

**MBA Project**

**MGT7998**

**FACTORS THAT AFFECTS THE ACCEPTANCE OF THE USES OF E-WALLET AMONG THE CONSUMER IN KLANG VALLEY**

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**FACTORS THAT AFFECTS THE ACCEPTANCE OF THE USES OF E-WALLET AMONG THE CONSUMER IN KLANG VALLEY**

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**Abstract**

The innovation of mobile technologies has changed consumer daily life especially the payment method, which is the rapidly growing payment channel as a substitute for the traditional payment method. Government and merchants have done a lot of promotion activities to increase the acceptance level of mobile payment. However, the acceptance level of E-Wallet in Klang-Valley is low.

**Keywords:** **E-wallet, facilitating condition,** **social influence,** **perceived compatibility, Recommendation**

**Chapter 1：Introduction**

* 1. **Introduction**

This research is aimed at studies the factors that affect the acceptance of the uses of E-wallet among the consumer in Klang valley areas. This chapter will specifically discuss the background of the study, problem statement, research objectives, and questions as well as the significance of the study.

* 1. **Background of The Study**

The digitalized evolution that takes place in the world has seen changes in the industry as well as in the lives of the society whereby the expansion of the internet convergence with the digital device have seen the world focus or move towards a more efficient and technological era and also known as the Industry revolution 4.0. Which are the exchange of data and technological automation. According to Reinfurt, Falkenthal, Breitenbücher, & Leymann (2017). The evolution of technology has also ensured humans' online transactions and also business to be heavily dependent and business to run smoothly in this digitalized era such as the uses of mobile payment for payment of supply from the manufactures. This allows the country's e-commerce to run well with the development of E-wallet which is fast developing in every corner of the country. According to the definition of an E-wallet, any wireless instruments that use for active and confirm payments are categorized as mobile payments. Mobile devices such as personal digital assistants (PDAs), smartphones, tablets can function to transmit all kinds of data and provide services to pay for the products and services in which it also includes the applications offers in the smartphone which enable cashless transactions (Melanie Pinola, 2017). Mobile payment apps including Apple pay, Samsung Pay, Alipay, etc. There are many more mobile payment apps and alternatives that have been introduced to make human life easier and increase the living status. The introduction of E-wallet to the world has eased the burdens of society toward the traditional perceptions of bringing physical cash (Pham & Ho, 2015). The fear of the risk of physical cash being stolen and being misused has been now been minimized with the introduction of E-wallets. According to The News Strait Times, Francis Dass (April 27, 2017) reported that Malaysians are interested and have the intention to adopt mobile payments as an alternative to replace the physical cash and cards. The statement has strongly supported by the Mobile Attitudes Study which was carried by YouGov in 2017, which reported that 70% of 750 participants have the intention to adopt this new technology. Thus, E-wallet has become another alternative for the customer to make their bills which are easier and convenient for them. But the adoption of e-wallet in Malaysia is still at the Premature stage compare to other countries such as China and India (Tan et.al, 2014). Most Malaysian tend to remain the current

payment option such as cash. It is important to encourage and persuade Malaysians to adopt this payment system as a lot of companies are doing a lot of investment to build up the systems as it also represents the future of e-commerce.

**1.3 Problem Statement**

The growth of e-wallets is related to the use of e-wallets to sell and purchase goods and products via wireless devices such as smartphones. The growth of electronic wallets has coincided with the growth of Internet users. According to Visa's 2017 report, Southeast Asia's digital population is growing at an incredible rate, with new Internet users growing at four times the rate of the general population. According to 2017 data from Malaysia's Communications and Multimedia Commission (MCMC), 89.3% of Internet users use smartphones to go online, with a mobile penetration rate of 140%. This situation shows that Malaysian customers have unwittingly been exposed to e-wallet services, as it is undeniable that e-wallet services are more. Due to the development of E-commerce in Malaysia, more and more business models are changing from the traditional entity model to the traditional click model. In this development, the emergence of e-wallet has helped the development of e-commerce, but the development of e-wallet in Malaysia has encountered problems (Hoofnagle, 2017).

The combination of the Internet and mobile devices has changed the way societies shop and function as businesses. According to (Leong, Hew, Tan Ooi,2013), e-wallet is not a new idea or new service in the industry, as payment methods have been launched and adopted early in developed countries such as Canada (Shaw,2014) and the United States (Shin,2009). One of the first factors to be adopted by developed countries is that electronic wallets have proved very convenient. As COVID-19 outbreaks and robbery rates continue to grow. Malaysians are increasingly shopping online, and merchants are changing their business models, but in reality, many stores do not have cashless payment devices. However, this cannot be considered to be the same in Malaysia as a whole, as the mindset of most people and the internal environment of the country are not fully prepared or understood to accept the functions of e-wallet.

