QR payment in Malaysia.

Furthermore, snowball sampling was use in this research where the data collected is current, complete and accurate. The questionnaire was distributed to Malaysia's respondents who using QR payment by Google Form through friends to friends. This method is more concentrate and convenient for both researcher and respondents.

### 3.2.4 Sampling Size

The research with sample size that more than 30 and less than 500 are suitable for most of the researchers (Hill, R, 1998). A total of 345 questionnaires were evenly distributed, and this research aimed to examine four variables. The data collection occurred between December 2023 and March 2024 through a structured questionnaire. Of the 345 questionnaires was distributed to the targeted respondents in Malaysia. Total of 345 questionnaires are completely collected.

## 3.3 Data Collection Method

### 3.3.1 Primary Data

In this research, the questionnaire survey method is used as primary data where the researcher distributed a google form questionnaires to obtain information from the target respondents through social media platform. A total 345 questionnaires will be distributed to respondents. Once the respondents submit their responses via the Google form, all their firsthand data will be documented.

## 3.4 Research Instruments

### 3.4.1 Questionnaire Design

The response options in the questionnaire were employed for respondents to choose their answers in response to closed-ended survey questions. This approach simplifies the process of interpreting data due to the large number of respondents and the consistent nature of their responses. Additionally, respondents assigned scores to their answers exclusively based on the questions presented, resulting in a more efficient use of their time in providing responses.

The questionnaire comprises two sections: Part A, which focuses on demographic factors, and Part B, which explores adoption factors. Part A gathers information on demographics, including age, gender, ethnicity, education level, occupation, frequency of using QR payment, and timespan of usage QR payment. Part B consists of a total of 22 questions, and respondents were asked to express their level of agreement or disagreement

using a 5-point Likert Scale. Here, a rating of 1 corresponds to "strongly disagree," while a rating of 5 corresponds to "strongly agree."

### 3.4.2 Pilot Test

A pilot test is meant to guarantee a high-quality survey. Decide who will execute the pilot test and when. A small sample of respondents who are as close to the expected respondents as possible should participate in the pilot test. (Taylor-Powell & Hermann, 2000). A total of 30 set questionnaire were collected and the reliability of the survey's data was determined using SPSS software.

The results show the convenience has achieved Cronbach' Alpha of 0.912, 0.947, 0.944, and 0.909 respectively of the independent variables including perceived usefulness, ease to use, trust, and compatibility. It was demonstrated that the independent variable in the study exhibits robust reliability. On the other hand, the dependent variable, namely the consumer's intention to use QR payment, yielded a Cronbach's Alpha of 0.830, signifying a strong reliability for this variable as well. The table below displays the outcome of the pilot test.

Table 3. 1: Pilot Test Result

| Variable | Number of Items | Cronbach Alpha | Reliability Level |
|---|---|---|---|
| Perceived Usefulness | 4 | 0.912 | Very Strong |
| Ease To Use | 4 | 0.947 | Very Strong |
| Trust | 5 | 0.944 | Very Strong |
| Compatibility | 5 | 0.909 | Very Strong |
| Intention | 4 | 0.830 | Very Strong |

Source: Developed for the research

## 3.5 Constructive Measurement

### 3.5.1 Nominal Scale

Nominal scales categorize which is a nominal scale can be based on natural categories like gender or artificial categories like proficiency (Brown, 2011). The majority of queries in Section A were formulated utilizing this measurement scale, encompassing aspects like age, gender, ethnicity, occupation, and education level.

### 3.5.2 Ordinary Scale

Scales with ordinals rank or order objects. The first action would be the most fascinating, then the second, third, etc. (Brown, 2011). In Section A, the frequency of using QR payment was developed based on ordinary scale such as 1-10 times, 11-20 times, 21-30 times, 31-40 times, and more than 40 times. Another variable in Section A also utilized ordinary scale, namely timespan of usage QR payment and the respondents were given options of less than 1 year, 1-2 years, 2-3 years and more than 3 years.

### 3.5.3 Interval Scale

With equal distances between each point on the scale, interval scales indicate the structure of items. (Brown, 2011). Section B of the questionnaire utilized a 5-point Likert scale, implementing an interval scale. Respondents were required to indicate their level of agreement, ranging from strongly disagree to strongly agree.

Table 3. 2: The origin of constructs

| The factors that influence acceptance of QR payment among customers. | Questions Origin Asked | Sources |
|---|---|---|
| Perceived usefulness | 1: Mobile payment services are a useful mode of payment | Bhattacherjee (2001), Devaraj et al., 2002, van der Heijden, 2003 |
| | 2: Using mobile payment services makes the handling of payments easier | |
| | 3: Mobile payment services allow for a faster usage of mobile applications (e.g., ticket purchase) | |
| | 4: By using mobile payment services, my choices as a consumer are improved (e.g., flexibility, speed) | |
| Ease to Use | 1: Learning to use QR code mobile payment is easy for me. | Ooi and Tan (2016) from Yan, L.-Y., Tan, G. W.-H., Loh, X.-M., Hew, J.-J., & Ooi, K.-B. (2021). |
| | 2: Using QR code mobile payment does not require a lot of mental effort. | |
| | 3: Interaction with QR code mobile payment is clear and understandable. | |
| | 4: It would be easy for me to become skillful at using QR code mobile payment services. | |
| Trust | 1: I trust mobile payment systems to be reliable. | (Chandra et al., 2010) from (Türker, C., Altay, B. C., & Okumuş, A, 2022). |

| | | |
|---|---|---|
| | 2: I trust mobile payment systems to be 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 | |
| Compatibility | 1: I believe that using mPayment will fit my lifestyle. | Nath, R. (2008). Determinants of Mobile Payments:• An Empirical Analysis. *Journ al of International Technology and Information Management*, *1 7*(1), 9-20. |
| | 2: I believe that using mPayment methods is compatible with the way I like to shop | |
| | 3: I believe that using mPayment methods will enhance my lifestyle image. | |
| | 4: I believe that using mPayment methods will be fun. | |
| | 5: I believe that using mPayment methods is suitable for me. | |
| Intention to use | 1: Given the opportunity, I will use mobile payment services | (Schierz et al., 2010) |
| | 2: I am likely to use mobile payment services in the near future | |
| | 3: I am willing to use mobile payment services in the near future | |

| | | |
|---|---|---|
| | 4: I intend to use mobile payment services when the opportunity arises | |

Source: Developed for the research

## 3.6 Data Processing

### 3.6.1 Descriptive Checking

The initial phase in data processing involves the examination of data collected from online respondents. Researchers perform a thorough check to ensure that all participants have completed the entire questionnaire accurately. If any errors are detected, immediate corrections are made to guarantee the production of dependable and precise findings by the researcher. Once all the data is gathered, it can undergo a rigorous test to ensure its reliability and evaluation.

### 3.6.2 Data Editing

Data editing comprises the procedure of reviewing and revising the information submitted by respondents. If respondents encounter issues with typing errors in their answers, the researcher is responsible for editing those responses to ensure accuracy and clarity.

### 3.6.3 Data Coding

Data coding involves the creation of codes for each piece of information in the questionnaire. This facilitates easier analysis of the data and reduces the likelihood of errors. For example, responses in Section B are coded to represent varying degrees of agreement: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5).

### 3.6.4 Data Transcription

The coded data will be inputted directly into the SPSS software from the questionnaires for the final tabulation process. Upon successful entry of all data into the software for analysis, the software can produce the evaluative results.

### 3.6.5 Data Cleaning

Data cleaning aims to avoid inadvertent typing errors and ensures a thorough review of responses through computer verification. Consistency checks are performed to prevent data from falling outside the expected range or value. Moreover, the SPSS software can be employed to identify any ranges of values that fall outside the normal or expected range.

## 3.7 Data Analysis

For this study, data from 345 respondents were gathered, and all questionnaires were entirely filled out. Consequently, no incomplete questionnaires were noted during the data collection process. The SPSS software was employed for the analysis, producing various data analyses

### 3.7.1 Descriptive Analysis

The findings from the descriptive analysis indicate that the data will be portrayed through tables and charts. Within this study, an exploration of demographic details of the respondents and descriptive statistics, including means, medians, and modes, will be conducted using descriptive analysis.

### 3.7.2 Reliability Testing

The Reliability Test assesses the internal consistency of a test or scale, quantified by Cronbach's alpha, a numerical value ranging from 0 to 1. Internal consistency refers to how closely all when test items correspond with a common notion or construct, it shows how interconnected the test items are. (Tavakol & Dennick, 2011). A higher Cronbach's alpha indicates greater reliability in the test results.

