INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN ECONOMICS & MANAGEMENT SCIENCES

OPEN ACCESS JOURNAL

Vol 12, Issue 1, (2023) E-ISSN: 2226-3624

A Study of Factors Influencing Customers' Intention to use Mobile Phones for E-Payment in Klang Valley, Malaysia

Dalmie Shahrul Suryati binti Azmee

Lecturer of UNITAR International University Malaysia, Ph.D. Students of Universiti Kuala Lumpur Malaysia (UNIKL)

Nurmunirah bt. Azami

Lecturer of UNITAR International University Malaysia, Tan Kai Xin, Gunasegaran A/L Sandanam, Pavithran A/L Krishnan, Suresh A/L Jayapalan, Pushpaa A/P Athimoolam, UNITAR International University, Malaysia

To Link this Article: http://dx.doi.org/10.6007/IJAREMS/v12-i1/16287 DOI:10.6007/IJAREMS/v12-i1/16287

Published Online: 18 March 2023

Abstract

In the current market, usage of e-payment has been dominant instead of the physical cash payment method. Money is transferred out from a bank account using a debit card, credit card, or online banking to pay people using the e-wallet, offering the effortlessness of a cashless payment method. The Internet turned out to be the pillar technology, particularly for the retail industry, electronic payments, mobile payments, and banking systems initiated to develop. Beforehand, cashless transactions are just individuals making payments by using debit or credit cards, which are the main initiative of the development of banking system technology. Due to the era of globalization, the utilization of banking system technology between banks and third parties, debit, and credit debit cards can also be considered e-payments. The study's objectives are to identify the effect of perceived compatibility, social influences, personal innovativeness, and facilitating conditions on customer intentions among working adults who use mobile phones for e-payment in Klang Valley. This research shows that the use of the UTAUT model is helpful to assist academicians and marketers as a further research purpose to understand the consumer's intention towards the acceptance of new technology which is e-payments. From this study, the finding shows that positive sign which is seen across the independent variables of social influence perceived compatibility, and facilitating condition. There is no relationship between personal innovativeness and customers' intention to use mobile phones for e-payment in Klang Valley. Quantitative data had been obtained through the distribution of online questionnaires to 384 targeted respondents as part of the methodology of this research. In this study, three data analysis models have been applied in data analysis descriptive analysis, multiple linear regression, and Pearson correlation coefficient analysis. The survey was analysed through SPSS version 27.

Keywords: UTAUT Model, Personal Innovativeness, Social Influence, Perceived Compatibility, and Facilitating Condition

Introduction

In the current market, usage of e-payment has been dominant instead of the physical cash payment method. In the initial stage, cash payment was preferred because the e-payment option was not used, which the advance of technology contributes to the usage of e-payment. In the earlier stage, certain questions were asked about what e-payment is and how to use it, but due to user-friendly features have supported e-payment applications. Mobile payment is a type of service to make payments by using electronic devices such as mobile phone and their service also includes the money transfer to family and friends with payment technology applications (Grant, 2021). Money is transferred out from a bank account using a debit card, credit card, or online banking to pay people using the e-wallet, offering the effortlessness of a cashless payment method.

According to Jung et al (2020), e-payment is a product or service which allows users to start a financial transaction by initiating, authorizing, and completing the transaction by conducting it through mobile devices by transferring funds using wireless communication technology or mobile network. According to Jung et al (2020), there are mainly 3 mobile payment services being practiced which are Peer-to-peer communication on the payment (MP2P), mobile proximity payment (MPP), and mobile in-app payment (MIP). Mobile peer-to-peer payment (MP2P) is a financial transaction between a user and a mobile service application and MP2P is a middleman between a user and a financial institution. Mobile proximity payment (MPP) is the usage of stored card information either debit or credit card to make wireless financial transactions. Mobile in-app payment (MIP) is information about prepaid cards used to make payments by scanning barcodes.

Based on the source from Bank Negara Malaysia, in 2021 e-payment transaction amount was recorded as RM 5 billion which consists of 233.6 million transactions, and it is considered the highest figure compared to the 2016 record. The reason for the higher number of e-wallet transactions is that there are plenty of e-wallet platforms to choose from which resulted from license issues by the Central Bank for 42 non-bank e-money parties. In Malaysia, there are plenty of digital wallet platforms for individuals to use mobile phones for e-payment such as touch and go, grab pay, boost, big pay, five pay, and others. Besides e-wallet as one of the tools for e-payment, plastic money is also considered as e-payment such as debit, credit, or prepaid cards. All of these cards can be either physical or virtual and these cards are issued by the bank, the government, or even the organization. Bank Negara Malaysia has taken on the initiative to promote paperless culture, save paper costs and increase the efficacy of the country's payment system by hastening Malaysian migration toward e-wallets. Bank Negara Malaysia intends to reduce the utilization of paper-based instruments such as cheques from around 207 million to 100 million annually. They also modified their goal to raise the number of e-payment transactions for each Malaysian from 44 to 200 transactions per each person. The Prime Minister of Malaysia introduced ePenjana and eTunai in 2020. Malaysia's government had initiated around RM35 billion to compensate qualified Malaysians by crediting e-money to their chosen digital wallet service provider.

The study aims to identify the factors influencing customers' intention to use mobile phones for e-payment in Klang Valley. Despite the stated rising adoption and penetration of mobile banking and e-payment transactions, Malaysia is still far away from cashless.

Numerous articles from (Aslam et al., 2017; Imran, 2018; Madhu et al., 2017; Shrikala, 2017) had investigated issues implementing the usage of e-wallet payment systems such as security, trust, and customer awareness that discourage customers from adopting mobile payments. This is the intention behind this research to study factors influencing customers' intention to use mobile phones for e-payment in Klang Valley. This will be done by considering 4 factors of customers' intention to use mobile phones for e-payment in Klang Valley. The final sections of this report will provide an in-depth review of the facts and conclusions that have been acquired because of the hypothesis testing technique and its implementation in this case study and in addition to generating suggestions for future research efforts.

Problem Statements

This research extended the model by adding an additional construct of personal innovativeness and perceived compatibility. Both factors are advantageous for marketers to target the right audience and highlight the key point when promoting. For example, marketers know that individuals with the characteristic of high personal innovativeness can offer to be the first adopter and use their testimonials to promote thru social influence. Also, based on a study conducted by Komlan et al (2019), in a marketing campaign, marketers can focus on the factor to inspire the customer from shifting payment from physical to online. The Malaysian government's motive to support e-payment is one of their initiatives for a recovery plan to relieve the financial burden of citizens and also boost Malaysia's consumer spending.

Marvello et al (2021), state that based on the new technology era, the traditional method is not convenient or an option during the Covid pandemic. Even the during or before the pandemic, consumers still consider e-payment, and the option was there. Referring to Acheampong et al (2020), there is exist a gap between the usage of electronic payment due to gender and age group. It strongly supports that different age groups and gender have different abilities and knowledge related to mobile usage and feature. June et al (2017) state the specific requirement of mobile applications impacts the usage and application of mobile payment toward consumer adoption. The specification requirements are social influence, privacy protection, and mobility which consumers require as important because failure to obtain that requirement create a doubtful option for consumers when the introduction of electronic payment took place.