Using cash leads to more money laundering, but using electronic wallets does not. Because money in an e-wallet can be tracked every time (Creswell, 2017). So Malaysia must make the development of e-wallet better. Therefore, it is very important to study the influencing factors of user acceptance of mobile payment in Malaysia. The expansion and function of the e-wallet are very important for enterprises and society to gain a competitive advantage in the industry. Previous studies have limited research and understanding of the factors influencing customer acceptance of e-wallet services in Malaysia. So. The purpose of this study is to provide insights and exploration into e-wallet services in Malaysia by investigating possible factors influencing the acceptance of mobile payment services by Malaysian customers.

**1.4 Research Objectives**

In the study of factors influencing consumers' acceptance of e-wallet in Klang Valley, four factors such as personal innovation and social influence are concerned. If it turns out that there are positive effects between them, then by advancing and improving these four factors. The development of e-wallet in Malaysia will be smooth and the development of e-commerce in Malaysia will be better and better.

1. To study the effect of facilitating conditions on customer's intention to accept E-wallet in Klang Valley.

2. To study the effect of social influence on customer's intention to accept E-wallet in Klang Valley.

 3. To study the effect of perceived compatibility on customer's intention to accept E-wallet in Klang Valley.

**1.5 Research Questions**

1. Does the facilitating condition affect customer's intention to accept E-wallet in Klang Valley?

2. Does the social influence affect customer's intention to accept E-wallet in Klang Valley?

3. Does the perceived compatibility affect customer's intention to accept E-Wallet in Klang Valley?

**1.6 Hypothesis of The Study**

H1: There is a relationship between facilitating condition have a positive effect and the customer's intention to accept E-wallet .

H2: There is a relationship between social influence has a positive effect on the customer's intention to accept E-Wallet.

H3: There is a relationship between perceived compatibility and customer's intention to accept E-Wallet .

**1.7 Significance of The Study**

The research of this study will contribute precious information and details about the customer acceptance of E-Wallets in the Klang Valley. E-Wallets service providers can have a better understanding of the factors that influence the acceptance of E-wallets services. This study also could serve as a guideline for merchants who plan to adopt the E-wallets. In their business operation. Besides that, this finding of the study also could help the business to increase customer satisfaction and expectation by improving their services and performance. The business profit can be increased as the expectation of customers fulfilled. Higher corporate profits in Malaysia will boost the Malaysian economy.

**1.8 Contribution of the Study**

E-wallet is a development trend, but it has not been popularized in Malaysia. Therefore, this study is of great significance to the development of e-wallet services in Malaysia. This study provides them with detailed information about e-wallet and helps them determine the market acceptance and market prospect of Malaysia. Entrepreneurs can refer to this study when deciding whether their company should operate and provide e-wallet services. The findings of this study can also help entrepreneurs preparing to provide e-wallet services to understand the important factors affecting the use of e-wallet, including speed, convenience, security, and social impact. Therefore, entrepreneurs can improve E-wallet according to these factors, to improve the consumers' acceptance of e-wallet payment.

Besides, this study also helps financial institutions and software development companies to understand the problems consumers may encounter when using E-wallet. Based on the results of this study, financial institutions and software development companies can understand and understand the areas they want to improve to successfully introduce e-wallet in Malaysia.

Besides, this study will help students and future researchers to further study E-wallet. It provides them with more knowledge about the Malaysian E-wallet. Through this study, students can understand what an e-wallet is and the factors influencing its adoption in Malaysia. As a result, they will have a better understanding of the E-wallet market in Malaysia. Due to more and more people's attention to an e-wallet, it will attract many future researchers to be interested in it. This study is useful to them by providing the basic information of e-wallet and the factors influencing the use of E-wallet. Therefore, future researchers can use these factors as reference for future research.

**Chapter 2:Literature Review**

**2.1 Introduction**

The main objective of this study is to determine the factors that affect consumer acceptance of E-wallet. This chapter aims to provide an overview of the E-wallet and the factors that influence consumer's acceptance. In this chapter, an overview and the definition of E-wallet will be introduced to build a common understanding of the conceptualism. Relevant studies have been review to hypothesis the relationship between the factors and the consumer acceptance of E-wallets. The conceptual framework will be proposed as well to describe their relationship.

**2.2 Payment System**

Payment tools are important to business and society as it is the mechanism that uses for the completion of the transaction and triggers the customer-brand interaction. People involved in the activities of exchange products and services throughout the ages. Payment methods evolved from the Traditional barter system, gold, paper money, credit card, and now the payment is done in a cashless way such as through the smartphone, card, and another digital device. Over the past ten years, the payment system has expanded to several channels such as online, ATM, credit card, and so on. The payment system had evolved as the innovation the technology and the transforming of the traditional payment system are needed as it is necessary for the imperative of the business growth and increase the efficiency. According to a 2016 report from the Federal Reserve, there is only 32% of all consumer payments were in cash, the remaining is non-cash payment. This phenomenon is due to customers are enjoying the benefit of the ease and convenience that bring from the non-cash payment method such as credit card, online and mobile payment. The influx of the innovation of technology had brought changes to the payment system and improve customer satisfaction sometimes.