### 3.7.3 Inferential Analysis

Inferential analysis is a technique that enables researchers to draw conclusions and make generalizations based on a large population. Inferential analysis is a technique that enables researchers to use data from a huge population to draw findings and develop generalizations. Therefore, this research utilized Multiple Regression Analysis for analysis.

#### 3.7.3.2 Multiple Linear Regression

Multiple linear regression broadens the scope of simple linear regression by incorporating more than one variable (Tranmer & Elliot, 2008). While the equation for multiple linear regression maintains the same structure as that of simple linear regression, it encompasses additional terms:

$$y = \beta 0 + \beta 1X1 + \cdots + \beta nXn + \varepsilon$$

Where,

$y$ is the dependent variable

$\beta 0$ is the y-intercept (constant term)

$X1$ is the regression's first independent variable

$\beta n$ is the slope coefficients of each explanatory variable

$\varepsilon$ is in the model's error term

## 3.8 Conclusion

The research approach is summarized in this chapter. After that, using the methods described in this section, the upcoming chapter will examine the analysis outcomes.

# CHAPTER 4: DATA ANALYSIS

## 4.0 Introduction

Chapter 4 involves the collection and analysis of the survey data using SPSS software. It encompasses the outcomes related to demographic information and descriptive statistics of the variables.

## 4.1 Descriptive Analysis

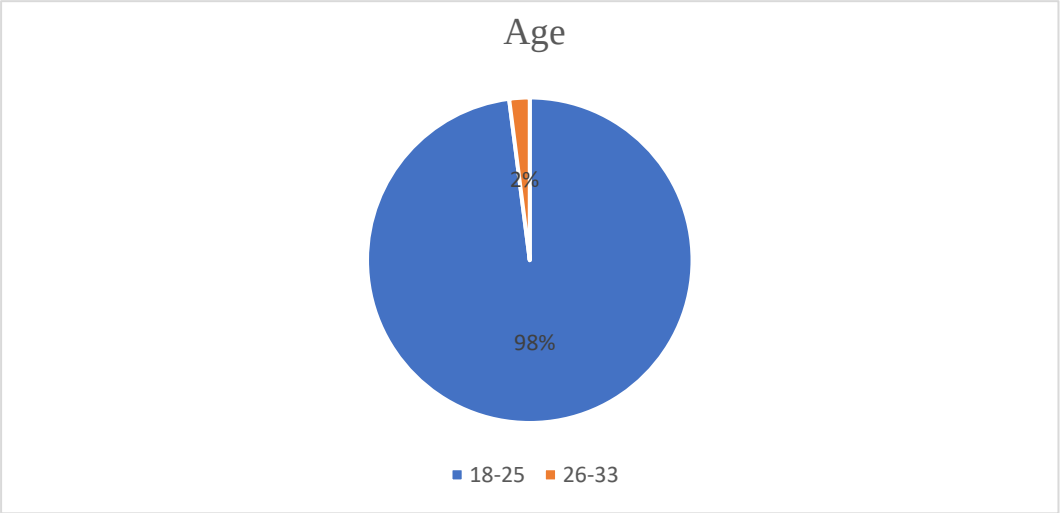
### 4.1.1 Respondent Demographic Profile

This section examines a set of 7 demographic information questions, covering aspects such as age, gender, ethnicity, education level, occupation, monthly frequency of QR payment usage, and the duration of QR payment usage. The survey involved the participation of 345 respondents in this research.

#### 4.1.1.1 Age

A total of 338 participants (constituting 97.7%) falls within the age range of 18 to 25, whereas 7 respondents (2%) are situated within the 26 to 33 years old category.

Figure 4. 1: Age




Source: Developed for the research

Table 4. 1: Age

| Age | Frequency | Percent (%) |
|---|---|---|
| 18-25 | 338 | 97.77% |
| 26-33 | 7 | 2% |

Source: Developed for the research

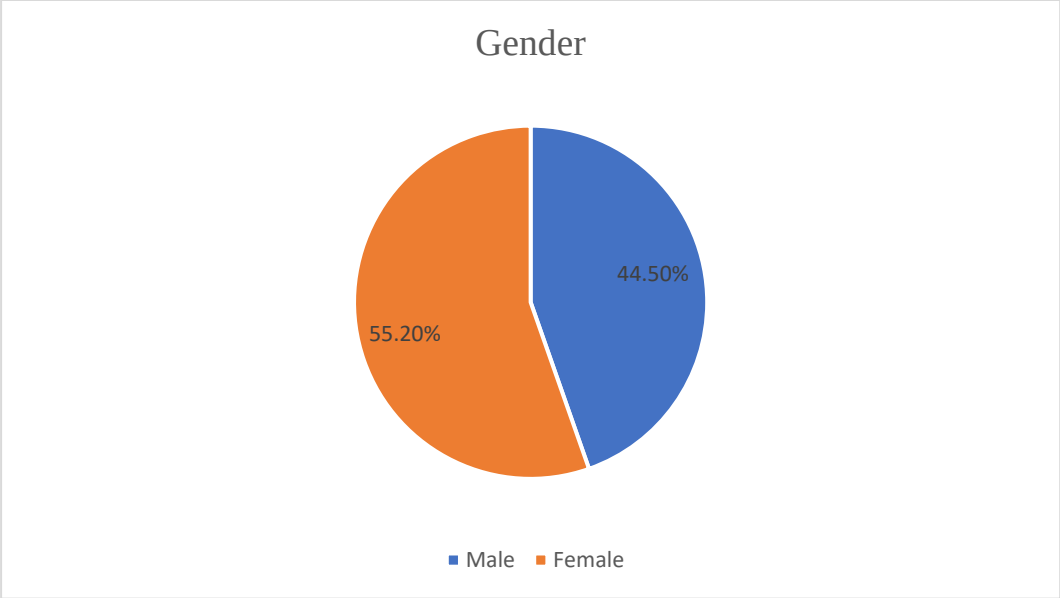
#### 4.1.1.2 Gender

A sum of 191 respondents, constituting 55.2% of the total 345 participants, are identified as female. Additionally, 154 male respondents (44.5%) actively participated in the survey. Consequently, the survey indicates a higher representation of female.

In this section, an examination is carried out on 7 demographic information queries, including factors such as age, gender, ethnicity, education level, occupation, monthly frequency of QR payment

usage, and the duration of QR payment usage. The survey involved the participation of a total of 345 respondents for this research.

Figure 4. 2: Gender




Source: Developed for the research

Table 4. 2: Gender

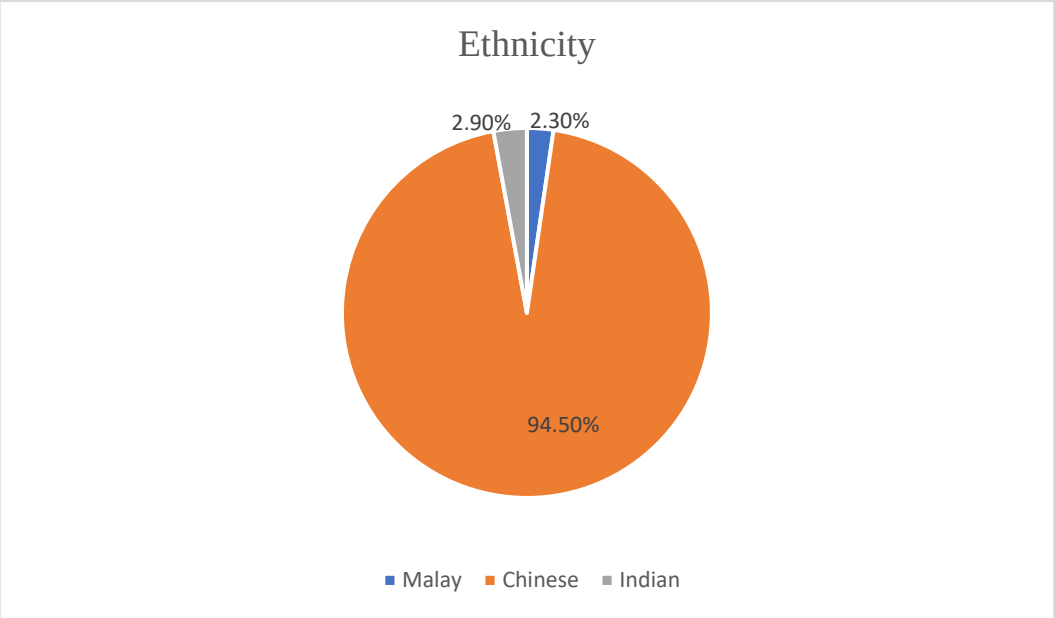
| Gender | Frequency | Percent (%) |
|---|---|---|
| Male | 154 | 44.5% |
| Female | 191 | 55.2% |

Source: Developed for the research

#### 4.1.1.3 Ethnicity

According to the gathered data, 8 respondents (comprising 8%) identify as Malay. Additionally, 327 participants (making up 94.5%) are of Chinese ethnicity, and there are 10 respondents (constituting 2.9%) who identify as Indian in this survey.