Henceforth, this study enables the government to gain more information on the factors that influence citizens to use e-payment. For instance, governments understand the importance of compatibility where citizens believe in adapting the e-payment to meet their current convenience or safety, thus increasing their intention to use it. Hung et al (2020), stated after identifying the significance of facilitating conditions, the government should take initiative to improve and invest in the telecommunication infrastructure to support the e-payment service. Due to the upsurge of retail shop registration for the DutiNow QR code payment method which implied that many businesses start to accept e-payment. Businesses deemed this an opportunity 17 to engage more customers and create a competitive advantage for them to stand out from rivals such as offering rewards and discounts. Nowadays, businesses that do not accept e-payment are going to be left behind and at risk of survival. In order to increase customer intention for e-payment, this study from Raenu et al (2020), benefits retailers by recognizing the factor influencing customers

Research Objective

The study's goal is to identify the effect of perceived compatibility, social influences, personal innovativeness, and facilitating conditions on customer intentions among working adults who use mobile phones for e-payment in Klang Valley. Following are the study objectives as we proceed to address the four-research question specified through an investigation of four components of factors impacting customers' adoption of e-payment.

RO1: To identify the effect of personal innovativeness on customers' intention to use mobile phones for e-payment in Klang Valley.

RO2: To identify the effect of social influence on customers' intention to use mobile phones for e-payment in Klang Valley.

RO3: To identify the effect of perceived compatibility on customers' intention to use mobile phones for e-payment in Klang Valley.

RO4: To identify the effect of facilitating conditions on customers' intention to use mobile phones for e-payment in Klang Valley.

Literature Review

The reason for studying is to provide technical service providers an understanding of what factors need to consider when developing a new technology service. For example, by considering the factor of facilitating condition, Dedi et al (2020) state that the service provider may put effort to offer more technical support for the services such as a forming customer technical support team, 24-hour live chat, etc. This research extended the model by adding an additional construct of personal innovativeness and perceived compatibility. Both factors are advantageous for marketers to target the right audience and also highlight the key point when promoting. For example, marketers know that individuals with the characteristic of high personal innovativeness can offer to be the first adopter and use their testimonials to promote thru social influence. Also, in the marketing campaign, Komlan et al (2019) marketers can focus on the factor to inspire the customer from shifting payment from physical to online

Past studies showed that customer behavioral intention can be affected by several factors. Personal innovativeness, perceived compatibility, social influence, and facilitating condition are the most cited factors affecting customers' intention to use mobile phones for e-payment in previous studies. As Komlan et al (2019) found there is a significant relationship between personal innovativeness and customers' intention in mobile money services. Moreover, Tiong (2020) found that perceived compatibility and social influence positively influence customers' intention to use digital banking services among generation Y in Malaysia. An empirical study in Saudi Arabia (Noha et al., 2021) found that user conception of perceived compatibility and facilitating condition of e- payment had a significant impact on their intention to adopt e-payment. Shafie et al (2020) conducted a study on the intention to adopt e-payment in Malaysia and found that social influence was a significant predictor of the intention to adopt e-payment. Husam Odeh (2019) studied enterprises in Jordan and found that social influence and facilitating conditions had a significant impact on behavioral intention in the financial software information system.

Based on a study by Chandran et al (2020), there is a number of studies have been conducted on intentions and determination of e-payment usage related to speed, accessibility, security, design, privacy, content, perceived usefulness, ease of use, trust and confrontation but there are only several limited studies had given the focus on influencers relate to e-wallet users behavioral intention. Our research is all about studying factors such as personal innovativeness, social influence, perceived compatibility, and facilitating

conditions on customers' intentions. More than that, according to the study by Mei (2019), there is a limitation in the study of sample size whereby the sample is taken from one state due to budget and time constraints. The results of the study only focus on a centralized sample that represents a particular place because the study of a larger sample might affect the accuracy of the result and also the change will cause shifts in the outcome. As our study also focuses on one particular area and the accuracy of sample size and result is gathered from the focus group which is working adults in the Klang valley.

Because of that, the underlying theories that are involved in this study are related to the Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model has been used to investigate customer intentions. This chapter's focus is on the dependent variable, customers' intention, and the independent variable, perceived compatibility, personal innovativeness, facilitating conditions, and social influence. In relation to this study, the framework has been presented and explored. The dependent and independent variables have been thoroughly studied in the related literature to explore the link and its influence. Previous studies also are using the UTAUT theory which examined four variables, namely, performance expectancy, effort expectancy, social influence, and facilitating conditions that influence the intention of using new technology. However, this research extended the model by adding an additional construct of personal innovativeness. As referred to Jamal Ibrahim Haidar (2020), the reason for personal innovativeness was added because personal innovativeness was found to be a predictor of consumers' acceptance of new technologies.

Research Model framework

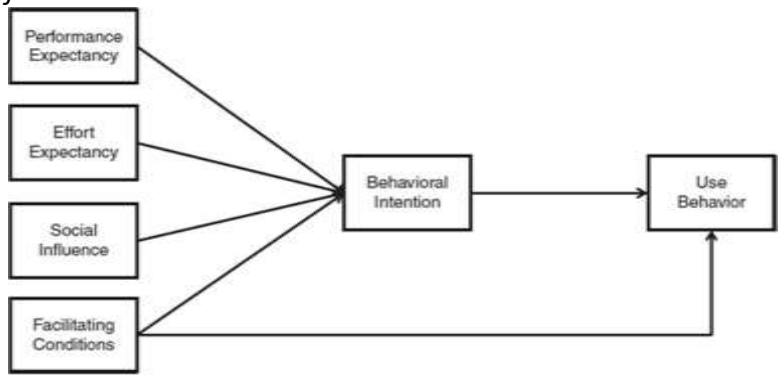

Figure 1: The Underpinning Theory

Underpinning theories are theories used to analyze key essentials through data collection and analysis of the theory that underpins the study (Mkhomazi et al., 2017). The figure shown above was explained in the research of Kirti et al (2021), and this model is supported and used in the study of (Suki et al., 2017). The theory being used is UTAUT which was explained in the research of Kirti et al (2021), as an expansion of Davis's Technology Acceptance Model (TAM) to identify the motivation use of technology based on customer behavior and intention. Bo et al., (2022) state that, UTAUT consists of four variables, namely, performance expectancy, effort expectancy, social influence, and facilitating conditions that influence the intention of using new technology. Referring to Momami (2020), point out the theories and model of technology acceptance focus on the behaviors of individuals and their ability of acceptance toward adopting new technology related to variables and construct which from a theoretical viewpoint focus on the behavioral and psychological of technology users.

Based on a research study by Khalilzadeh et al (2017) the extended UTAUT model was used for near-field communication (NFC) related to e- payment in the restaurant industry. The aim of the study is to improve predictive accuracy and explanatory power which relate to the study of technology acceptance in the UTAUT model. The outcome of the study is the UTAUT model result with an explanation of near-field communication intention to use at 87.1% and compared with the study before with UTAUT and UTAUT2 model with only nearby 70% of variations. Based on the research of UTAUT research show intention to use e- payment based on near-field communication (NFC) is stronger to social influence compared to performance expectancies and utilitarianism.

Based on a study by Patil et al (2020) his study of the adoption of e- payment in India with extending UTAUT of the meta-model. The study uses the extended UTAUT model which is known as meta-UTAUT because based on their study there are limitations in UTAUT, and this model is less complicated to appropriately study consumers in India related to e- payment adoption. By comparing the variable with our UTAUT model, the variable such as social influence, facilitating condition, and personal innovativeness show from the research show significant positive toward behavioral intention in the adoption of e- payment. Based on the research of Ida Rosnidah et al (2018) the UTAUT model has been used in studying the millennial generation toward e-payment acceptance. By using the UTAUT model, the study has resulted from the variable which influences behavioral intention. The variable associated with our study, facilitating condition resulted in having a relationship with user behavior which resulted in 21%, and social impact had less relationship with behavioral intention. The reason for the lesser impact on social influence is that technology infrastructure is important in daily use due to technological advancement compared to social factors.