**2.3 E-wallet Overview**

The convergence of digital technology brings changes to the world, whereby the global banking and payment process has been digitalizing. Besides that, with the rapid growth of e-commerce, the online transaction is very much needed as it is easy for the transaction and bring convenience for both buyer and seller. The transformation of the payment system along with the growth of the business world and the innovation of the technology. Unlike a credit card, nowadays users can make payments by creating an account and approach the website to complete their transactions. Several options of digital payments have been offered to the public to increase the convenience of making a payment, a system such as Payments Cards (referring to debit and credit card), digital and mobile wallets as well as another contactless payment method. The emergence of the digital payments method enables the user to make payments with more convenience and confidence in the virtual marketplace. Business sectors recognizing the potential of the E-wallet technology which could help them in maximizing their profits, reducing the cost as well as increasing the satisfaction level of their customers.

**2.4 Definition of E-wallet**

E-wallet is the term that describes the transaction method for goods and services through mobile devices or Personal Digital Assistant (PDA) as well as other wireless communication technology (Zhong, 2015). E-wallets mostly can be approached through downloading the application on mobile devices. Users are required to register and sign up for the account and set up the account with their bank account, credit, or debit card. The transaction of the payment is completed when the user provided the PIN code to authorize the transaction. E-wallet method plays an important role in the trigger and enhances the performance of the online commerce market as well as the economic performance as it brings ease and convenience in the transaction for all parties in the market (Dinh, V. S., Nguyen, H. V., & Nguyen, T. N. 2018). Dahlberg et al. (2008) defined that E-wallet services as the alternatives for the transaction for goods, services, and bills by utilizing the capability of wireless communication technology such as the mobile wallet. Liu, Kauffman, and Ma (2015) have defined the E-wallet by adding aspect "other forms of economic transaction. While (Liébana-Cabanillas., Ramos de Luna, & Montoro-Ríos, 2017) defined that E-wallet payments as any wireless instrument that use to initiate and confirm the payment belongs to the mobile payment category. (Ondrus & Pigneur, 2017) defined that the E-wallet transaction was the payments carried out by at least one way of the mobile devices. 11 Slade, Williams, & Dwivedi (2013) define that the E-wallet transaction process involving three parties which are customers, merchants, and banks, which are different from mobile banking which is direct between consumer and bank. In this research, the E-wallet systems are defined as the alternative electronic payment channel which completed the transaction by using digital devices such as a smartphone or mobile applications.

**2.5 Types of E-Wallet**

The high penetration of mobile devices has caused changes in payments method which change from traditional methods to cellular mobile payments. Mobile Payments act as the backbone of e-commerce as the integration of mobile device and payment systems have created a more safe and convenient payment method for peoples (Herzberg, 2003).

The first payment transaction done through the mobile phone was conducted through Short Messages Services (SMS), where the services provider will send the confirmation message to the user once they were select the purchase option. Once the user confirmed the message, the charges will be charged on a user account.

According to Chang, Y. P., Lan, L. Y., & Zhu, D. H. (2018), defined that the mobile payments services were utilizing information and communication technology such as telecommunication networks. According to Chen & Nath (2008) classified the major forms of mobile payments can be categorized into two which are cellular mobile payment and contactless mobile payment. This research was conducted to test the customer acceptance of these two types of mobile payment which are listed below:

This payment method is made by using mobile devices online and points of sale transactions (POS). The consumer may link their mobile devices with their accounts such as bank account or any transaction account (such as PayPal). The procedures of payments start when consumers initiate payments through their mobile devices. Followed by the confirmation of the transaction after the consumer receives the PIN or password from the service provider to fill in and complete the transaction. Once the transaction is complete, a message or email will be sent to the consumer to notify them of the status of the transactions.

This payment method refers to the "wave & go "payments method which means there is no contact required between the payment device and the merchants interfacing reader. Contactless mobile payment including the payments completed with radio-frequency identification (RFID) and Near Field Communication (NFC) (Attaran, 2006). For example, Apple Pay, Samsung Pay, Boost, Grab Pay as well as other contactless mobile payments.