Figure 4. 3: Ethnicity




Source: Developed for the research

Table 4. 3: Ethnicity

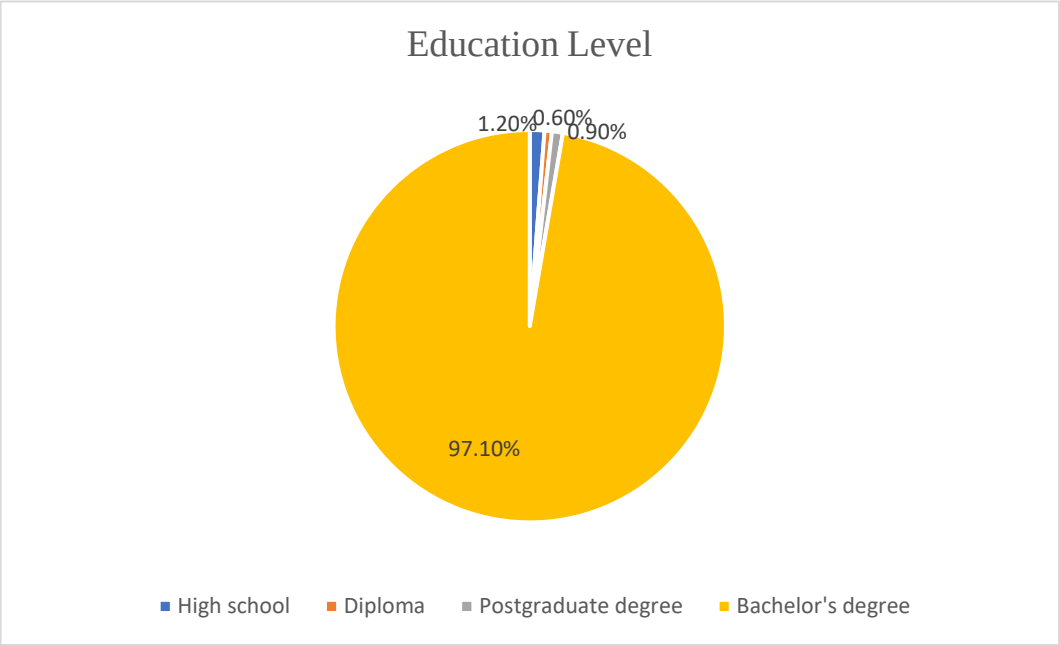
| Ethnicity | Frequency | Percent (%) |
|---|---|---|
| Malay | 8 | 2.3% |
| Chinese | 327 | 94.5% |
| Indian | 10 | 2.9% |

Source: Developed for the research

#### 4.1.1.4 Education Level

Within this survey, 4 respondents have attained a high school education level, making up 1.2% of the total participants. Additionally, 2 respondents have pursued a diploma, while 336 participants hold a bachelor's degree, accounting for 0.6% and 97.1% of the respondents, respectively. Lastly, 3 respondents, constituting 0.9%, possess a postgraduate degree.

Figure 4. 4: Education Level




Source: Developed for the research

Table 4. 4: Education Level

| Education Level | Frequency | Percent (%) |
|---|---|---|
| High school | 4 | 1.2% |
| Diploma | 2 | 0.6% |
| Bachelor's degree | 336 | 97.1% |
| Postgraduate degree | 3 | 0.9% |

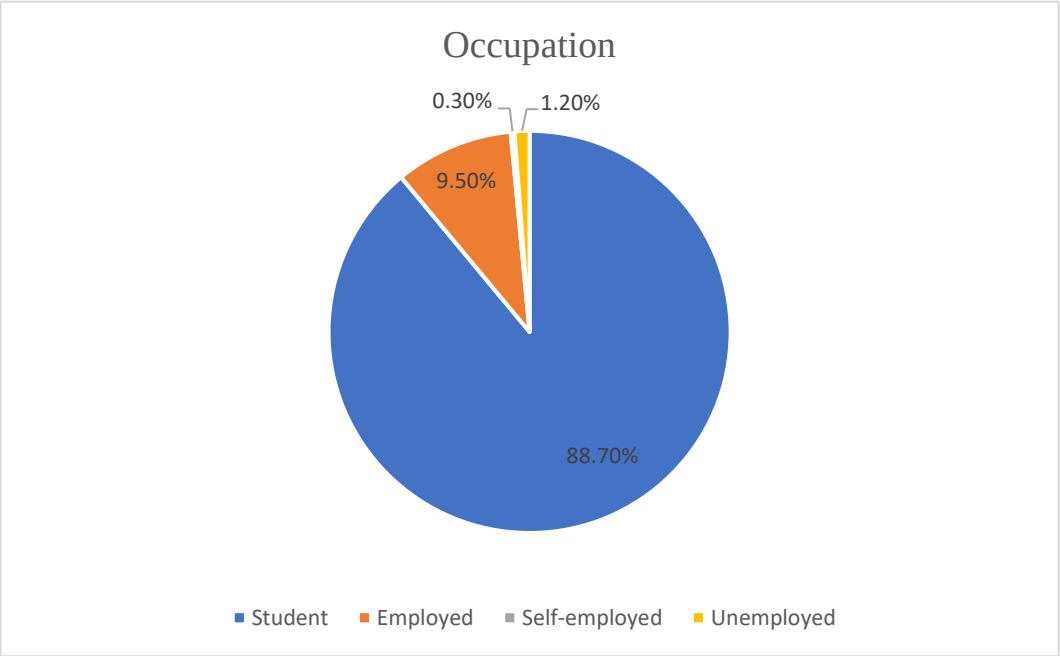
Source: Developed for the research

#### 4.1.1.5 Occupation

According to the gathered data, the majority of respondents, comprising 88.7%, are students, accounting for 307 individuals. Additionally, 9.5% of the participants, totalling 33 respondents, are employed. Furthermore, 1 respondent is self-employed, and 4

respondents are unemployed, representing 0.3% and 1.2% of the participants, respectively.

Figure 4. 5: Occupation




Source: Developed for the research

Table 4. 5: Occupation

| Occupation | Frequency | Percent (%) |
|---|---|---|
| Student | 307 | 88.7% |
| Employed | 33 | 9.5% |
| Self-employed | 1 | 0.3% |
| Unemployed | 4 | 1.2% |

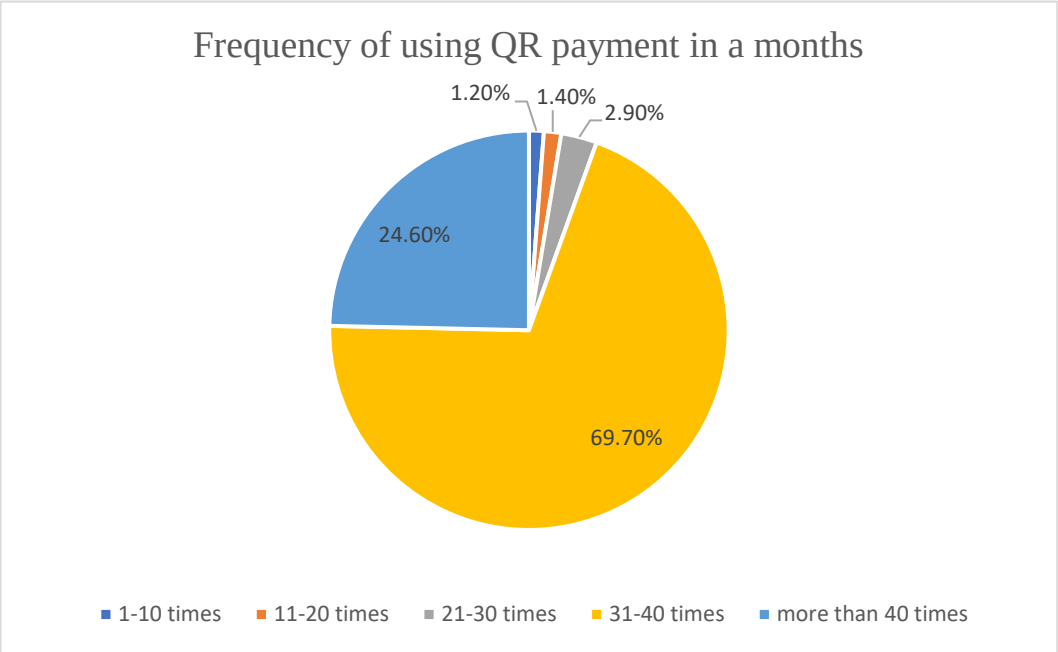
Source: Developed for the research

#### 4.1.1.6 Frequency of using QR payment in a months

The frequency of QR payment usage for 4 respondents (constituting 1.2%) falls within the range of 1-10 times per month. Additionally, 5 respondents mention using QR payment between 11-20 times monthly, accounting for 1.4% of the total respondents. Furthermore,

data from 10 respondents (amounting to 2.9%) indicates frequent usage, with QR payments being used at least 21-30 times every month. Finally, 241 respondents use QR payment 31-40 times per month, and 85 respondents utilize QR payment more than 40 times, representing 69.7% and 24.6% of respondents, respectively.