In this study, the dependent variable is customer intention. According to Waisul et al (2020) intention refers to a sequence of actions that an individual aims to attain. Customer Intention also stated that behavioral intention represents the willingness of users in using the e-payment method. Based on the UTAUT model, customer behavioral intention has a direct relationship with user behavior. This means that consumers who are more intent on using new technology will certainly adopt it than other consumers. Stephanie et al (2020) revealed that compatibility acts as a vital influence that impacts customers' intention to adopt electronic payment which benefits the marketing department to promote this so that it is able to attract customers who found the e-payment services well match their lifestyles. Bich et al (2020) revealed that compatibility significantly impacted generation Z to use of electronic wallets in Vietnam. Malik et al (2019) stated social influence proved to be an important determining factor that impacts customers' intention toward the usage of the e-wallet application. Ajeng & Imam (2022) reflected that personal innovativeness advantage for the marketer to focus on the innovative individual as they equip with the characteristic of the early adopter to impact customers’ intention for a customer to use QRIS cashless payment service. Moreover, Intan et al (2018) conducted a study on the intention to adopt e-payment in Malaysia and also found that social influence was a significant predictor of the intention to adopt e-payment. Cacas et al (2022) studied that social influence has a positive impact on customers' intention to use cash services on Filipino citizens.

The first independent variable is personal inventiveness. Personal inventiveness is one of the factors that has previously been investigated as a potential influencer on the acceptance of various technologies. Lui et al (2021) defined personal innovativeness as the degree of willingness of an individual to try a particular innovation According to Tsai et al (2019) the readiness of an individual to test out any new information technology may be used as a

measurement of their own innovativeness, which is independent of the influence of external variables. Vikas et al (2022) defined individuals with personal innovativeness as having the characteristic of risk-taking. For example, if two people have the same idea on specific information technology, individuals with high personal innovation will tend to have a high positive intention to use the new technology compared to individuals with lower personal innovation. It is assumed to produce moderating effects on individual insights into new information technology. David et al (2017) found there are three types of personal innovativeness able to impact customers' intention toward a new technology system. First will be Consumer Innate Innovativeness indicating the level where individuals are prepared to use new technology deprived of connecting with others or their previous experience. The second type is Domain Specific Innovativeness meaning the tendency to study or try new things related to a specific interest. In a similar vein, Patil et al (2020) have shown that individual innovativeness plays a role in India's adoption of e-payments as e-payment is a new and innovative payment method for Indian consumers that are different from other online ways of payment. Chen et al (2019) resulting in personal innovativeness have a positive influence on customers' intention in China. China citizens have a high willingness to try new technology such as e-payment. When the early adopter accepts, they will tend to become community opinion leaders and promote the advantage of the technology services. Imdadullah et al (2022) found that personal innovativeness is a vital element that impacts the intention to use e-payment. Individuals equipped with a high degree of personal innovativeness can face higher uncertainty notwithstanding they have only a little experience and knowledge.

The second independent variable is social influence. According to Chinnasamy et al (2022) social influence is defined as the influence of the social environment on a customer's intention to use a linked system such as family, leaders, co-workers, or friends. In another word, changes in an individual's behavior, whether not knowingly or knowingly influenced by close contact. Previous research by Sayantan et al (2020) proposed that the intentions of users will be impacted by the ideas, opinions, and insights of other individuals. When individuals are involved in technological advances, social influence will have a significant impact on how committed they are to the evolving innovations. As Carlos et al (2022) point out Customers obtain more insights when they use the new technologies, which will increase their awareness among their friends and family through endorsement and word-of-mouth The social effect is described by Yeow et al (2017) as the setting that influences an individual's decision to embrace or not embrace technology, especially in the early stage of development. Besides, the presumption that an individual is enticed to trust more in the viewpoint of others, particularly those who are essential and have a stronger connection with them, will influence a user's acknowledgment of a technology. According to Havidz et al (2018) social influence has a positive effect on e- payment. The study is about the adaptation of WeChat e-payment which is one device of mobile payment. As there is rising usage of mobile phones and the internet, customers are spending at least 6 hours on social media especially working adults after working hours. Moreover, Daniel (2017) stated that social influence through advertisement showed a significant influence on customers' intention to use mobile phones for e-payment. For example, in Japan, there is an e- payment method called Mobile Suica, the introduction of Mobile Suica is facilitated and featured by famous singers. The media will directly attract social media users to use e-payment by conducting persuasive marketing. Jonathan (2022), stated there are positive impacts among mobile phone users in Brazil to adopt e-payment systems. Dissanayake et al (2022) stated that there is a positive impact

between customer intention and social influence to use e-payment in life insurance in Sri Lanka, Majority start to adopt e- payment as one of the health-protective activities.

Perceived Compatibility becomes the third independent variable. According to Cherinet (2019), compatibility is the degree to which an invention is viewed as being compatible with people's current needs, values, and historical experiences. Compatibility is often used as a characteristic of attitude development throughout the assessment phase of the adoption process. Hong et al (2017) observed that when innovation was initiated, it was more likely to be embraced because it was well-matched with prospective users' value systems and work obligations. Compatibility is an important influence in the innovation adoption process, individuals equipped with high compatibility led to the instantaneous adoption of new technologies. Referring to Tasnim et al (2021) the more compatible an invention is, the slighter changes it requires and be accepted by the user rapidly. New technologies require users to make some changes within their established activities as well as practices for them to reap the maximum benefit from utilizing the technology. Users who feel that the new product is not familiar with their past experiences, needs, and lifestyle are likely to reject it. Tim (2019) found that when user experiences incompatibility with innovation will reject it without assessing its usability and benefit. Therefore, perceiving incompatibility between the product and user will not develop further in the adoption progression but nonetheless break at the knowledge phase. Uzairi et al (2020) discovered that perceived compatibility has a favorable and substantial association with QR e-payment system practice intention. They recommended that service providers emphasize and relate to their prospective consumers the system's compatibility with their characteristics such as buying habits. Singh et al (2020) confirmed that there is a strong relationship between perceived compatibility and customers' intention to e-payment which eventually also impacts retailers' behavior intention. Retailers observed that the new technology is valuable when it is compatible and simple usage steps are involved.

The last independent variable is facilitating condition. According to Wan et al (2020) facilitating condition outline a person's perceptions of the availability of technical infrastructure able to provide assistance when utilizing the new technology. Facilitating conditions influence the utilization of technology easier and affect the acceptance of mobile technology. The absence of facilitating conditions is a barrier to customer intention, if an individual has the intention to perform a particular behavior, however, according to Alamgir (2017) the behavior will not happen if facilitating conditions are not available. Although e-payment has become more interactive and gradually applied, the user experience with new technology should be improved in order to gain user satisfaction. The majority of individuals especially baby boomers are unskilled with e-payment systems as well as there are various e-payment systems in the market with different payment methods which create misperception. Thus, baby boomers tend to prioritize the accessibility of adequate support (Christoph et al., 2019). Moreover, Siti Hajar et al., (2018) stated the challenges faced by rural communities they do not have knowledge and expertise in using e-payment. If they are based on technical features, they do not have appropriate tools, absence of telecommunication and software systems. Lack of support, absence of appropriate support, inadequate data as well as limited resources can resist people from applying the technology (Kamaghe et al., 2020). Foo et al (2020) said users require a set of user-friendly tutorials to assist them in using the payment system, such as online tutorials and live support chat, which can advance user familiarity and enhance their desire to use e-payment systems. Based on the research study of (Patila et al., 2020; Sobti, 2019) specifying that there is a significant positive influence between facilitating

condition and behavioral intention which shows that customers' intention to use e- payment will be more positive with better resource capability also higher level of pleasure with technology. This is linked with the study of Rizvi et al., (2020) stated that facilitating conditions have a positive effect on behavioral intention to reuse in Bangladesh.