**2.6 Past Empirical Studies E-Wallet**

Acceptance of E-wallet systems is getting famous among people especially generation X, Y, Z who is more technology elite compare to the old generation. The E-wallet system has been studied by many researchers, and most of them are aimed to determine the factors that influence the acceptance and adoption of mobile payment systems (Dahlberg & Ondrus, 2015.). Some of the researchers are in the opinion that the acceptance of mobile payments are initiate from the psychological factors such as perceived of 13 usefulness and perceived ease of use which are used in the Technology Acceptance Model ( Davis, 1989), behavioral beliefs (Chen, 2008), social influence and personal traits (Yang, Lu, Gupta, Cao,& Zhang,2012). A qualitative research exploring customer adoption of E-wallet was done by (Mallat, 2007). The research was conducted in Finland as the penetration of mobile phones was high. The research was identified as the factors that affecting consumer adoption of E-wallets payment such as relative advantage and compatibility. The majority of past study which was focused on the mobile commerce and payment arena had mentioned the competitive advantage of E-wallet is their independence of the time and location (Carlsson, Walden, Bouwman, 2016). This relative advantage has attracted the majority of people who were willing to try new technology.

**Chapter 3:Methodology**

**3.1 Methodology**

**3.1.1 Quantitative Method**

The quantitative method generally starts with primary data to computed for statistics, which is based on the data that obtain primarily to form hypothesis, speculation or concept which in sync with the utilization of descriptive or inferential data such as survey collected from the general public. Quantitative research usually ends with an agreement or disagreement of the hypothesis proposed and discovers the variables that were proposed throughout the report and proceed with statistics collection, which will be identical with variables by using quantitative methods (Adam, 2015).

**3.2 Data Collection Method**

The data collection was collected through an online questionnaire survey. The online survey is the preferred way to collect data for this research and it is convenient by generating using Google Form and post it on Facebook, social media or send to the respondent through email, WhatsApp. In this research, the questionnaire survey data collection methods are used as instruments to receive information and data from respondents. According to (Johnson, 1999), people tend to more honesty to prove the answer in the survey as in response.

**3.2.1 Primary Data**

Primary date defines as the first-hand data and information which means the data and information are directly received from the respondents. Primary data consists of a questionnaire, surveys, as well as an interview.

**3.2.2 Questionnaire**

The questionnaire is a set of questions that are prepared by the researcher to get their targeted respondent with the purpose to do a survey and collect feedback from them that might help in the research of the study. Each respondent is requested to provide the feedback and response in a predetermined order to the same set of questions. Therefore, the questionnaire also can be referred to as the tools and instrument to obtain and collect information about certain issues of research of study. The number of questions was cautiously set up with the objectives whereby the respondent can understand the question that had been done and will choose the proper ranking or rating that represents their feedback and response. The questionnaire is commonly used to collect the primary data commonly relating to people's behaviour and also gains factual information to classify people and their circumstances (Phella, Blecj, Sean, 2015). The advantages of the questionnaire were respondents can complete the questionnaire survey within a short period. Closed-ended questions are chosen in this research study. The respondent was given a list of predetermined responses to choose their answer. Closed-ended questions often in the formant whereby ask the respondent to give a suitable rate towards the questions where the rate is given represents their perceptions and thought. Moreover, the ranking used in the closed-ended question is in the interval and Likert scale. For example, 1 represents strongly disagree, 2 disagrees, 3 is neutral, 4 agrees and 5 strongly agrees. This could be the ease of examining the frequency of each response. In this research study, a questionnaire of this research is distributed to those targeted respondents with the objectives to get the primary data from respondents about the acceptance of E-Wallet to the consumer in the Klang Valley. This method also to apply when identifying the connection between independent variables and dependent variables.

**3.3 Research Design**

Sampling is a method to represent the subset of the population, whether general or specific which is also known as a sample. The sample collected through the survey will produce the studies to be more accurate and easier to work with (Babbie, 2008).

Research design is a framework of the research to construct the specifications of approach which are observed by the researcher to satisfy the studies conducted (Kumar, 2013). This research uses quantitative research to quantify the facts or data collected and pick out the elements and factors that have an influence that affect the intention of purchasing houses and decision making at Klang Valley.

Quantitative research helps to indicate the objective and the numerical, analytical, or mathematical evaluation of statistics collected through online questionnaires or by manipulating pre-current statistical records with the adaptation of computational strategies (Kevin Gray, 2017).

Descriptive research is research conducted to "describe" a behaviour, phenomenon, concern, or situation and usually used to justify questions to a particular research problem or a research question, which consists of when what, who, and the way of how the research was conducted (CIRT, 2013).

**3.3.1 Target Population**

James, & Corden (2017) defined that the target population is referring to the group of people who had targeted by the researcher to obtain data to achieve the research objective of this study. The main purpose of this research is to study the acceptance of the uses of E-Wallet among the consumer in Klang Valley. Moreover, the target population of the research is the consumer who is using the E-Wallet payment. Therefore, the target population for the survey was targeted in the Klang Valley.