Figure 4. 6: Frequency of using QR payment in a months




Source: Developed for the research

Table 4. 6: Frequency of using QR payment in a months

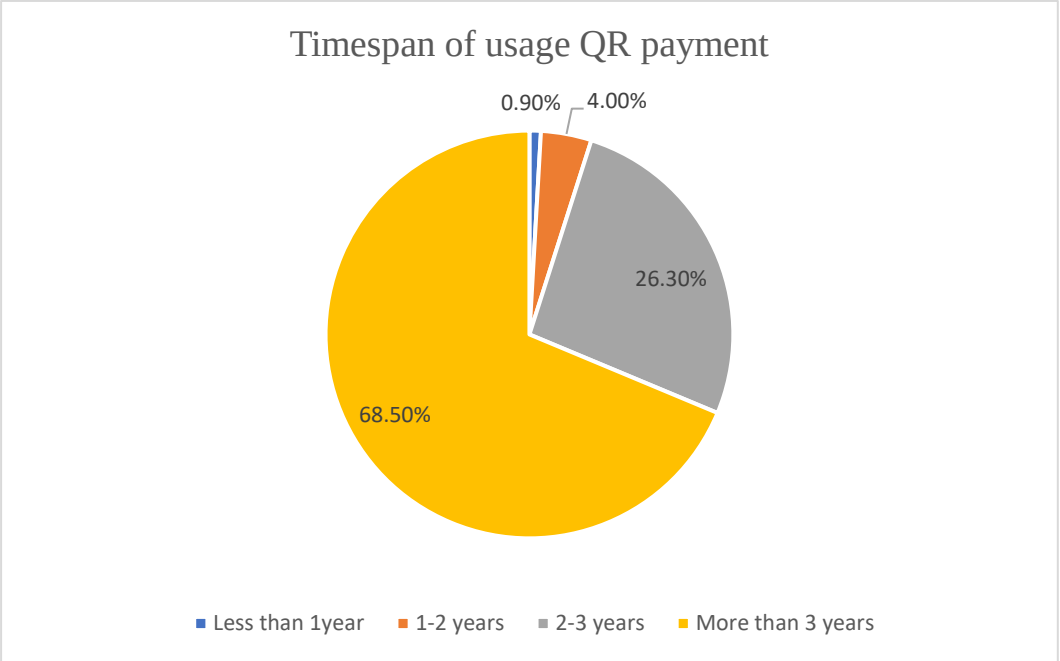
| Frequency of using QR payment in a months | Frequency | Percent (%) |
|---|---|---|
| 1-10 times | 4 | 1.2% |
| 11-20 times | 5 | 1.4% |
| 21-30 times | 10 | 2.9% |
| 31-40 times | 241 | 69.7% |
| more than 40 times | 85 | 24.6% |

Source: Developed for the research

#### 4.1.1.7 Timespan of usage QR payment

According to the gathered data, 0.9% of respondents, which equates to 3 individuals, have been using QR payment for less than 1 year. In contrast, 14 respondents (4.0%) have employed QR payment for 1-2 years. Additionally, 91 participants (26.3%) have utilized QR payment for 2-3 years, while the majority, 237 respondents (68.5%), have been using QR payment for more than 3 years, representing the highest percentage in this survey.

Figure 4. 7: Timespan of usage QR payment




Source: Developed for the research

Table 4. 7: Timespan of usage QR payment

| Timespan of usage QR payment | Frequency | Percent (%) |
|---|---|---|
| Less than 1 year | 3 | 0.9% |
| 1-2 years | 14 | 4.0% |
| 2-3 years | 91 | 26.3% |
| More than 3 years | 237 | 68.5% |

Source: Developed for the research

## 4.2 Reliability Analysis

The SPSS software was employed to assess the reliability of each variable. The results indicate that the independent variables, namely perceived usefulness, ease of use, trust, compatibility, and intention to use, achieved Cronbach's Alpha scores of 0.937, 0.965, 0.969, 0.961, and 0.956, respectively.

Table 4. 8: Cronbach's Alpha Reliability Test

| Variable | Number of Items | Cronbach Alpha |
|---|---|---|
| Perceived Usefulness | 4 | 0.937 |
| Ease To Use | 4 | 0.965 |
| Trust | 5 | 0.969 |
| Compatibility | 5 | 0.961 |
| Intention To Use | 4 | 0.956 |

Source: Developed for the research

The table indicates that the tested variables have reliable alpha values. Trust exhibits the highest alpha value of 0.969 with 5 items, signifying strong reliability. Following closely is ease of use, which has an alpha value of 0.965 across 4 items. Compatibility and intention to use both show alpha values of 0.961, encompassing a total of 5 items, and an alpha value of 0.956 with 4 items, respectively. Perceived usefulness records a Cronbach alpha value of 0.937 with 4 items. The results of the reliability testing confirm that the independent variables have achieved a satisfactory level of reliability.

# 4.3 Inferential Analysis

## 4.3.1 Multiple Linear Regression

As calculated by SPSS software, the R value between the dependent variable and the independent variables is 0.427, denoting a positive linear relationship between them. Although the R2 value is modest at 0.182, it provides evidence of the relationship between these four variables and the dependent variable.

Table 4. 9: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0.427[a] | 0.182 | 0.172 | 0.40911 |

a. Predictors: (Constant), perceived usefulness, ease of use, trust, compatibility

Source: Developed for the research

Furthermore, the p-value recorded as less than 0.001, which is below the alpha value benchmark of 0.05, underscores the statistical significance of the relationship between the dependent and independent variables. The computed F-statistic value of 18.917, being higher than 1.0, indicates that the hypotheses can be supported. Therefore, all independent variables exhibit a significant relationship with the dependent variable, confirming the hypotheses put forth in the study based on the collected data.

Table 4. 10: Anova

| Model | | Sum of Square | df | Mean Square | F | Sig |
|---|---|---|---|---|---|---|
| 1 | Regression | 12.665 | 4 | 3.166 | 18.917 | <0.001[b] |
| | Residual | 56.907 | 340 | 0.167 | | |
| | Total | 69.572 | 344 | | | |

Source: Developed for the research

Based on the data in Table 4.10 above, the following multiple linear regression equation is being formed:

**Intention To Use= 2.169 + 0.234 (Perceived Usefulness) + -0.021 (Ease To Use) + 0.109 (Trust)+ 0.213 (Compatibility)**

As per the multiple linear equation presented earlier, it is evident that the highest regression coefficient belongs to perceived usefulness at 0.234. This implies that the intention to use increases by 0.234 units when perceived usefulness increases by 1 unit, keeping other variables constant. In contrast, ease of use, trust, and compatibility have regression coefficients of -0.021, 0.109, and 0.213, respectively, with ease of use having the smallest regression coefficient.

Upon analysing the standardized beta values, compatibility emerges as the most influential variable with a value of 0.229, signifying its strong impact on the intention to use. It is followed by perceived usefulness (0.198) and trust (0.132), while ease of use has the lowest standardized beta value at -0.023, indicating its lesser influence on the intention to use. Therefore, compatibility stands out as the most crucial predictor, while ease of use is the least significant determinant of intention to use.

Table 4. 11: Coefficients

| Table 4.9.2: Coefficients Model | | Unstandardized Coefficient | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.169 | 0.311 | | 6.974 | <0.001 |
| | PU | 0.234 | 0.069 | 0.198 | 3.364 | <0.001 |
| | ETU | -0.021 | 0.057 | -0.023 | -0.365 | 0.715 |
| | T | 0.109 | 0.051 | 0.132 | 2.121 | 0.035 |
| | C | 0.213 | 0.061 | 0.229 | 3.548 | <0.001 |

Source: Developed for the research

### 4.3.2 Hypotheses Testing

**H1: There is a significant relationship between perceived usefulness and intention of consumer to use QR payment.**

Based on the data recorded in Table 4.11, the p-value is smaller than 0.05 which reject null hypothesis. Thus, there is a significant relationship between perceived usefulness and intention of consumer to use QR payment and H1 is supported.