Methodology

For this research, a quantitative statistics series technique is used to examine the factors that influence consumer intention toward e-payment in Klang Valley. According to John et al (2017), quantitative research employs questionnaires on targeted respondents and analyses it quantitatively based on an empirical evaluation to explore the interconnectedness. The technique used to aggregate data is a self-administered questionnaire sent to working adults in Klang Valley as part of the survey. This study's data are assessed utilizing automated assessment through the SPSS version 27 programmed. The sampling technique for this study is probability sampling. Probability sampling is applied as a simple random technique which means all the qualified individuals from the population have an equal chance of being selected. The questionnaire was adopted to be used as the research instrument. The questionnaire facilitates data collection into systematized spreadsheets for data analysis, decreasing data entry errors and fast-tracking hypothesis testing.

Hypothesis Generation

The following hypothesis has been generated in context with the theoretical framework:

H1: There is a significant relationship that personal innovativeness affects customers' intention to accept mobile payments in Klang Valley.

H2: There is a positive relationship that causes social influences to affect customers' intention to accept mobile payments in Klang Valley.

H3: There is a positive relationship that causes perceived compatibility to affect customers' intention to accept mobile payments in Klang Valley.

H4: There is a positive relationship that causes facilitating conditions to affect customers' intention to accept mobile payments in Klang Valley.

The target population for this research will be working adults who possess smartphones at Klang Valley. Reason for choosing working adults as the target population, according to Oppotus (2021), the proportion of e-payments are the age of 18-24 years old at 24%, 25-34 years old at 30%, 35 - 44 years at 24%, and age above 45 years old at 22%. Working adults in Malaysia fall under the range of 25-34 years old. Working adults adopt and are more familiar with e-payment in their daily usage. On financial aspects, working adults fall under the upper M40 to T20 level which contributes to the highest rate of e-payment usage. The questionnaires are designed in structured and closed-ended questionnaires. Both types of questionnaires allow us to collect quantitative data from respondents. Respondents are able to choose from a few predefined sets of scales. The scale implied on the questionnaire is the Likert Scale, which includes a five-factor scale, starting from strongly disagree to strongly agree. The purpose of adopting the Likert Scale within the questionnaire is because of the ease for the respondent to recognize the size and assist in keeping away from the false impression for the duration of responding to the query. phone for e-payment such as Personal

Innovativeness (PI), Perceived Compatibility (PC), Social influence (SI), and Facilitating conditions(FC).

Data Analysis

Characteristics of the Respondents

A total of 385 sets of questionnaires were distributed by sharing the Google Form link to target respondents who live in Klang Valley through Whatsapp. According to Krejcie and Morgan, (1970), the ideal sample size is 384. This study achieved a 100% response rate which successfully collected 385 sets of complete and valid questionnaires to analyze by SPSS software for the outcomes. From the responses collected, 378 respondents or 98.2% of them own a smartphone while there are 7 respondents or 1.8% of them who do not own a smartphone.

Demographic Analysis

Composition of Respondents Owning a Smartphone

Table 1

Composition of Respondents Owning a Smartphone

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Yes	378	98.2	98.2	98.2
	No	7	1.8	1.8	100.0
	Total	385	100.0	100.0	

From the responses collected, 378 respondents or 98.2% of them own a smartphone while there are 7 respondents or 1.8% of them who do not own a smartphone. It is important that these respondents own a smartphone because the research pertains to the use of mobile phones for e-payments. As such owning a smartphone increases the ability to understand the factors which may influence the summers to adopt the use of e-payments.

Gander

Table 2

Gender Composition of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	190	49.4	49.4	49.4
	Female	195	50.6	50.6	100.0
	Total	385	100.0	100.0	

There is a total of 195 or 50.6% female respondents and 190 or 49.4% male respondents. The questionnaires were distributed randomly, and the outcome shows that there is a balanced representation of both genders.

Age

Table 3

Age Composition of Respondents

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Below 20 years old	78	20.3	20.3	20.3
	21-30	153	39.7	39.7	60.0
	31-40	76	19.7	19.7	79.7
	41-50	63	16.4	16.4	96.1
	Above 50 years old	15	3.9	3.9	100.0
	Total	385	100.0	100.0	

Most respondents fell within the age group of 21 to 30 years old with 153 respondents or 39.7% followed by the age group of people below 20 years old with 78 respondents or 20.3%. The respondents aged between 31 to 40 years old are the third highest where there are 76 respondents or 19.7%. There are also 63 people or 16.4% people aged between 41 to 50 years old. The least number of representatives is only 15 people or 3.9% aged above 50 years old. This helps to give a balanced view of the perspective of consumers from various demographics.

Race

Table 4

Race Composition of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	71	18.4	18.4	18.4
	Chinese	129	33.5	33.5	51.9
	India	177	46.0	46.0	97.9
	Others	8	2.1	2.1	100.0
	Total	385	100.0	100.0	

From the above data, it showed that the majority of respondents are Indians with 177 respondents at 46%. There were 129 Chinese respondents at 33.5% and 71 Malay respondents at 18.4% of the total respondents. There are also 8 respondents or 2.1% in other races. Representation from all races will be helpful in this research because Malaysia is a multi-racial country.

Living Area

Table 5

Living Area Composition of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rural	5	1.3	1.3	1.3
	Town	178	46.2	46.2	47.5
	City	202	52.5	52.5	100.0
	Total	385	100.0	100.0	

Most respondents come from those who stay in the city area with a total of 202 respondents or 52.5% and followed by respondents who stay in the town area with an amount of 178 respondents or 46.2%. Lastly, there are 5 respondents, or 1.3% of those who stay in rural areas.

Income

Table 6

Income Composition of Respondents

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	RM2000 and below	120	31.2	31.2	31.2
	RM2001-RM4000	107	27.8	27.8	59.0
	RM4001-RM6000	60	15.6	15.6	74.5
	RM6001-RM8000	38	9.9	9.9	84.4
	RM8001-RM10000	32	8.3	8.3	92.7
	RM10001 and above	28	7.3	7.3	100.0
	Total	385	100.0	100.0	

The highest number of respondents is in the range of RM2000 and below with 120 respondents or 31.2%. There are 107 respondents or 27.8% in the range of RM2001-RM4000 and followed by 60 respondents or 15.6% in the range of RM4001- RM6000. Subsequently, there are 38 respondents, or 9.9% in the range of RM6001-RM8000 and below as well as 32 respondents, or 8.3% in the range of RM8001-RM10000. Lastly, there are only 28 respondents or 7.3% in the range of RM10001 and above.

