


FACTORS INFLUENCING CONSUMER'S BEHAVIOURAL INTENTION TOWARDS THE ADOPTION OF MOBILE PAYMENT IN KUALA LUMPUR

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ARTICLE INFO	<u>ABSTRACT</u>
Article history:	Purpose: The purpose of the research is to investigate the connection between the adoption of digital payments in Kuala Lumpur and the system's credibility in Kuala Lumpur, Malaysia. The another goal of this study is to investigate the connection between social impact and mobile payment adoption in Kuala Lumpur. In Kuala Lumpur, study the relationship between effort expectation and mobile payment adoption. To determine the association between performance expectation and mobile payment adoption in KL.
Received 04 October 2022	Theoretical framework: One of the most well-known study models on customer adoption of new technological systems highlights how particular characteristics effect customer adoption. The idea takes into account things like social influences, credibility requirements, effort expectations, and performance requirements.
Accepted 20 December 2022	Design/methodology/approach: This is descriptive based study. In this research paper to accurately predict consumer behavioral intention to accept mobile payment in Kuala Lumpur, the study selects 100 students representative of the target population using probability-based random sampling.
Keywords:	Findings: Inability to collect information from all Malaysians is the primary justification for using a random sample. Mobile payment acceptance has a high link with expected effort, trustworthiness, and performance, demonstrating that these factors impact adoption. Because the majority of people consider a rapid and dependable mobile payment system to be essential.
Business Plans; Development; Mobile Payment; Credibility; Effort Expectations.	Conclusion: Mobile payments are rapid. Their relocation is regular practice. Customers can complete the majority of transactions by just pressing their card to the screen.
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FATORES QUE INFLUENCIAM A INTENÇÃO COMPORTAMENTAL DO CONSUMIDOR PARA A ADOÇÃO DO PAGAMENTO MÓVEL EM KUALA LUMPUR

RESUMO

Objetivo: O objetivo da pesquisa é investigar a conexão entre a adoção de pagamentos digitais em Kuala Lumpur e a credibilidade do sistema em Kuala Lumpur, Malásia. O outro objetivo deste estudo é investigar a conexão entre o impacto social e a adoção do pagamento móvel em Kuala Lumpur. Em Kuala Lumpur, estudar a relação entre a expectativa de esforço e a adoção do pagamento móvel. Para determinar a associação entre a expectativa de desempenho e a adoção do pagamento móvel em KL.

Estrutura teórica: Um dos modelos de estudo mais conhecidos sobre a adoção de novos sistemas tecnológicos por parte dos clientes destaca como características particulares afetam a adoção do cliente. A idéia leva em conta coisas como influências sociais, exigências de credibilidade, expectativas de esforço e exigências de desempenho.

Design/metodologia/abordagem: Este é um estudo de base descritiva. Neste trabalho de pesquisa para prever com precisão a intenção do consumidor de aceitar pagamento móvel em Kuala Lumpur, o estudo seleciona 100 estudantes representativos da população alvo usando amostragem aleatória baseada em probabilidade.

Conclusões: A incapacidade de coletar informações de todos os malaios é a principal justificativa para o uso de uma amostra aleatória. A aceitação do pagamento móvel tem uma alta ligação com o esforço, a confiabilidade e o desempenho esperados, demonstrando que estes fatores têm impacto na adoção. Porque a maioria das pessoas considera que um sistema de pagamento móvel rápido e confiável é essencial.

Conclusão: Os pagamentos móveis são rápidos. Sua recolocação é uma prática regular. Os clientes podem completar a maioria das transações apenas pressionando seu cartão para a tela.

Palavras-chave: Planos de Negócios, Desenvolvimento, Pagamento Móvel, Credibilidade, Expectativas de Esforço.

FACTORES QUE INFLUYEN EN LA INTENCIÓN DEL CONSUMIDOR DE ADOPTAR EL PAGO POR MÓVIL EN KUALA LUMPUR

RESUMEN

Propósito: El propósito de la investigación es investigar la conexión entre la adopción de pagos digitales en Kuala Lumpur y la credibilidad del sistema en Kuala Lumpur, Malasia. El otro objetivo de este estudio es investigar la conexión entre el impacto social y la adopción de pagos móviles en Kuala Lumpur. En Kuala Lumpur, estudiar la relación entre la expectativa de esfuerzo y la adopción del pago por móvil. Determinar la relación entre la expectativa de rendimiento y la adopción del pago por móvil en Kuala Lumpur.

Marco teórico: Uno de los modelos de estudio más conocidos sobre la adopción de nuevos sistemas tecnológicos por parte de los clientes pone de relieve cómo determinadas características afectan a la adopción por parte de los clientes. La idea tiene en cuenta aspectos como las influencias sociales, los requisitos de credibilidad, las expectativas de esfuerzo y los requisitos de rendimiento.