**H2: There is a significant relationship between ease to use and intention of consumer to use QR payment.**

Based on the data recorded in Table 4.11, the p-value is 0.715 which is greater than 0.05, do not reject null hypothesis. Hence H2 is rejected in this research which indicates that there is no significant relationship between ease to use and intention of consumer to use QR payment.

**H3: There is a significant relationship between trust and intention of consumer to use QR payment.**

Based on the data recorded in Table 4.11, the p-value is 0.035 which is smaller than 0.05, which reject null hypothesis. Thus, there is a significant relationship between trust and intention of consumer to use QR payment.

**H4: There is a significant relationship between compatibility and intention of consumer to use QR payment.**

Based on the data recorded in Table 4.11, the p-value is smaller than 0.05 which reject null hypothesis. Thus, there is a significant relationship between compatibility and intention of consumer to use QR payment and H4 is supported.

## 4.4 Conclusion

This chapter has provided the findings from descriptive analysis, Pearson's coefficient, reliability testing, and multiple linear regression.

# Chapter 5: Discussion And Conclusion

## 5.0 Introduction

In this chapter, we will present a condensed overview of the statistical and inferential analyses conducted, along with the primary research findings and their implications. Additionally, we will delve into the limitations encountered and offer recommendations to guide future studies.

## 5.1 Discussion of Major Findings

### 5.1.1 Perceived Usefulness

**H1: There is a significant relationship between perceived usefulness and intention of consumer to use QR payment.**

According to the previously indicated results, perceived usefulness was found to have a substantial relationship and impact on consumers' intentions to utilize QR payments. Furthermore, the p-value associated with this variable falls below 0.05, indicating a substantial relationship between the two variables and thereby confirming the support for H1.

Customers' inclination to use QR payments is mostly based on how beneficial they believe the technology to be. The literature on mobile technology also contains some empirical data about users' intentions to use mobile technology (Kim, Mirusmonov & Lee, 2010). When users find that the system is helpful for their transaction demands or financial concerns,

they will use QR payment. Thus, we predict that the intention to use QR payment will be positively impacted by perceived utility.

Perceived usefulness reflects consumers' perceptions of how beneficial and convenient QR payment is for their daily transactions. If consumers perceive QR payment as a practical and efficient method for making purchases or payments, they are more likely to intend to use it. Besides, consumers assess the value they derive from using QR payment, such as faster checkout times, seamless transactions, and access to rewards or discounts. If consumers perceive QR payment as offering significant value compared to traditional payment methods, they are more motivated to use it, driving their intention to adopt it.

### 5.1.2 Ease to Use

**H2: There is a significant relationship between ease to use and intention of consumer to use QR payment.**

According to the study's findings, consumer intention to use QR payments is not greatly impacted by ease to use. Additionally, the p-value for this variable is 0.715, which is greater than 0.05. This shown that the H2 is rejected, indicating that the two variables do not significantly relate to one another.

According to Kim et al., (2010), ease of use does not depend on one's desire to do transactions online. Ease of use is insufficient to encourage consumers to accept QR payments because of other issues. Over the past ten years, a number of studies have shown evidence that perceived ease of use has a crucial impact on intention, either directly or indirectly through its effect on

perceived usefulness. This is because all of the respondents have past experience utilizing QR payments, according to Yan et al., (2021). Since QR code payment is simple to use and does not require innovation, unlike wearable payment, they may already have formed this viewpoint. Essentially, service providers and top retailers should consider improving payment process speed and convenience in order to promote intention to use behaviour. QR payment needs to be simple to use and easy to learn in order to stop the system from being underutilized. Thus, hypothesis 2 is the unsupported hypothesis statement in this study.

There are several factors might contribute to this outcome. If consumers perceive the QR payment system as too complex or difficult to use, despite its purported ease of use, they may hesitate to adopt it. Issues such as unclear instructions, cumbersome setup processes, or frequent technical glitches can undermine the perceived ease of use and deter consumers from using QR payment.

### 5.1.3 Trust

**H3: There is a significant relationship between trust and intention of consumer to use QR payment.**

Based on the established results, trust was also determined to have a substantial impact on consumers' intention to use QR payments. This is demonstrable since the p-value, which is less than the 0.05 alpha value, is indicated at 0.035. It indicates that both variables have a significant relation, supporting H3.

According to Xin, Mondego & Gide (2018) earlier research, "trust is a crucial factor of consumer's intention to adopt mobile payment." This finding is stating that "perceived trust has a significant positive effect on the intention to use of mobile banking." Dastan (2016) likewise emphasized the beneficial influence that perceived trust has on the adoption of QR payment.

Therefore, trust becomes a critical component in the uptake of QR payments, and the development of trust becomes an important factor influencing QR payment systems, especially when sustaining customer relationships becomes difficult, especially when there aren't many in-person interactions (Mondego, & Gide, 2018). As a result, in order to promote consumers' use of QR payment methods, service providers must concentrate on building initial trust with users.

Trust in the security and reliability of QR payment systems plays a crucial role in shaping consumers' perceptions of usefulness and intention to use. When consumers trust that their financial information is secure and protected when using QR payment, they are more likely to perceive it as useful and feel confident about using it for their transactions.

### 5.1.4 Compatibility

**H4: There is a significant relationship between compatibility and intention of consumer to use QR payment.**

According to the SPSS calculation, compatibility factors significantly influence the dependent variable, which is the consumer's intention to use QR payment. This independent variable's p-value is less than the 0.05 alpha

value. It has been demonstrated that compatibility has a major impact on a consumer's intention to use QR payments. H4 is therefore supported.

An innovation's perceived compatibility with the preexisting values, experiences, and needs of potential customers is its degree of compatibility. In the realm of mobile technologies, compatibility and TAM factors have been the subject of various research, including those on m-commerce, and m-shopping (Williams et al., 2017). Compatibility has previously been shown to be a valuable extension of TAM. According to Dahlberg et al. (2015), compatibility is a highly relevant construct in the context of mobile payments. As such, it is likely to have a favourable impact on QR payment adoption intentions, perceived usefulness, and perceived ease of use.

According to Williams et al. (2017), greater compatibility leads to less uncertainty, which can be understood as resulting in less possible risk in the context of technology acceptance (lower uncertainty suggesting less concern for unintended repercussions). Additionally, holds that a higher level of compatibility enables a person to give an innovation more significance and familiarity—suggests that compatibility also positively affects trust levels and, in turn, negatively affects risk levels.

This may due to QR payment systems that seamlessly integrate into consumers' daily routines and lifestyles are perceived as compatible. When consumers perceive QR payment as compatible with their existing payment habits and preferences, they are more likely to intend to use it. For example, if QR payment is accepted at commonly frequented establishments like supermarkets, restaurants, or public transportation, consumers are more inclined to adopt it. Besides, compatibility with consumers' existing technology devices, such as smartphones, tablets, or wearable devices, plays a significant role in driving intention to use QR payment. If QR payment applications are easily accessible and compatible with a wide range of

devices that consumers already own and use regularly, they are more likely to embrace this payment method.

## 5.2 Implications of Study

### 5.2.1 Theoretical Implication

According to the study's findings, the four independent variables can affect 18.2% of the variation in consumers' intentions to use QR payments, while 81.8% of the variation in consumers' intentions to use QR payments is still unresolved. Consequently, it was recommended that additional research be done in the future to give a more thorough understanding of the variables.

### 5.2.2 Practical Implication

The results of this study will have a big impact on how QR payment services are developed and improved. It is crucial to make sure that mobile users would genuinely use QR payments, given the substantial effort and financial investment needed to establish QR payment systems. The creation of a suitable business model for QR payment services, marketing plans, and system design are all necessary to accomplish this goal.

Users of QR payments might be categorized as early or late adopters from a practical standpoint. The perceived usefulness and perceived ease of use of these two user categories are influenced differently by individual differences and the features of the QR payment system. Additionally, the service providers will benefit from our results by allocating the proper amount of time, resources, and funding to the creation and delivery of services.

From a management standpoint, a variety of mobile commerce stakeholders, including retailers, banks, mobile network operators, developers of QR payment systems, and users of QR payment services, should find great value in the results of the study.

From an academic standpoint, we made an effort to categorize outside factors into constructs that are related to technology (system features) and consumers (individual differences), and we then incorporated these categories into the suggested study methodology. A researcher should be able to easily connect new constructs to one of the constructs based on their attributes in the future when they are being studied.

Furthermore, this study provides guidance for future investigations into the categorization of QR payment user types. Although the two user groups were found in this study, more appropriate and palatable categorization of QR payment users may be the topic of future research.