Education background

Table 7

Educational Background Composition of Respondents

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	SPM	40	10.4	10.4	10.4
	STPM/Diploma	137	35.6	35.6	46.0
	Degree	151	39.2	39.2	85.2
	Master	48	12.5	12.5	97.7
	Other	9	2.3	2.3	100.0
	Total	385	100.0	100.0	

The highest number of respondents are those who graduated with a Degree qualification with 151 respondents or 39.2% followed by 137 respondents or 35.6% who graduated with STPM or Diploma qualification. There are 48 respondents or 12.5% who graduated with a Master. SPM qualification 40 respondents or 10.4% while others are at 9 or 2.3%.

Descriptive Analysis

Table 8 describes the minimum value, maximum value, standard deviation, and mean of each variable that affects customers' acceptance of e-payments in Klang Valley. Perceived Compatibility has the highest mean score among the independent variables which is a mean of 4.2604 and a standard deviation of 0.8093775. The second mean score is Facilitating Condition which consists of a mean of 4.0591 and a standard deviation of 0.904305. The third mean score is Social Influence with a mean of 4.031825 and a standard deviation of 0.931238 and followed by Personal Innovativeness with a mean of 3.965575 and a standard deviation of 0.954065. In addition, for the mean score of dependent variables, the customer's intention to accept e-Payments is 4.23895, and the standard deviation of 0.800535.

Table 8

Summary of Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
PI	385	1.00	5.00	3.965575	0.954065
SI	385	1.00	5.00	4.031825	0.93123
PC	385	1.00	5.00	4.2604	0.8093775
FC	385	1.00	5.00	4.0591	0.904305
BI	385	1.00	5.00	4.23895	0.800535
Valid N (listwise)	385				

Table 8 shows that all the mean variables is ranging between 3.6987 to 4.3688. This shows that the respondents generally agree with all the statements in the questionnaire. As the questionnaires were tested with a five-point Likert scale, a value of 3.0 and above means agreeableness and the higher the value is, the higher the agreeableness. In this research, the highest mean can be observed in "*PC-4. E-payment enables me to make payments easily*". This suggests that respondents agree most with this statement, where e-

payments enable better performance of daily payments.

Pearson Correlation

Table 9 illustrates the correlation analysis for all variables such as personal innovativeness (PI), social influence (SI), perceived compatibility (PC), facilitating condition (FC), and customers' intention (BI). All variables examined had data results of above zero, ranging between 0.481 to 0.754 which indicates that there is a positive relationship between the variables. The correlation between perceived compatibility and customer intention showed that there is a very high positive correlation between these two variables with a value at the highest of 0.754. All independent variables show positive and significant correlation/direction towards the dependent variable.

Table 9
Pearson Correlation Test Results

PI			SI	PC	FC	BI
PI	Pearson Correlation	1	.539**	.470**	.565**	.481**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	385	385	385	385	385
SI	Pearson Correlation	.539**	1	.553**	.607**	.549**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	385	385	385	385	385
PC	Pearson Correlation	.470**	.553**	1	.592**	.754**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	385	385	385	385	385
FC	Pearson Correlation	.565**	.607**	.592**	1	.611**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	385	385	385	385	385
BI	Pearson Correlation	.481**	.549**	.754**	.611**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	385	385	385	385	385

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

Coefficient Analysis

Table 10

Coefficient Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.549	.657		2.356	.019	.257	2.842		
	PI	.063	.041	.062	1.524	.128	-.018	.145	.611	1.637
	SI	.083	.040	.091	2.106	.036	.006	.161	.537	1.863
	PC	.571	.042	.564	13.581	.000	.488	.653	.581	1.720
	FC	.205	.050	.187	4.137	.000	.108	.303	.491	2.035

***Dependent Variable: BI

The coefficient analysis describes the relationship between the dependent variables and each independent variable. The p-values for the coefficients specify whether these relationships are significant. It indicates that if the p-value is higher than 0.05, it is measured as not significant and indicates strong evidence of the null hypothesis. In another word, the hypothesis is not supported. While p-value lower than 0.05 will be measured as significant and indicates weak evidence against the null hypothesis and thus support the hypothesis.

From the Sig. column in Table 10, there is one variable having a p-value above 0.05, which is personal innovativeness with p-value of 0.128. The others on the other hand have a p-value that is <0.05, where facilitating condition with p-value of 0.000, social influence with p-value of 0.036, and perceived compatibility is 0.000. This shows that SI, PC, and FC are significant with customers' intention to accept e-Payments, whilst PI is not significant.

For PI: Personal Innovativeness, the p-value is 0.128, p>0.05. There is no significant relationship between personal innovativeness and customers' intention to accept e-Payments in Klang Valley.

For SI: Social Influence, the p-value is 0.036, p<0.05. There is a significant relationship between social influence and customers' intention to accept e-Payments in Klang Valley. The beta value is 0.083 indicating that a unit increase in social influence would result in a 0.083 increase in customers' intention to accept e-Payments in Klang Valley.

For PC: Perceived Compatibility, the p-value is 0.000, p<0.05. There is a significant relationship between Perceived Compatibility and customers' intention to accept e-Payments in Klang Valley. The beta value is 0.571 indicating that a unit increase in Perceived Compatibility would result in a 0.571 increase in customers' intention to accept e-Payments in Klang Valley. This variable has the strongest beta, and hence the most influential.

For FC: Facilitating Conditions, the p-value is 0.000, p<0.05. There is a significant relationship between Facilitating Conditions and customer's intention to accept e-Payments in Klang Valley. The beta value is 0.205 indicating that a unit increase in Facilitating Conditions would result in a 0.205 increase in customer's intention to accept e-Payments in Klang Valley.

Summary Result

As a summary, based on the results in table 12, it can be seen that three variables, social influence, perceived compatibility, and facilitating condition are significant towards the intention to accept e-Payments in Klang Valley.

Table 11
Summary Results

Hypotheses	P-Value	Decision
H1: There is a relationship between personal innovativeness and customers' intention to use. mobile phone for e-payment in Klang Valley	P=0.128 p>0.05	REJECTED
H2: There is a relationship between social influence and customers' intention to use mobile phones for e-payment in Klang Valley	P=0.036 P<0.05	ACCEPTED
H3: There is a relationship between perceived compatibility and customers' intention to use mobile phone for e-payment in Klang Valley	P=0.000 P<0.05	ACCEPTED
H4: There is a relationship between facilitating conditions and customers' intention to use mobile phones for e-payment in Klang Valley	P=0.000 P<0.05	ACCEPTED

Discussion & Recommendations

Based on the research conducted by past researchers Lui et al (2021) personal innovativeness is associated with the acceptance of the latest technology. However, it is important to note that in today's environment where e-payments have become a norm, especially after the pandemic where many consumers have resorted to online purchases to reduce physical contact, it is no longer a new introduction to the market where the early adopters will only be showing positive attitudes to embrace e- payments. It has become almost synonymous with the way consumers in Malaysia carry out their daily purchases, especially where the government has also been encouraging the use of e-wallets in the nation. In this case, the results obtained in this research where p=0.128, p>0.05 shows that there is no relationship between personal innovativeness and the customers' intention to use mobile phones for e-payment in Klang Valley.

In addition, the second variable has been affirmed by past researchers (Yeow et al., 2017; Chinnasamy et al., 2022; Sayantan et al., 2020), that individuals are influenced by the people around them when it comes to making decisions to embrace the use of technology.

This can be construed to be true, especially in Malaysia where the population is highly collectivistic. As such, they are more likely to be seeking the advice of the people in their social circle or be influenced by their actions when it comes to making their own decisions. This is also because no man is an island, and they may be likely to want to feel belong in the group so that they 80 are able to also satisfy their belonging needs. The strong recommendation from the social circle such as positive reviews will also help to increase confidence in adoption especially if the individual is hesitating on the pros and cons of the adoption. Therefore, the findings obtained in this research where $p=0.036$, $p<0.05$ shows that there is a positive significance between social influence and the customers' intention to use mobile phones for e-payment in Klang Valley.