**3.3.2 Sampling Size**

Sample size refers to the group of individuals selected from the population which draws so that the researcher can get the information and conduct the examiner based on the answer that is given by the sample size (Adam & Sherlock, 2015). In this research, a total of 300 sets of the questionnaire are distributed to the consumers in Klang Valley. The respondents fill up the questionnaire and giving back without missing any inquiries. Therefore, there will be a sample size of 300 respondents in this research study and the researcher will use the 300 respondents in this research to make this more accurate. Based on the sample size table provided by The Research Advisor (2006), there is a negative relationship between the sample size and the margin of error, which means that the smaller sample size will have larger Margins of error. It suggested that the population size which more than 250,000, the sample size will be 300.

**3.3.3 Sampling Design**

The sampling size is the collection of several respondents, which serves as the raw data and analysis for this study (Mahkota, 2016). For this research, a total of 300 sets of surveys and questionnaires are distributed to the E-wallet consumer in Klang Valley.

The respondents are required to fill up the questionnaire and return without missing any inquiries. After 300 sets of questionnaire were completely done by the respondents, the process of information collection is stopped, and proceed to key in the information for tabulation.

**3.4 Research Instrument**

The research instrument is the measurement tool used in this research study, such as the questionnaire method. This method is the way to obtain information and data from the respondents. The questionnaire has to be clear and relevant to the research study. The respondents will be easy to understand the questionnaire and save time to answer the question when the questionnaire is designed in a format (Wills, 2016).

**3.4.1 Questionnaire Design**

There will have sections separate in the questionnaire to collect the data effectively and obtain the objective of this research study. Section A consists of the demographic information of the respondents which are age, gender, ethnic group, and income level. Section B consists of the three independent variables which are social influence, facilitating condition, Perceived Compatibility. 5 points scale will be used in this research study and this is the most common scale to use in the questionnaire (Optimum, 1999). Research design defines the overall structure and guideline for connecting the conceptual research problems to the research (Cresword, 2016). According to Barne & Abbott (2002) mentioned that the research design is the main for one or both major functions which are exploratory data collection and analysis, as well as hypothesis testing. Exploratory data collection and analysis referring to the research that is main to identify the latest and relationship while hypothesis testing is to check the adequacy and accuracy of the proposed explanation. This research is a formal study which begins with the creation of research questions and hypothesis as well as mainly to identify the adequacy of hypothesis and answer the research questions. This research is looking for asymmetrical relationships where assume that the changes in independent variables will affect the dependent variables in this study. The quantitative data collection method is adopted for this research. The instrument used to collect data is a self-administered questionnaire distributed to the respondents in the form of a survey and the primary data was obtained for the analysis.

**3.4.2 Data Analysis**

Data analysis refers to the process of creating information and transform the data to obtain valuable information. The first step of data analysis is to edit the data that was collected in the questionnaire and transform it into the respective code. After that, the data will be organized according to the objectives and research questions. The data collected by the questionnaire format will be tested and analyzed by using a software program called Statistical Package for Social Sciences (SPSS). SPSS software able to compile and analyses the complicated data and showing the related information such as reliability, correlation, and so on. The results generated were very dependable and widely used in academic research.

**Chapter 4:Research Findings**

**4.1 Descriptive Analysis**

**Gender**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency | Percent | Valid Percent |  Cumulative Percent |
| Valid | Male | 237 | 79.0 | 79.0 | 79.0 |
|  | Female | 63 | 21.0 | 21.0 | 100.0 |
|  | Total | 300  | 100.0 | 100.0 |  |

 ***Table of 1: Frequency of Gender***

Table 1 shows the numbers of participants between males and females in this study. A total of 237 male respondents and 63 female respondents had distributed the questionnaire and the result shows the male respondent are way more than girl respondents 79% of male respondents over 21% of female respondents. In this case, it indicates that the male is more likely to buy things online by using E-Wallet.

**Age Group**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | <20 | 6 | 2.0 | 2.0 | 2.0 |
|  | 21-30 | 196 | 65.3 | 65.3 | 67.3 |
|  | 31-40 | 90 | 30.0 | 30.0 | 97.3 |
|  | 41-50 | 8 | 2.7 | 2.7 | 100 |
|  | Total | 300 | 100 | 100 |  |

***Table of 2: Frequency of Age Group***

Table 2 shows the different ages of respondents from table 2 of 4 categories which are <20 years old, 21-30 years old, 31-40 years old, 41-50 years old. The frequency analysis shows that most respondents who participate in this research are 21-30 years old and 31-40 years old categories, which contributed 65.3% and 30.0% respectively. The <20 years old and 41-50 years old contributed 2% and 2.7%. This reported that most of the users are between 21-30 in Klang Valley.