Perhaps in the event of a pandemic, customers won't have to risk their lives in a single retail store by standing in a panicked buying line thanks to the use of QR code payment. Additionally, in order to further encourage the intention to use QR codes, legislators and service providers can highlight the positive aspects of this payment method. One way to do this is by offering incentives to prospective mobile customers. For instance, in 2020, the Malaysian government offered qualified mobile users a one-time RM30 incentive to promote the usage of QR codes for mobile payments in Malaysia. When mobile users receive the right incentives, they will be drawn to learn about the benefits of QR code payment.

## 5.3 Limitation of Study

There are a few pertinent and evident limitations to this study. First, the sample that was gathered via the Google form, with the respondent's race serving as the primary restriction. The results of this study do not accurately reflect Malaysians' overall intention to use QR payments, despite the fact that Chinese respondents had greater rates than respondents of other races. As a result, it is difficult to generalize from this conclusion and apply it to all end customers in Malaysia.

One of the challenges faced by the research is the uneven collection of data, particularly with regard to the age and employment constructs. This is evident when the age range of 26 to 33 is represented by just 7 responders. The age range of the bulk of responders (338) was 18 to 25. Additionally, just 9.5% of the respondents in this study are workers; the bulk of respondents, 88.7%, are students. We are unable to conduct additional research from the viewpoint of the employee because the bulk of participants are students. The ways in which different age groups and professions want to use mobile commerce apps will differ. Therefore, an uneven distribution of age and occupation within the Generation Z group could potentially impact the efficacy of the outcome.

Third, customers have a high level of education generally. A higher education degree, such as a bachelor's degree, is held by around 97.1% of the respondents. Consumers with lower levels of education, however, might be less inclined to use QR payments. If future studies include participants with a broader range of educational backgrounds, these results will allow for a more accurate generalization.

## 5.4 Recommendation for Future Research

In order to get a variety of data, researchers should first cover broader age or ethnic categories. It is easy to expand and increase the effect of sample size on the hypothesis in order to improve the specificity and accuracy of hypothesis testing. It is also advised that future studies be conducted to provide operational outcomes that will refute the procedures now in use. It is recommended that future studies include other analytical methods in addition to feasibility and accuracy.

Furthermore, the desire of end users in Malaysia to make QR payments will change as a result of technology improvements, therefore long-term study is advised for future studies in order to obtain more accurate and current data.
Moreover, in order to improve R-squared in research may include more relevant variables where adding additional variables that are theoretically or empirically linked to the dependent variable can increase the explanatory power of the model and, consequently, the R-squared value. For example, benefit, self-efficacy and social influences.

## 5.5 Conclusion

Perceived usefulness, ease to use, trust, and compatibility are four independent variables that were found to be substantially correlated with the desire to embrace e-payments. Based on coefficient values, there is a positive correlation between all variables. The chapter concludes with a summary and discussion of the reasoning, descriptive, managerial implications and limitations, and recommendations for further research.

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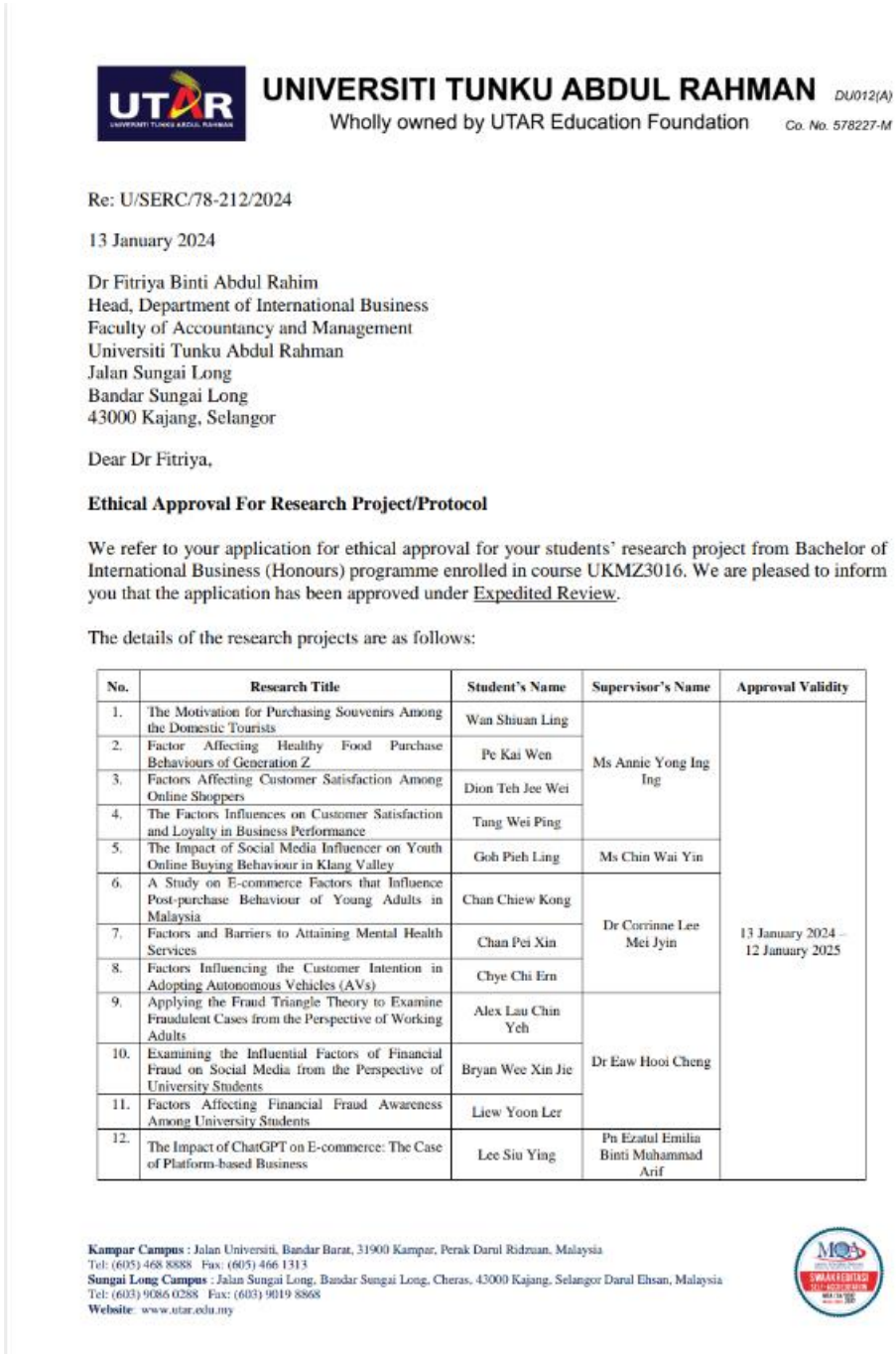
# APPENDIX

Appendix 1. 1:Official Ethical Approval Letter



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Re: U/SERC/78-212/2024

13 January 2024

Dr Fitriya Binti Abdul Rahim
Head, Department of International Business
Faculty of Accountancy and Management
Universiti Tunku Abdul Rahman
Jalan Sungai Long
Bandar Sungai Long
43000 Kajang, Selangor

Dear Dr Fitriya,

**Ethical Approval For Research Project/Protocol**

We refer to your application for ethical approval for your students' research project from Bachelor of International Business (Honours) programme enrolled in course UKMZ3016. We are pleased to inform you that the application has been approved under Expedited Review.

The details of the research projects are as follows:

| No. | Research Title | Student's Name | Supervisor's Name | Approval Validity |
|---|---|---|---|---|
| 1. | The Motivation for Purchasing Souvenirs Among the Domestic Tourists | Wan Shiuan Ling | Ms Annie Yong Ing Ing | 13 January 2024 – 12 January 2025 |
| 2. | Factor Affecting Healthy Food Purchase Behaviours of Generation Z | Pe Kai Wen | | |
| 3. | Factors Affecting Customer Satisfaction Among Online Shoppers | Dion Teh Jee Wei | | |
| 4. | The Factors Influences on Customer Satisfaction and Loyalty in Business Performance | Tang Wei Ping | | |
| 5. | The Impact of Social Media Influencer on Youth Online Buying Behaviour in Klang Valley | Goh Pieh Ling | Ms Chin Wai Yin | |
| 6. | A Study on E-commerce Factors that Influence Post-purchase Behaviour of Young Adults in Malaysia | Chan Chiew Kong | Dr Corrinne Lee Mei Jyin | |
| 7. | Factors and Barriers to Attaining Mental Health Services | Chan Pei Xin | | |
| 8. | Factors Influencing the Customer Intention in Adopting Autonomous Vehicles (AVs) | Chye Chi Ern | | |
| 9. | Applying the Fraud Triangle Theory to Examine Fraudulent Cases from the Perspective of Working Adults | Alex Lau Chin Yeh | Dr Eaw Hooi Cheng | |
| 10. | Examining the Influential Factors of Financial Fraud on Social Media from the Perspective of University Students | Bryan Wee Xin Jie | | |
| 11. | Factors Affecting Financial Fraud Awareness Among University Students | Liew Yoon Ler | | |
| 12. | The Impact of ChatGPT on E-commerce: The Case of Platform-based Business | Lee Siu Ying | Pn Ezatul Emilia Binti Muhammad Arif | |