Compatibility is crucial because if it matches with the individual's value system, this will influence the adoption of new technologies without much restraint (Cherinet, 2019; Tasnim et al., 2021; Tim Benson, 2019). In a way, this makes sense because if there is the compatibility of the new technology with the user's existing gadgets then this requires less hassle or changes to be made in order to adopt the new invention. Similarly, if the compatibility allows the user to experience the maximum level of benefit with the least effort on their end, this does not give a reason to the individual to show resistance or a reason to reject the use of the new technology. For instance, during the pandemic, the government in Malaysia has been implementing the need for physical distancing. In order to facilitate this policy, the use of cashless payment has been used as a solution and when the consumers are able to download compatible e-wallet apps based on the operating system of their mobile phones easily, this will increase their experience with the use of technology. In this case, the results obtained where $p=0.000$, $p<0.05$ shows that there is a positive significance between perceived compatibility with and the customers' intention to use mobile phones for e-payment in Klang Valley.

Moreover, from the literature review conducted, past academicians (Wan et al., 2020; Wannisa, 2020; Isaac, 2019), agree that facilitating conditions is crucial to increase the consumer's intention to adopt the use of new technology. This is because if there are sufficient resources such as a tutorial, support, quality, and efficient design of the new technology provided to the consumer this will increase the perception of ease of use and also stir the interest within the consumer to adopt the technology. Otherwise, with the individuals being busy with their commitments in today's hectic environment, it may deter them from willingly embracing a new technology if it requires a lot of commitment on their end to try to figure out the use of the technology. Hence, this shows that when there is flexibility, practicality, and strong support given to incentivize the consumer this will help them to be more interested in getting to know the new technology especially if the consumer is from the older generation population where they may have less exposure to new technology as compared to the newer generation of consumers. As such, the results shown in this research where p-0.00, $p<0.05$ shows that there is a positive significance between facilitating conditions with the customers' intention to use mobile phones for e-payment in Klang Valley.

In conclusion, this research shows that the use of the UTAUT model is helpful to assist academicians and marketers to understand the consumer's intention towards the acceptance of new technology which is e-payments. From this research, there is a positive significance that is seen across the independent variables of social influence, perceived compatibility, and facilitating condition. While personal innovativeness has played a role in past literature reviews regarding the adoption of other types of innovations, there is no significance tested in this research. This can be attributed to the fact that consumers in Malaysia are trying out

e-payments because they are implicated by the pandemic which is an uncontrollable external factor. Also, with the newer generation of consumers who are brought up in the technologically advanced world, they are no longer lacking in awareness as such they inadvertently seek to embrace the use of new technology as this is a part of their life.

Further to this, as Malaysians grew up in a collectivist society, they are likely to be surrounded by the opinions of others when it comes to making decisions. As such, if the people in their social circle experience value or positive outcomes from the use of e-payments, this will also increase the likelihood of their intention to resort to the same adoption. This can also be construed to be part of human nature to want to feel belonged and also benefit from the same value that the rest of the people in their social circle are exposed to. Through this, it is clear that in order to increase consumer intention to adopt e-payment, it is important to ensure that there is perceived usefulness which is in the form of convenience and safety while there is also perceived ease of use which is through the offerings of support and tutorials which will make the adoption effortless. Combined with the positive word-of-mouth recommendation from the social circle of people, this will help the adoption of e-payments in Klang Valley to be successful.

Based on the findings of this research, the use of e-payment is increasingly important as such it is crucial that marketers are able to understand the factors which will be able to trigger the consumer intention to adopt new technology so that it eases the switch in their outlets from the traditional means of making payment to the new way of doing cashless transactions. This is crucial because it will enable marketers to continue to be able to retain their existing customers while attracting new customers when they are able to convince their customers that the adoption of e-payments is easy and useful to them. In a way, this also helps to reduce the risk of transmission while it also helps retail stores to reduce the need for manpower in the stores.

From this research, social influence is an important factor when it comes to influencing the customer's intention to adopt e-payment. As such, retailers should first ensure that their e-payment system is useful and brings value to the consumer to be able to attract their interest. In this case, this involves the design, technology used, and features of the system which can lead to a better experience. Otherwise, if the customer experiences zero enjoyment or negative experience with the e-payment this will then lead to the start of negative word-of-mouth recommendations which will inevitably instigate the rest of the people in the social circle or community to be aware of the negative experiences of using e-payment. As a result, people will tend to trust the experience of the people in their social circle which will then lead to resistance to adopting e-payment.

Finally, by referring to this study, there is some recommendation for future study. Further study can suggest extending the research's coverage throughout Malaysia consisting of urban and rural areas to obtain clearer information to further develop customer intention toward mobile payment in Malaysia. Furthermore, future research can also examine other factors like perceived security, perceived usefulness, price value, perceived speed, and performance expectancy to obtain more accurate factors. Then, encouraging to an expansion of the sample size to a higher number of respondents would result in a more accurate illustration of the result and a valid representation of the population. A higher sample size expresses a higher response rate which supports researchers toward more inclusive market research understanding. Further research can increase the date collection method instead of focusing on one method. There are many data collection methods that can be used in future research as an alternative to the questionnaire survey such as interviews, observation,

ethnography, and archival research. Further research suggested making available the questionnaire in multi-languages like English, Malay and Chinese to raise the degree of understanding. When respondents are familiar with the language which they applied in daily life, they are more willing to respond truthfully.

References

Ajeng, A. P., & Imam, S. (2022). Quick Response Indonesian Standard (QRIS): Does Government Support Contribute to Cashless Payment System Long-term Adoption? *Journal of Marketing Innovation, (1),* 27-41.

Anastasya, R. D., Shinta, A. H. H, Ikramina, L. H. H, Hernawati W. R., Havidz, A. (2021). Is Bheavioural Intention of using OVO as Mobile Payment driven by UTAUT 2? *ICEBE 2021.* https://doi10.4108/eai.7-10-2021.2316811.

Aslam, H., Mohd, A. A., & Mohammed A. A. (2017). Challenges perceived by consumers in the cashless transaction. *National Seminar on Cashless 2017*. http://cashlessindia.gov.in.

Aman, A. S. (2022). E-payment gains further traction, growing 30.2pct to 7.2bil transactions in 2021, says Bank Negara. *New Straits Times*.

Alaa, M. M. (2020). The Unified Theory of Acceptance and Use of Technology: A New Approach in Technology Acceptance. *International Journal of Sociotechnology and Knowledge Development, Volume 12, Issue 3,* 79-98.

Alyssa, C. C., Mariel, B. A. S. D., & Glenda Mica, T. O. (2022). Influencing Factors on Mobile Wallet Adoption in the Philippines: Generation X's Behavioral Intention to Use GCash Services. *Journal of Business and Management Studies.* ISSN: 2709-0876. http://doi10.32996/jbms.

Anshul, M., Suresh, S., & Swati, S. (2019). An empirical study of factors influencing consumers' attitude towards adoption of wallet apps. *International Journal of Management Practice, Vol. 12, No. 4,* 426-442.

Bo, Q., Li Wei, & Zhang, Y. (2022). Factors affecting consumer acceptance of electronic cash in China: an empirical study. *Financial Innovation (2022).* https://doi.org/10.1186/s40854-021-00312-7.