Diseño/metodología/enfoque: Se trata de un estudio descriptivo. En este trabajo de investigación para predecir con exactitud la intención de comportamiento de los consumidores a la hora de aceptar el pago por móvil en Kuala Lumpur, el estudio selecciona a 100 estudiantes representativos de la población objetivo mediante un muestreo aleatorio basado en probabilidades.

Conclusiones: La imposibilidad de recabar información de todos los malaios es la principal justificación para utilizar una muestra aleatoria. La aceptación del pago por móvil tiene una alta relación con el esfuerzo esperado, la fiabilidad y el rendimiento, lo que demuestra que estos factores influyen en la adopción. Porque la mayoría de la gente considera esencial un sistema de pago por móvil rápido y fiable.

Conclusión: Los pagos móviles son rápidos. Su traslado es una práctica habitual. Los clientes pueden completar la mayoría de las transacciones con sólo presionar su tarjeta contra la pantalla.

Palabras clave: Planes de Negocio, Desarrollo, Pago por Móvil, Credibilidad, Expectativas de Esfuerzo.

INTRODUCTION

A service or item can be paid for using an electronic device, such as a credit card, via the internet. There are many types of e-Payment systems, including electronic debit and credit

card operations, digital checking payments, digital accumulating balances, wireless payments, and online stored value transactions (Ding & Lin, 2020). Internet technology has advanced significantly in recent years and has become an integral part of most people's lives. The data supplied by Statist Research Department backs this up (2019). According to the report, the global number of Internet users climbed from 1,024 million in 2005 to 3,650 million in 2018. This result in extra transaction options is introduced. Furthermore, more transaction possibilities are accessible, and mobile payment systems are becoming increasingly popular around the world. Additionally, the mobile payment system instantly replaces traditional payment systems that require both buyers and sellers to communicate physically with one another.

According to Shin & Wei (2020), they asserted that mobile payment systems offer numerous numbers of benefits that have an impact on the acceptance of mobile payment systems. As a starting point, mobile payment is significantly greater convenient than methods of payment such as cheques and cash or debit and credit cards. One major benefit of e-payment transactions is that it can be accepted and transferred within seconds. According to Smith (2015), Quick Response (QR) codes are valuable to businesses. It allows companies to promote directly to their clients by employing QR codes on their website to boost their online platform presence. Additionally, QR codes applied through offline media. For instance, incorporating QR codes into business cards, flyers, brochures, posters, and signage so that Customers can discover more about the business by scanning the QR codes. Similarly, QR codes could assist a business to build strong brand image. QR codes allow a company to establish or strengthen its brand's confidence and reputation. For instance, customers can allocate or transfer funds, make payments, and perform account related queries within 24 hours, 365 days a year using this extremely easy method.

Aside from that, mobile payment may aid in the reduction of both corporate and personal expenses. This is due to lower technological costs such as internet use, computer and other equipment acquisition (Chandran, 2016). As an example, there are costs implied for paper and postal services. According to Damodaran, the cost of processing a cheque can reach up to RM1, whereas every transaction with Instant Transfer and General Interbank Recurring Orders (GIRO) is free of charge. Moreover, There has been a decline in the amount of time being spent in transactions involving Customers can save time in processing personal information by using traditional payment systems

Malaysia ranks 19th out of 73 nations on the basis of government electronic payment use, according to Visa Inc. (and money transfer technology business). According to Malaysia's

payment records in year 2018, the transaction rate per user utilizing e-payment was 124.6 units out of a population of 32.4 million. Government policy and infrastructure are the primary drivers of e-payment adoption. For the expansion of electronic banking & debit card service as an alternative to cash that is both easy and more cost-effective, as well as for the government's capability to carry out as an e-payment pioneer, improved infrastructure is necessary (Jan, et al., 2018). Improvements in infrastructure are also critical to extend the availability and acceptability of all e-payment services, including the government's capability to act as a pioneer in transforming to mobile payment system.

These measures have resulted in a shift from cash and cheques to electronic payments via plastic cards other electronic channels. In addition, the number of e-payment transactions in Malaysia has increased dramatically from 70.9 per capita in 2014 and 124.6 per capita in 2018, as reported by Bank Negara Malaysia (BNM). Despite the impressive statistics, In Malaysia, mobile payment remains in its infancy. Competition in the industry is emerging after the government granted 48 nonbank issuers e-payments licenses. High-profile companies own most of these grants. For example, Touch 'n Go eWallet is developed by CIMB with Act Financial as a mobile wallet. Another example would be Boost, which is owned by Axiata. Aside from that, several of these mobile wallet form collaborations with banks to grow their merchant base (Gliem, 2021).