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**Website**: www.utar.edu.my

| No. | Research Title | Student's Name | Supervisor's Name | Approval Validity |
|---|---|---|---|---|
| 13. | Adoption Rate of Digital Channel among MSMEs Entrepreneurs. (A Comparison Between Social Commerce and E-Commerce Platforms) | Law Yung Khun | Pn Ezatul Emilia Binti Muhammad Arif | 13 January 2024 – 12 January 2025 |
| 14. | Factor Affecting Consumers Behavioral Intention to Share Digital Footprints on Social Media | Jenny Leong Siew Yee | Pn Farida Bhanu Binti Mohamed Yousoof | |
| 15. | Factors Affecting the Unemployment Crisis Among Fresh Graduate in Malaysia | Lim Say Siang | | |
| 16. | The Buying Behaviour on Green Products - From A Consumer Perspective | Lim Xiao Xuan | Dr Foo Meow Yee | |
| 17. | Factor Affecting Consumer Brand Loyalty on Personal Care Product | Ooi Xin Yi | | |
| 18. | Drivers of Employee Retention: A Case Study in Health and Beauty Industry | Tan Chi Ying | | |
| 19. | Factors of Remote Work Influencing Remote Work Productivity of Employees in Malaysia | Lee YanZheng | Ms Hooi Pik Hua @ Rae Hooi | |
| 20. | Exploring University Students' Readiness for the Industrial Revolution 4.0: A Conceptualised Framework | Poh Joe Yee | Dr Jayamalathi a/p Jayabalan | |
| 21. | The Role of Artificial Intelligence on the Overall Success of SMEs in the E-Commerce Sector | Low Wai Ying | Ms K Shamini a/p T Kandasamy | |
| 22. | Understanding the Impact of Short Video Advertising on Youth Consumer Behavior | Celine Tia Hui Lin | En Khairul Anuar Bin Rusli | |
| 23. | Influence of Corporate Social Responsibility (CSR) on Consumer Purchase Intention | Yeo Ai Ping | | |
| 24. | The Impact of Green Marketing of Food and Beverages on Consumers' Purchase Intention | Yong Xin En | | |
| 25. | Factors that Influence the Acceptance of QR Payment Among Customers in Malaysia | Lee Hai Wen | Dr Komathi a/p Munusamy | |
| 26. | To Study the Influences of Compensation, Work Environment, Motivation on Employee Satisfaction Among Industrial Trainees | Sam Li Ixing | | |
| 27. | The Influence of Celebrity Endorsements on Consumers' Purchase Intention Toward Sports Equipment | Chong Wei Ni | | |
| 28. | Investigating the factors of online payment technology in influencing consumer purchase behavior | Chua Jun Quan | | |
| 29. | The Impact of Utilizing ChatGPT in Higher Education | Lee Zi Wei | Dr Law Kian Aun | |
| 30. | The Effectiveness of Duolingo's AI-Powered Language Learning Platform in Improving Second Language Acquisition Among Malaysia's Tertiary Students | Oh Fang Yan | | |
| 31. | The Effects of AI Tools on Undergraduates' Academic Writing Proficiency | Ng Shi Zhe | | |
| 32. | Consumer's Coping Strategies Toward Packaging Waste in Food Delivery Service | Tan Shin Rhu | Mr Lee Yoon Heng | |
| 33. | Securing User Trust: A Study on Social Media Privacy, Information Protection, User Education, and Platform Reliability | Lim Jing | Ms Logeswary a/p Maheswaran | |
| 34. | User Acceptance of Neobanks in Malaysia | Tung Sze Jun | Ms Loh Yin Xia | |
| 35. | The Interplay of Digital Financial Literacy, Capability, Autonomy in the Financial Decision-making in Today's Digital Age | Wong Zheng Wah | Dr Low Mei Peng | |
| 36. | Effects of In-store Factors Influencing Consumer Impulse Buying Behavior in Shopping Mall | Soh Xin Jie | Dr Malathi Nair a/p G Narayana Nair | |
| 37. | Examining the Impact of Generation Z's Attitude Towards Counterfeit Footwear in Malaysia | Lim Su Kim | | |
| 38. | Young Adults' Intention to Use Mobile Payment in Malaysia | Alvin Chow Mun Sing | | |
| 39. | Consumer Motivation to Repurchase Organic Personal Care Products | Crystal Chow Weng Yann | | |

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**Website**: www.utar.edu.my

| No. | Research Title | Student's Name | Supervisor's Name | Approval Validity |
|---|---|---|---|---|
| 40. | The Impact of Worklife Balance on Employee Performance in Private Universities in Malaysia | Yeo Jing Wen | Dr Omar Hamdan Mohammad Alkharabsheh | 13 January 2024 – 12 January 2025 |
| 41. | Determinants of Student's Satisfaction on AI Usage in Education | Chang Charng Jie | Ms Puvaneswari a/p Veloo | |
| 42. | How Artificial Intelligence (AI) is Transforming Tourism Industry | Boon Yi Jean | Pn Raja Nurul Aini Binti Raja Aziz | |
| 43. | Factors Affecting the Consumption Pattern of Fast Fashion Products Among Generation Z | Evelyn Chow Sum Yee | Dr Sia Bee Chuan | |
| 44. | Antecedents and Consequences of Beauty and Cosmetic Products Impulse Purchase on TikTok | Kong Chi Kei | Dr Tang Kin Leong | |
| 45. | Examining the Antecedents of Perceived Enjoyment and Flow Experience in Impulsive Buying Behaviour: A Study from the Perspective of TikTok User | Tan Hong Qing | | |
| 46. | Understanding the Determinants of Online Hotel Booking Intentions | Sharon Lian Sin Yee | Dr Tiong Kui Ming | |
| 47. | A Study of Eco-Conscious Consumer Behavior on Green Products | Tan Sze Ting | | |
| 48. | Brand Loyalty Among Generation Z Towards Samsung Products in Malaysia | Chey Xin Hui | Dr Yeong Wai Mun | |
| 49. | Factors Influencing the Adoption of Touch 'n Go eWallet Among Consumers in Malaysia | Lim Si Ting | | |

The conduct of this research is subject to the following:

(1) The participants' informed consent be obtained prior to the commencement of the research;

(2) Confidentiality of participants' personal data must be maintained; and

(3) Compliance with procedures set out in related policies of UTAR such as the UTAR Research Ethics and Code of Conduct, Code of Practice for Research Involving Humans and other related policies/guidelines.

(4) Written consent be obtained from the institution(s)/company(ies) in which the physical or/and online survey will be carried out, prior to the commencement of the research.

Should the students collect personal data of participants in their studies, please have the participants sign the attached Personal Data Protection Statement for records.

Thank you.

Yours sincerely,

**Professor Ts Dr Faidz bin Abd Rahman**
Chairman
UTAR Scientific and Ethical Review Committee

c.c Dean, Faculty of Accountancy and Management
Director, Institute of Postgraduate Studies and Research

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# Appendix 1. 2: Questionnaire

**PERSONAL DATA PROTECTION NOTICE**

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

1. Personal data refers to any information which may directly or indirectly identify a person which could include sensitive personal data and expression of opinion. Among others it includes:

   a) Name
   b) Identity card
   c) Place of Birth
   d) Address
   e) Education History
   f) Employment History
   g) Medical History
   h) Blood type
   i) Race
   j) Religion
   k) Photo
   l) Personal Information and Associated Research Data

2. The purposes for which your personal data may be used are inclusive but not limited to:

   a) For assessment of any application to UTAR
   b) For processing any benefits and services
   c) For communication purposes
   d) For advertorial and news
   e) For general administration and record purposes
   f) For enhancing the value of education
   g) For educational and related purposes consequential to UTAR
   h) For replying any responds to complaints and enquiries
   i) For the purpose of our corporate governance
   j) For the purposes of conducting research/ collaboration

3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.

4. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

5. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

**Consent:**

6. By submitting or providing your personal data to UTAR, you had consented and agreed for your personal data to be used in accordance to the terms and conditions in the Notice and our relevant policy.

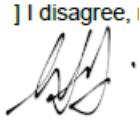
7. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.