Carlos, F., Migual, G., & Yuntou, L. (2022), Mobile payments adoption – introducing mindfulness to better understand consumer behavior. *International Journal of Bank Marketing, Vol. 38, No. 7*, 1575-1599.

Cigdem, A., & Aycan, K. (2018). Determinants of Mobile Banking Use: An Extended TAM with Perceived Risk, Mobility Access, Compatibility, Perceived Self-efficacy and Subjective Norms. *Industrial Engineering in the Industry 4.0 Era*, 225-238.

Cherinet, B. C. (2019). Factors affecting Attitudes towards Adoption of Mobile Banking: Users and Non-Users Perspectives. *Emerging Markets Journal, Volume 9, No 1 (2019).* ISSN 2158-8708.

Chauhan, V., Rambalak, Y., & Vipin, C. (2022). Adoption of electronic banking services in India: an extension of UTAUT2 model. *Journal of Financial Services Marketing, Vol. 27, No 2*. http://doi10.1057/s41264-021-00095-z.

Chen, W. C., Chen, C.W., & Chen, W.K. (2019). Drivers of Mobile Payment Acceptance in China: An Empirical Investigation. *Information (2019).* https://doi.org/10.3390/info10120384.

Daniel Okereke. (2017). Factors Driving Mobile Payment Adoption: Benefits, Challenges & Opportunities. *Business and economic (2017).* http://doi10.13140/RG.2.2.24752.25603.

David, C., & Singh, C. B. (2017). A Study of Customer Innovativeness for the Mobile Wallet Acceptance in Rajasthan. *Pacific Business Review International. Vol. 10, Issue 6*, 7-15.

Dedi, S. S., & Tampubolon, M. P. (2020). E-Wallet as a Payment Instrument in the Millennial Era. *IOP Conference Series: Materials Science and Engineering*. http://doi:10.1088/1757-899X/879/1/012139.

Dissanayake, S. S. N. D., Dewasiri, N. J., Dharmarathna, D. G., & Karunarathna, K. S. S. N. (2022). Health-related Behavior and Adoption of Mobile Payments in Life Insurance during the Pandemic: Evidence from Sri Lanka. *Asian Journal of Management Studies, Volume II Issue I (2022),* pp.46-71.

Ferebee, S., & Davis, W. J. (2011, August 11). The Neural Persuasion Model: Aligning NeuralReadiness, Perceived Need, and Intervention Strategies. *Academia.edu. https://www.academia.edu/2648968/adfa_p_1_2011_Springer_Verlag_Berlin_Heidelberg_2011_The_Neural_Persuasion_Model_Aligning_Neural_Readiness_Perceived_Need_and_Intervention_Strategies*

Haidar, J. I. (2020). Late-movers outperform first-movers in export markets. *Economics Letters*. https://doi.org/10.1016/j.econlet.2020.109565

Hajazi, M. U. A., Chan, S. S., Ya'kob, S. A., Siali, F., & Abdul Latip, H. (2021). Usage Intention of Qr Mobile Payment System Among Millennials in Malaysia. *International Journal of Academic Research in Business and Social Sciences, 11(1),* pp. 645–661.

Hazrati, H., Ikramina, L., Havidz, M. A., Hapzi, A., & Muhammad, K. I. (2018). Intention to adopt WeChat Mobile Payment Innovation toward Indonesia Citizenship Based in China. *International Journal of Application or Innovation in Engineering & management (IJAIEM). Vol. 7, Issued 6,* 105-117.

Hendy, M. A., Izra, B., & Maizaitulaidawati, M. H. (2020). COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia. *Cogent Business & Management (2020), 7*. https://doi.org/10.1080/23311975.2020.1804181.

Hidayat, U. R. I., Alzahrani, S., Rehman, M. Z., & Akhter, F. (2022). Determining the factors of m-wallets adoption. A twofold SEM-ANN approach. *PLoS ONE 17(1): e0262954.* https://doi.org/10.1371/journal.pone.0262954

Hotna, M. S., Rajesri, G., Iwan, I. W., & Iman, S. (2019). Examining the Role of Usability, Compatibility and Social Influence in Mobile Banking Adoption in Indonesia. *International Journal of Technology. Vol. 10, Issued 2,* pp. 351-362. ISSN 2086-9614.

Ida, R., Arinal, M., Ayatulloh, M. M., & Nelia, F. S. (2018). Critical Factor of Mobile Payment Acceptance in Millenial Generation: Study on the UTAUT model. *Advances in Social Science, Education and Humanities Research.* Vol 306, 123-127.

Imran, A. K. (2018). The Cashless Economy: Challenges and Prospects. *International Journal of Innovative Research and Advanced Studies (IJIRAS). Vol. 5, Issue 1,* 189-193.

Intan, S. M. S., Yuslina, L. M. Y., Ainun, N. M., NorIrvoni, M. I., Hartini, Z. J., & Hidayatul, A. A. K. (2018). Factors Influencing the Adoption of E-Payment: An Empirical Study in Malaysia. *Advances in Business Research International journal.* 53-62.

Isaac, K. M. (2019). Factors Influencing the Intention of University Students to Adopt and Use E-Government Services: An Empirical Evidence in China. *SAGE Open (2019).* https://doi.org/10.1177/215824401985582.

Jalayer, K., Ahmet, B. O., Anil, B. (2017). Security-related factors in extended UTAUT model for NFC based mobile payment in the restaurant industry. *Computers in Human Behavior. Vol. 70,* 460-474.

Jonathan, M. S. S. S. (2022). Factors Affecting the Intention to Adopt E-Wallet Services During Covid- 19 Pandemic. *Journal of Arts & Social Sciences. Vol. 5, Issue 2,* 28-40.

Jong, H. J., Eunseon, K. A., & Dong, H. K. (2020). Mobile payment service usage: U.S. consumers' motivations and intentions. *Computers in Human Behavior Reports, (1).* https://doi.org/10.1016/j.chbr.2020.100008 (2020) 100008.

Kamaghe, J., Luhanga, E., & Kisangiri, M. (2020). The challenges of adopting M-learning assistive technologies for visually impaired learners in higher learning institutions in Tanzania. *Paper—The Challenges of Adopting M-Learning Assistive Technologiesfor Visually Impaired Learners. Vol. 15, No. 1,* 140-151.

Komlan, G., Xu, Y., Komi, M. A. (2019). Extended Technology Acceptance Model to Predict Mobile-Based Money Acceptance and Sustainability: A Multi-Analytical Structural Equation Modeling and Neural Network Approach. *Sustainability 2019, 11, 3639.* http://doi:10.3390/su11133639.

Lim, F. W., F. A., & Ikhsan, R. B. (Directors). (2020). The Role of Personal Innovativeness and Facilitating Conditions in Shaping the Attitudes of Mobile Internet Banking (MIB) Adoption among Generation Y in Malaysia. *Creative Commons CC BY License.* http://doi:10.20944/preprints202003.0407.vl.

Lui, Tze K., Zainuldin, M. H., Yii, K. J., Lau, L. S., & Go, Y. H. (2021). Consumer adoption of Alipay in Malaysia: The mediation effect of perceived ease of use and perceived usefulness*. PERTANIKA Journal of Social Science and Humanities, Vol. 29, Issued 1, pp.* 89-418. ISSN 0128-7702, https://doi.org/10.47836/pjssh.29.1.22.