Kuala Lumpur (KL) is Malaysia's capital and the largest city. KL covers an area of 243 square kilometers (94 square miles) and has a population of 1.73 million people. A wide number of retail malls such as Suria KLCC, Mid Valley Megamall, and Pavilion KL listed as the year's largest sales outlet, with a diverse choice of high-end names from around the world (World Population Review, 2018). As a result of the larger revenue obtained through sales, KL shows a higher purchasing power. Three independent variables, Perceived Ease of Use (PU), Security (S), Government Intervention (GI), and a gap variable are investigated in this study as determinants of e-payments uptake in KL (Ding & Lin, 2020).

Problem Statement

Study participants hope to learn about the factors that influence Kuala Lumpur residents' willingness to use mobile payment services. When it comes to e-payments, Malaysia's data show that the average sales price per person was 124.6 units in 2018. The quantity of money added, on the other hand, requires a longer climbing period. Despite significant improvements from a cashless society the use of mobile payment system hampered by security concerns

(Yeon, et al., 2019). Security vulnerabilities that affect e-payment systems nowadays are full of gimmicks and change at a breakneck pace.

According to Aishah Mohmad (2020), 46% of Malaysian are concerned about the safety of e-payment and e-wallet apps; additionally, according to the research, 82% of Malaysians registered their bank account details in more than one mobile application. However, only a quarter (25%) exercise good cyber-security by setting different passwords across various accounts. Throughout the years, Cyber Security Malaysia (CSM) has received various complaints regarding to e-wallets usage. There has been an increased in numbers of deceitful use of payment and identity theft. For instance, the victim purchased bitcoins through e-wallet, but the seller was not compensated; even though the money has been deducted from the e-wallet. In this situation, an unknown party could steal the money halfway through the transfer to the vendor. Another example when a user in KL received a phone call from a disguised police officer from Bukit Aman and maintain the confidentiality of his personal information, such as his IC number and mailing address. The victim later found out the information given was used to hack into his online banking system (Anon., 2021).

People nowadays use e-payment to purchase goods, complete transactions, pay bills, invest online, etc. This indicates the society's acceptance of e-payments in compared to paying cash in transactions. Consumer behavior and, as a result, effective e-commerce is heavily influenced by trust. However, according to The Edge Market (2017), many people in Malaysia have lost roughly RM4.92 billion due to fraud. Frauds including online gambling and investment scams are among the crimes reported.

A key aspect in e-payment uptake is the handling simplicity. E-payment is a new technology that combines cost-effectiveness, a solid payment infrastructure, and simplicity. According to BNM in 2017, Electronic payments per capita of Malaysia increased from 111 to 200 transactions a capita by 2020, according to the country's Ministry of Communications and Information Technology (MCIT). This suggests that the e-payment adoption rate is rising (Almost 50% Of Malaysian Consumers). Furthermore, according to Aishah Mohmad (Ariyanti & Manaf Mcom, 2020) 70 percent of Malaysian consumers prefer to use electronic payment methods such as cash, credit or debit cards internet transfers, and deposit through Automated Teller Machines (ATM). Additionally, with the increased use of cards, online banking, and payment wallets, the globe is moving toward a cashless culture (Wong, 2021). There are recorded numbers of senior citizens do not utilize standard means such as credit or debit cards, which leads to difficulties with expenditure control. In 2020, Singapore has made an effort to

run a campaign-teaching senior citizen on how to make purchases using e-payments such as QR codes (Su & H-P, 2020).

According to Visa Inc. (a worldwide digital payments service provider), the company stated that, the factor affecting e-payment is based on government intervention. The action conducted by the government with the goal of affecting the market economy. Malaysia is ranked 19th out of 73 countries in terms of government e-payments usage. Furthermore, the study revealed that the Malaysian government has done an outstanding job of transforming the country into a digital nation by enacting regulations that encourage fintech innovation, e-payments security, and financial inclusion. Even though in 2016, Malaysia's total e-payments transactions increased 14.4%; Debit cards, the internet, or mobile banking are all yet underutilised, therefore growth is still considered modest (Anette & Lim, 2017). For instance, 100 shops in Malaysia adopts Alipay. However, according to the company's research in 2019 the e-payment service has no significant influence on Malaysian consumers. Furthermore, according to (Eze & Tella, 2019), E-payment adoption is greatly aided by government action. As an example, Malaysia's PHYINF, which includes transportation, rail networks, roadways, and electricity and communications infrastructure is ideal for e-payment adoption. This complicates adoption because there is not enough coverage as well as the inability to accept electronic payments.