**Ethnic Group**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency  | Percent | Valid Percent | Cumulative Percent |
| Valid | Malay | 17 | 5.7 | 5.7 | 5.7 |
|  | Chinese | 264 | 88.0 | 88.0 | 93.7 |
|  | Indian | 18 | 6.0 | 6.0 | 99.7 |
|  | Others | 1 | .3 | .3 | 100.0 |
|  | Total | 300 | 100.0 | 100.0 |  |

***Table of 3: Frequency of Ethnic Group***

Table 3 shows the frequency of an ethnic group of the different races who participate in this study. Most respondents who did this questionnaire are a group of Chinese, which contributed to 264 respondents (88%). Meanwhile, the group of Malay and Indian are quite close, which contributed 17 respondents and 18 respondents respectively. Lastly, the group of other races contributed to 1 respondent (0.3%).

**Income level**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid  | Below RM1,500 | 12 | 4.0 | 4.0 | 4.0 |
|  | RM1,500-RM3,000 | 32 | 10.7 | 10.7 | 14.7 |
|  | RM3,000-RM4,500 | 224 | 74.7 | 74.9 | 89.6 |
|  | RM4,500-RM6,000 | 25 | 8.3 | 8.4 | 98.0 |
|  | Above RM6,000 | 6 | 2.0 | 2.0 | 100.0 |
|  | Total | 299 | 99.7 | 100.0 |  |
| Missing | System | 1 | .3 |  |  |
| Total |  | 300 | 100.0 |  |  |

***Table of 4: Frequency of Income level***

Table 4 shows the frequency of income of respondents who had different income levels participate in this study. Most respondents come from the income categories of RM3,000-RM4,500 group of people which had 224 respondents (74.7%). Following the RM1,500-RM3,000 group of respondents had 32 respondents (10.7%). Other than that, the income of RM4,500-RM6,000 had 25 respondents (8.3%). Following by the respondents who have below RM1,500 had 12 respondents. Lastly, the respondent above RM6,000 have only a total of 6 respondents (2.0%)

**4.2 Central Tendencies Measurement of Construct**

**4.2.1 Social Influences**

|  |  |  |  |
| --- | --- | --- | --- |
| No  | Questions | Mean | Std. Deviation |
| S11 | People close to me think that I am using E-Wallet | 4.06 | 0.792 |
| S12 | People close to me know that I am using E-Wallet to make payment | 4.40 | 0.804 |
| S13 | People close to me think that should keep using E-Wallet | 4.18 | 0.719 |
| S14 | People close to me introduced me to use E-Wallet in transaction | 4.21 | 0.646 |

Table of 5: Central tendency for Social Influence

Table 5 shows the central tendency for Social Influence of the mean score falls from 4.06 to 4.40. S11 has the lowest mean score, while S12 has the highest mean score. In social influence variables, most of the respondents strongly agreed with the question. The highest standard deviation value stated by S12 and S14 stated the lowest standard deviation value.

**4.2.2 Facilitating Condition**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Questions | Mean | Std. Deviation |
| FC1 | I have the skills and knowledge to use E-Wallet to make payment | 4.06 | 0.692 |
| FC2 | E-Wallet is compatible with other technologies that I use | 4.40 | 0.741 |
| FC3 | I need to take time to learn the payment method to effectively use E-Wallet | 4.25 | 0.641 |
| FC4 | There will be people ready to help the person who is facing difficulties in using E-Wallet | 4.18 | 0.615 |

Table of 6: Central tendency of Facilitating Condition

Table 6 shows the central tendency of Facilitating Condition of the mean score falls from 4.06 to 4.40. FC2 stated the highest mean score, while FC1 has the lowest mean score. In facilitating Condition variables, most of the respondents strongly agreed in this survey. The highest standard deviation value stated by FC2 and FC4 stated the lowest standard deviation value.

**4.2.3 Perceived Compatibility**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Questions | Mean | Std. Deviation |
| PC1 | E-Wallet enables me to make payment | 4.20 | 0.621 |
| PC2 | E-Wallet is compatible with Klang- Valley | 4.27 | 0.640 |
| PC3 | E-Wallet is fine in a way that I like to buy products | 4.40 | 0.715 |
| PC4 | E-Wallet is compatible in my daily life | 4.10 | 0.683 |

Table of 7: Central tendency of Perceived Compatibility

Table 7 shows the central tendency of Perceived Compatibility of the mean score falls from 4.20 to 4.27. PC3 stated the highest mean score, while PC4 has the lowest mean score. In the Perceived Compatibility variables, most of the respondents strongly agreed in this survey. The highest standard deviation value stated by PC3 and PC1 stated the lowest standard deviation value.