Machmudin, P., Intan, S. M., Shuhaida, M. S. (2022). The COVID-19 Pandemic as a Driving Force for E-Wallet Adoption in Indonesia. *Business and Management Horizons. Vol. 9, No. 2.* ISSN 2326-0297 2021.

Madhu, G., & Manisha, N. (2017). Cashless Economy: Problems and Prospects. *International Journal of Engineering Research & Technology (IJERT), Vol. 5, Issue 11.* ISSN: 2278-0181.

Malarvizhi, C. A., Al Mamun, A., Jayashree, S., Naznen, F., & Abir, T. (2022). Predicting the Intention and Adoption of Near Field Communication Mobile Payment. *Frontiers in Psychology, Vol. 13.* http://doi: 10.3389/fpsyg.2022.870793.

Mohammad, H. O. (2019). Factors Affecting the Adoption of Financial Information Systems Based on UTAUT Model. *International Journal of Academic Research in Accounting, Finance and Management Sciences. Vol. 9, No.2, April 2019.* 108–116. E-ISSN: 2225-8329, P-ISSN: 2308-0337.

Mohammad, A. H., Mohammad, I. H., Caroline, C., & Jashim, U. A. (2017). Predicting User Acceptance and Continuance Behaviour Towards Location-based Services: The Moderating Effect of Facilitating Condition on Behavioural Intention and Actual Use. *Australasian Journal of Information Systems Hossain, Hasan, Chan & Ahmed 2017, Vol 21,* pp. 1-22.

Ming, L. Y., & Yin, L. T. (2017). The College Students' Behavior Intention of Using Mobile Payments in Taiwan: An Exploratory Research. *Proceedings of IASTEM International Conference, Singapore, 2nd – 3rd January 2017*. ISBN: 978-93-86083-34-0.

Min, F. W., Yir, H. L., Yu, H. H., & Yun, C. C. (2021). Young Generation's Mobile Payment Adoption Behavior: Analysis Based on an Extended UTAUT Model. *Journal of Theoretical & Applied Electronic Commerce Research. Vol. 16,* pp. 618–636. https://doi.org/10.3390/jtaer16040037.

Muhammad, H., Ibrahim, S. R. H., & Siti, H. H. (2019). Factors influencing Malaysian consumers' intention to use Quick Response (QR) mobile payment. *Jurnal Pengurusan, 57.* pp. 1-16. ISSN 0127-2713.

Norbayah, M. S., & Norazah, M. S. (2017). Determining students' behavioural intention to use animation and storytelling applying the UTAUT model: The moderating roles of gender and experience level. *The International Journal of Management Education.* http://dx.doi.org/10.1016/j.ijme.2017.10.002.

Noha, Y. A., & Monira E. A. (2021). Factors Affecting User Adoption of E-Payment Services Available in Mobile Wallets in Saudi Arabia. *IJCSNS International Journal of Computer Science and Network Security, Vol.21, No.6, June 2021.* https://doi.org/10.22937/IJCSNS.2021.21.6.29.

Nidhi, S., & Neena, S. (2020). How perceived trust mediates merchant's intention to use a mobile wallet technology. *Journal of Retailing and Consumer Services 52 (2020) 101894*. https://doi.org/10.1016/j.jretconser.2019.101894.

Peiran. S., Le, W., & Jie, Y. (2017). How users' Internet experience affects the adoption of mobile payment: a mediation model. *Technology Analysis & Strategic Management*. http://www.tandfonline.com/loi/ctas20.

Pushp, P., Kuttimani, T., Nripendra, P., & Ranab, V. R. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management Volume 54, October 2020, 102144.* https://doi.org/10.1016/j.ijinfomgt.2020.102144.

Revathy, C., & Pitchandi, B. (2020). Determinants of Behavioural Intention On E-Wallet Usage: An Empirical Examination in Amid of Covid-19 Lockdown Period. *International Journal of Management (IJM) Volume 11, Issue 6, June 2020,* pp. 92-104.

Sayantan, K., Amandeep, D., Puneet, K., & Rojers, P. J. (2020). Factors influencing the adoption postponement of mobile payment services in the hospitality sector during COVID-19. *Journal of Hospitality and Tourism Management 46(March)*:26-39. http;//doi10.1016/j.jhtm.2020.11.004.

Sfenrianto, S., Junadi, J., and Saragih, M. (2017). The analysis of consumer's intention model for using E-payment system in Indonesia. *2017 International Conference on Sustainable Information Engineering and Technology (SIET).* http:// doi10.1109/SIET.2017.8304113.

Sobti, N. (2019), "Impact of demonetization on diffusion of mobile payment service in India: Antecedents of behavioral intention and adoption using extended UTAUT model", *Journal of Advances in Management Research*, Vol. 16 No. 4, pp. 472-497. https://doi.org/10.1108/JAMR-09-2018-0086.

Sharidzaly, B., Norisan, A. K., Haryani, H. (2018). Factors of Adoption Intention for Near Field Communication Mobile Payment. *Indonesian Journal of Electrical Engineering and Computer Science, Vol. 11, No. 1,* pp. 98-104.

Shrikala, K. K. (2017). Cashless Transaction: Opportunities and Challenges with special reference to Kodagu district of Karnataka. *International Journal of Engineering Development and Research, Volume 5, Issue 3,* ISSN: 2321-9939.

Stephanie, R., Yulianto, S. (2020). Factors Affecting Consumers' Adoption Of Electronic Payment: An Empirical Study On Indonesian Customer. *International Journal of Economics, Business and Management Research Vol. 4, No. 06.* ISSN: 2456-7760.

Swain, K. R., & Kumar, V. (2121). Adoption and Usage of Mobile Payment Systems by Consumers and Merchants [Doctoral dissertation].

Tim Benson. (2019). Digital innovation evaluation: user perceptions of innovation readiness, digital confidence, innovation adoption, user experience and behaviour change. *BMJ Health Care Inform 2019*. http://doi:10.1136/bmjhci-2019-000018.

Tiong, W. Ni. (2020). Factors Influencing Behavioural Intention towards Adoption of Digital Banking Services in Malaysia. *International Journal of Asian Social Science, Vol. 10, No. 8,* 450-457.

Tasnim, F. U. A., Michele, S. S. R., & Jugindar, S. K. S. (2021). A Quantitative Study on The Factors Influencing Higher Education Institutions Students' Acceptance of Mobile Payments in Klang Valley, Malaysia. *Electronic Journal of Business and Management, Vol.6, Issue 3,* pp. 15-43.

Tsai, J. M., Cheng, M. J., Tsai, H. H., Hung, S. W., & Chen, Y. L. (2019). Acceptance and resistance of telehealth: The perspective of dual-factor concepts in technology adoption. *International Journal of Information Management*. Volume 49, 34-44.

Seesuk, W. M. B. A. (2020), Facilitating Condition, Attitude, Trust, Perceived Usefulness, and Effort Expectancy Affecting Mobile Banking Application Adoption of Consumers in Bangkok. *Graduate School, Bangkok University*, (56 pp.)

Yap, C. M., & Boon, A. N. (2019). Factors Influencing Consumers' Perceived Usefulness of M-Wallet in Klang Valley, Malaysia. *SIBR Conference on Interdisciplinary Business & Economics Research, Proceedings Volume 8, Issue 2,* 1-26.

Yusra, Y., & Agus, A. (2020). The Influence of Online Food Delivery Service Quality on Customer Satisfaction and Customer Loyalty: The Role of Personal Innovativeness. 6-12. *Journal of Environmental Treatment Techniques, Volume 8, Issue 1,* 6-12.