8. You may access and update your personal data by writing to us at haiwen0528@1utar.my.

**Acknowledgment of Notice**

[ / ] I have been notified and that I hereby understood, consented and agreed per UTAR above notice.

[ ] I disagree, my personal data will not be processed.



Name: Lee Hai Wen
Date: 25/4/2024

# Factors That Influence Acceptance of QR Payment Among Customers in Malaysia.

Dear respondents,

I am undergraduate student from Universiti Tunku Abdul Rahman (UTAR), currently pursuing degree in Bachelor of International Business (HONS) under Faculty of Accountancy and Management (FAM). I am conducting a questionnaire to research about '**Factors That Influence Acceptance of QR Payment Among Customers in Malaysia'**.

This questionnaire consists of THREE sections. Please answer ALL questions in ALL sections. It will take approximately 10-15 minutes to complete this questionnaire. All answers will be kept strictly PRIVATE and CONFIDENTIAL, and used exclusively for academic research purpose. If you have any doubts regarding this survey, please drop me an email at haiwen0528@1utar.my.

Thank you and appreciate your contribution.

Sincerely,
Lee Hai Wen
Undergraduate Student
Faculty of Accountancy and Management (FAM)
Universiti Tunku Abdul Rahman (UTAR)

* Indicates required question

1. Email *

Section 1: Demographic

Demographic Information

2. Age *

*Mark only one oval.*

- ◯ 18-25
- ◯ 26-33
- ◯ 34-41

3. Gender *

*Mark only one oval.*

- ◯ Male
- ◯ Female

4. Ethnicity *

*Mark only one oval.*

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

5. Education level *

*Mark only one oval.*

- ◯ High school
- ◯ Diploma
- ◯ Bachelor's degree
- ◯ Postgraduate degree

6. Occupation *

*Mark only one oval.*

- ◯ Student
- ◯ Employed
- ◯ Self-employed
- ◯ Unemployed
- ◯ Others

7. Frequency of using QR payment in a months *

*Mark only one oval.*

- ◯ 1-10 times
- ◯ 11-20 times
- ◯ 21-30 times
- ◯ 31-40 times
- ◯ more than 40 times

8. Timespan of usage *

*Mark only one oval.*

- ◯ Less than 1 year
- ◯ 1-2 years
- ◯ 2-3 years
- ◯ More than 3 years

## Section 2: Factors

Please answer the questions below based on each statements using scale [ (1) =Strongly Disagree (SD); (2) =Disagree (D); (3) =Neutral (N); (4) =Agree (A) and (5) =Strongly Agree (SA)] response framework.

9. Perceived usefulness *

Perceived usefulness refers to the utilization of a service that is thought to be beneficial while making payments.

*Mark only one oval per row.*

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| **QR payment are a useful payment mode** | | | | | |
| **Using QR payment makes the payment handling easier** | | | | | |
| **QR payment services allow for a faster usage of mobile applications, such as ticket purchase** | | | | | |
| **By using QR payment services, my choices as a consumer are improved (e.g., flexibility, speed)** | | | | | |

10. Ease to Use *

Ease to use when consumer find it easy to comprehend, pick up, and apply.

*Mark only one oval per row.*

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| **Learning to use QR payment is easy for me.** | | | | | |
| **Using QR payment does not require a lot of mental effort.** | | | | | |
| **Interaction with QR payment is clear and understandable.** | | | | | |
| **It would be easy for me to become skillful at using QR payment.** | | | | | |

11. Trust *

Trust is characterized as the readiness to use a service while feeling secure, at ease, and accepting of potential risks.

*Mark only one oval per row.*

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| **I trust QR payment systems to be reliable.** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **I trust QR payment systems to be secure.** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **I believe QR payment systems are trustworthy.** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **I trust QR payment systems.** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **Even if the QR payment systems are not monitored, I'd trust them to do the job correctly** | ◯ | ◯ | ◯ | ◯ | ◯ |

12. Compatibility *

Compatibility took into account customers' expectations for a service that might be innovative, practical, and beneficial in a number of ways.

*Mark only one oval per row.*

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| I believe that using QR payment will fit my lifestyle. | ◯ | ◯ | ◯ | ◯ | ◯ |
| I believe that using QR payment methods is compatible with the way I like to shop. | ◯ | ◯ | ◯ | ◯ | ◯ |
| I believe that using QR payment methods will enhance my lifestyle image. | ◯ | ◯ | ◯ | ◯ | ◯ |
| I believe that using QR payment methods will be fun. | ◯ | ◯ | ◯ | ◯ | ◯ |
| I believe that using QR payment methods is suitable for me. | ◯ | ◯ | ◯ | ◯ | ◯ |

Section 3: Intention to Use QR Payment

Please answer the questions below based on each statements using scale [ (1) =Strongly Disagree (SD); (2) =Disagree (D); (3) =Neutral (N); (4) =Agree (A) and (5) =Strongly Agree (SA)] response framework.

13. Intention to Use *

Intention is the desire to carry out a behavior that results from conscious decision-making which including financial institutions and payment service providers.

*Mark only one oval per row.*

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|
| **Given the opportunity, I will use QR payment services** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **I am likely to use QR payment services in the near future** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **I am willing to use QR payment services in the near future** | ◯ | ◯ | ◯ | ◯ | ◯ |
| **I intend to use QR payment services when the opportunity arises** | ◯ | ◯ | ◯ | ◯ | ◯ |

Appendix 1. 3: Pilot Test

**Perceived Usefulness**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .912 | .914 | 4 |

**Ease To Use**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .947 | .950 | 4 |

**Trust**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .944 | .946 | 5 |

**Compatibility**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .830 | .830 | 4 |

**Intention**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .909 | .913 | 5 |

Appendix 1. 4: Descriptive Analysis

**Age of respondents**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 338 | 97.7 | 98.0 | 98.0 |
| | 2 | 7 | 2.0 | 2.0 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

**Gender of respondentd**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 154 | 44.5 | 44.6 | 44.6 |
| | 2 | 191 | 55.2 | 55.4 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

**Ethicity of respondents**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 8 | 2.3 | 2.3 | 2.3 |
| | 2 | 327 | 94.5 | 94.8 | 97.1 |
| | 3 | 10 | 2.9 | 2.9 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

**Education level**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 4 | 1.2 | 1.2 | 1.2 |
| | 2 | 2 | .6 | .6 | 1.7 |
| | 3 | 336 | 97.1 | 97.4 | 99.1 |
| | 4 | 3 | .9 | .9 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

**Occupation**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 307 | 88.7 | 89.0 | 89.0 |
| | 2 | 33 | 9.5 | 9.6 | 98.6 |
| | 3 | 1 | .3 | .3 | 98.8 |
| | 4 | 4 | 1.2 | 1.2 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

**Frequency of using QR payment in a months**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 4 | 1.2 | 1.2 | 1.2 |
| | 2 | 5 | 1.4 | 1.4 | 2.6 |
| | 3 | 10 | 2.9 | 2.9 | 5.5 |
| | 4 | 241 | 69.7 | 69.9 | 75.4 |
| | 5 | 85 | 24.6 | 24.6 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

**Timespan of usage QR payment**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 1 | 3 | .9 | .9 | .9 |
| | 2 | 14 | 4.0 | 4.1 | 4.9 |
| | 3 | 91 | 26.3 | 26.4 | 31.3 |
| | 4 | 237 | 68.5 | 68.7 | 100.0 |
| | Total | 345 | 99.7 | 100.0 | |
| Missing | System | 1 | .3 | | |
| Total | | 346 | 100.0 | | |

Appendix 1. 5: Reliability Analysis

**Perceived Usefulness**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .937 | .938 | 4 |

**Ease to Use**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .965 | .966 | 4 |

**Trust**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .969 | .971 | 5 |

**Compatibility**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .961 | .961 | 5 |

**Intention to Use**

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| .956 | .956 | 4 |

Appendix 1. 6: Multilinear Regression

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .427[a] | .182 | .172 | .40911 |

a. Predictors: (Constant), C_mean, PU_mean, ETU_mean, T_mean

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 12.665 | 4 | 3.166 | 18.917 | <.001[b] |
| | Residual | 56.907 | 340 | .167 | | |
| | Total | 69.572 | 344 | | | |

a. Dependent Variable: ITU_mean

b. Predictors: (Constant), C_mean, PU_mean, ETU_mean, T_mean

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 2.169 | .311 | | 6.974 | <.001 |
| | PU_mean | .234 | .069 | .198 | 3.364 | <.001 |
| | ETU_mean | -.021 | .057 | -.023 | -.365 | .715 |
| | T_mean | .109 | .051 | .132 | 2.121 | .035 |
| | C_mean | .213 | .060 | .229 | 3.548 | <.001 |

a. Dependent Variable: ITU_mean