**Chapter 5:Conclusion**

**5.1 Introduction**

In the last chapter, the summarized the previous chapter and summary statistical analysis will be carried on. The chapter will discuss the findings and results of the hypothesis. Besides, the recommendation for further research, limitations of the study, and implication of study are discussing based on the findings

**5.2 Summary of Statistical Analysis**

A total of 300 respondents were completed in this study. The description analysis as follows:

**5.2.1 Description Analysis**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Gender | Category | Frequency | Percent | Valid Percent |
| Valid | Male | 237 | 79.0 | 79.0 |
|  | Female | 63 | 21.0 | 21.0 |
|  | Total | 300  | 100.0 | 100.0 |
| Age |  | Frequency | Percent | Valid Percent |
| Valid | <20 | 6 | 2.0 | 2.0 |
|  | 21-30 | 196 | 65.3 | 65.3 |
|  | 31-40 | 90 | 30.0 | 30.0 |
|  | 41-50 | 8 | 2.7 | 2.7 |
|  | Total | 300 | 100 | 100 |
| Races |  | Frequency  | Percent | Valid Percent |
| Valid | Malay | 17 | 5.7 | 5.7 |
|  | Chinese | 264 | 88.0 | 88.0 |
|  | Indian | 18 | 6.0 | 6.0 |
|  | Others | 1 | .3 | .3 |
|  | Total | 300 | 100.0 | 100.0 |
| Income level |  | Frequency | Percent | Valid Percent |
| Valid  | Below RM1,500 | 12 | 4.0 | 4.0 |
|  | RM1,500-RM3,000 | 32 | 10.7 | 10.7 |
|  | RM3,000-RM4,500 | 224 | 74.7 | 74.9 |
|  | RM4,500-RM6,000 | 25 | 8.3 | 8.4 |
|  | Above RM6,000 | 6 | 2.0 | 2.0 |
|  | Total | 299 | 99.7 | 100.0 |
| Missing | System | 1 | .3 |  |
| Total |  | 300 | 100.0 |  |

*Table of 8: Summary of Demographic Profile*

 In this summary, this research study was about the 300 respondents who were using E-payment to make a transaction in the Klang Valley. As there have 237 or 79% of male respondents using the E-Payment and only 63 or 21% of female respondents using the E-Payment. The survey result shows the male respondents are more than the female respondents as this indicates the male often uses E-payment to make a transaction. As the age group, people who are under 20 years old and age between 41-50 were less likely to use E-payment, which had contributed 2.0% and 2.7% respectively. On the other hand, most of the people who are between age 21-30 use E-payment to make a payment, which had contributed 65.3% or 196 respondents. Following the age of 31-40 were lesser, which had contributed 90 respondents or 30%. As the race of Chinese people were more likely to use E-payment, which contributed 264 respondents (88%). As following the Malay has 17 respondents (5.7%) and Indian consists of 18 respondents (6%). Lastly, the other race only has 1 respondent (0.3%). Based on this research, more Chinese citizens are living in Klang-Valley. As the income level below RM1,500 has only 12 respondents (4%). The people income around RM3,000-RM4,500 shows the most in this research, which had contributed 224 respondents (74.7%). Meanwhile, RM1,500-RM3,000 and RM4,500-RM6,000 income category, which had contributed 32 respondents and 25 respondents respectively. Lastly, the people income above RM6,000 only has 6 respondents (2.0%).

**5.3 Implication of the study**

As technologies evolved, society was are choosing the easiest and convenient way to assist them in their daily life. One of the biggest phenomena is the changes in the transaction method, which refers to the E-wallet. E-wallet services that could be referring to the transaction of payment are carrying out by using the smartphone and other digital devices. Many businesses are carrying out attraction packages for E-wallet users, intending to trigger the acceptance rate of E-wallet services. Eventually, to ensure the acceptance of E-wallet, the E-wallet provider and company have to understand the factors influencing the customer to accept the new payment method. Therefore, this research is a focus factor for businesses and mobile providers to have an overwhelming understanding of the factors that affect customer acceptance.

This study focused on the factors influencing the acceptance of customers on E-wallet in Klang Valley Malaysia. This study tried to study the factors from external variables (Perceived Capability, Social Influence, and Facilitating Conditions) and internal variables (Personal Innovativeness).

Findings from this research show that facilitating conditions have the highest impact on influencing customer acceptance of new technologies. Facilitating conditions referring to the circumstances where there are resources and support available and ready for help. A good facilitating condition could help new users to decrease the uncertainty and increase the understanding and likelihood of the new technologies. The more usefulness reliability of the technologies provided, the more willingness of consumers is ready to accept and adopt the technologies. Thus, businesses and E-wallet services companies are innovative to focus on supply in enough resources and support to increase the intention of the customer to accept E-wallet.

**5.4 Limitation of Study**

Several limitations were found in this study. The first limitation is the sample size of this study might dominate into one state which is Klang valley due to the time constraint and budget. Mobile payment users in other states such as Penang, Johor, and other states are not included in this study. Thus, the findings of the result were only able to represent the mobile user in the Klang Valley area since the sample is being centralized. When the research is used in a large sample size and spread around Malaysia, the accuracy of the result may affect.

On the other hand, this study was only focused on the four factors which are personal innovativeness, social influence; perceive compatibility, and facilitating conditions. Other factors such as perceived benefit, perceived barriers, and other factors are not involving in this study.

Moreover, the understanding of the questionnaire and the respondent's manner to tick the answer influences the accuracy and reliability of data. Some of the respondents may feel troublesome to read the question and answer it without sincerity. Those attitudes will influence the accuracy of the information.

**5.5 Suggestions for Further Study**

According to the limitation mentioned in the previous section, there are some suggestions provided for further research on the same topic or area. The first suggestion for future researchers is to spread more survey forms around the country. Another suggestion is, conduct a multi-state or country comparison to have a better understanding of the intention to accept mobile payment. For instance, involving east and west Malaysians in the study, so that tat the findings will be more representative and accurate.

The second suggestions for future study are to extend the research model in this study to have a better understanding of the factors that influencing customer acceptance. This research is only covering 4 factors that influence customer satisfaction. Therefore, other factors that may play a role in determine customer acceptance should include in further research such as cost, promotion activities, and security. Additionally, it is encouraging that future studies to add the study of the intention of continual usage.

Last but not least, it is suggested to provide the questionnaire in multi-languages such as English, Malay, and Chinese to increase the level of understanding and avoid any misunderstanding and get an invalid response from the questionnaire, this affects the accuracy of the questionnaire.

**5.****6 Recommendation on Research**

There are a few suggestions for future research. The first is to add more variables to the study. Three variables may not be enough to support the study. The second is to extend the research time. 15 weeks is short. If there is more time for future research, it may cover the whole of Malaysia. It will be a huge job, but it has its value because the use of e-wallets has always been a hot topic, especially in Malaysia and beyond.

**5.7 Conclusion**

In a conclusion, the independent variables in this study which personal innovativeness, social influences, perceived compatibility, and facilitating conditions have a significant relationship to the intention of customers to accept mobile payments. The findings of this study are helpful for mobile payment provider and business in their organizational and marketing strategies

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**Appendix A: Research Questionnaire**

**Questionnaire**

Researcher-made questionnaire on "FACTORS THAT AFFECTS THE ACCEPTANCE OF THE USES OF E-WALLET AMONG THE CONSUMER IN KLANG VALLEY " By Wang Yao. Providing the acceptance factors of e-wallet is a wide range of knowledge, which is a key strategy to meet the demand for electronic consumption in the future market. Consumers' acceptance of e-wallet has the greatest impact.

**Part A: Demographic**

**Personal details**

***Please tick the box that best fits your opinion for each statement***

**Gender:**

Male Female

**Age group:**

 <20 20-30 31-40 41-50

**The level of Education:**

Diploma Degree Master Doctor

**Monthly income:**

Below RM1,500 RM1,500-RM3,000 RM3,000-RM4,500

RM4,500-RM6,000 Above RM6000

**Work experience**

Year 1-3 Year 3-5 Above 6 years

**Race**

Malaysia Chinese Indian Other

**Religion**

Christianity Buddhism Islam

**Part B: to analyze the factors affecting the acceptance of the use of E-wallet among customer**

***Please tick the box that best fits your opinion for each statement***

**Social influence**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.**  | **Description** |  **(1)** |  **(2)** |  **(3)** |  **(4)** |  **(5)** |
| **1** | People close to me think that I am using E-Wallet |  |  |  |  |  |
| **2** | People close to me know that I am using E-Wallet to make payment |  |  |  |  |  |
| **3** | People close to me think that should keep using E-Wallet |  |  |  |  |  |
| **4** | People close to me introduced me to use E-Wallet in transaction |  |  |  |  |  |

**Facilitating Condition**

***Please tick the box that best fits your opinion for each statement***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.**  | **Description** |  **(1)** |  **(2)** |  **(3)** |  **(4)** |  **(5)** |
| **1** | I have the skills and knowledge to use E-Wallet to make payment |  |  |  |  |  |
| **2** | E-Wallet is compatible with other technologies that I use |  |  |  |  |  |
| **3** | I need to take time to learn the payment method to effectively use E-Wallet |  |  |  |  |  |
| **4** | There will be people ready to help the person who is facing difficulties in using E-Wallet |  |  |  |  |  |

**Perceived Compatibility**

 ***Please tick the box that best fits your opinion for each statement***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.**  | **Description** |  **(1)** |  **(2)** |  **(3)** |  **(4)** |  **(5)** |
| **1** | E-Wallet enables me to make payment |  |  |  |  |  |
| **2** | E-Wallet is compatible with Klang- Valley |  |  |  |  |  |
| **3** | E-Wallet is fine in a way that I like to buy products |  |  |  |  |  |
| **4** | E-Wallet is compatible in my daily life |  |  |  |  |  |

*Thank you for taking the time to complete this survey. Your valuable data will greatly contribute to my thesis.*