Another major factor affecting e-payment is due to a country's national infrastructure. A country's energy and internet access should be adequate, as this will influence mobile payment adoption and usage. In comparison to my country Nigeria, electricity and internet access are often interrupted in the city and mostly scarce in rural area. If energy and telecommunication facilities are insufficient, the acceptance of usable technology and technological innovation such as e-payment may be hindered (Yu, 2018). Contrary to Nigeria, Malaysia, which is more advanced, has an upper hand in advocating e-payment. In order to boost e-payment usage in Malaysia, the government has created the Interoperable Credit Transfer Framework (ICTF). This initiative allows smooth transfer of funds between a user's e-wallet and the bank. Even with the country's effort, mobile payments users continue to post several concerns. This includes security problems, time, and number of limitations. Malaysians were suspicious of e-wallet and mobile payment apps because of the easy to use feature. For instance, e-wallet allows users to pay bills, perform transaction, and shop a QR code scan on their phones.

Concerns such as e-payment is prone to being exploited by hackers has raised cautiousness among users since it is simple to use and available at any time (Thong &

Venkatesh, 2020). Moreover, Fraudsters utilize phishing attempts to induce unsuspecting customers to reveal their e-payment system and login details. The information collected will then be used to access victim's banking system (Green, 2018). Banks may set a limit on the amount or number of daily transactions allowed such as no more than a particular amount can be withdrawn a specific number of transactions per day or at the same time. Customers may find this unsettling based on their perceptions, even though it is done as a safety precaution. In contrast to actual cash availability, electronic currency access can be delayed. When accepting e-payments, payment terms may need to be extended. If different digital payment providers do not cooperate, e-currency exchange services may be required.

Research Objectives

This research paper focused on Kuala Lumpur (KL), Malaysia. The research objectives are detailed as follow:

- To examine the connection between the adoption of digital payments within KL and the credibility of the system.
- To examine the relationship among social influence and mobile payment acceptance in KL.
- To examine the relationship among effort expectancy and mobile payment adoption in Kuala Lumpur.
- To evaluate the relationship between performance expectancy and the adoption of mobile payment in KL.

Research Questions

- Is there any relationship between Credibility and the adoption of mobile payment in KL?
- Is there any relationship between Social Influence and the adoption of mobile payment in KL?
- Is there any relationship between effort expectancy and the adoption of mobile payment in KL?
- Is there any relationship between performance expectancy and the adoption of mobile payment in KL?

Literature Review

Theoretical frameworks

Theory of Acceptance

A well-known study model on consumer acceptance of new technological systems explains how specific differences influence customer acceptability. Social influences, effort expectations, credibility, and performance expectations are all part of the idea.

Dependent Variable

Mobile payment

SMS Banking, the first mobile application ever developed in Finland, launched mobile payment services in the country's long-standing custom (Chandran, 2016). The subset of mobile commerce that deals with mobile payments is well-known. Consumers can use it to communicate to their banks as well as perform banking services such as making a payment or completing a transaction through a personal digital assistance or smartphones (Koksal, 2019). A wireless communication system that is used for financial purposes, such as mobile payment, has evolved since its inception. There are now a number of research on mobile payment that use a variety of study paradigms the report conducted by (Al-Jabri, 2016), Mobile payment users and non-users' perceptions are influenced by the innovation characteristics of the technology. When it comes to mobile payment uptake in Saudi Arabia, ease of use and perceived risk are two of the most important aspects. According to a German-based study, piloted in Germany, by Riling (2019), Consumer acceptability of mobile payment is heavily influenced by several key aspects. This study indicated that social impact, performance expectations and perceived legitimacy were the most important factors in influencing customers' choice to use mobile payment. Mobile payments are becoming increasingly popular in Malaysia a poll done among 300 banking consumers found that perceived credibility, utility, and awareness were the most important elements in determining the country's adoption (Ezalin, & Daud, , 2020). Additionally, Muhammad (2018), have surveyed Kota Kinabalu bank customers to see if they allow mobile payments. Perceived ease of use, utility, self-efficacy, or perceived credibility are all cited as important determinants of mobile payment adoption, while normative burden is cited as a poor influence.

Independent Variables

Social influence

The term "social impact" is commonly used to describe a person's perception of the importance of other people's trust in their decision to use or not utilise mobile payment. As a findings of the studies by Hj Paim and Zendedel (2020), In Kuala Lumpur, socialisation is a strong predictor of mobile payment adoption intention. Additionally, they found that social influencers such as relatives, friends, and coworkers have a direct impact on consumers' willingness to adopt mobile payment. There is an increase in the use of financial services like mobile banking and online banking due to social media's power to attract & influence users and other internet services. On the other hand, according to a study carryout by Tahvildari and Honarmand (2017), It was made clear that the use of social media does not have an impact on consumers' behavioural intentions toward adopting mobile payment technology. It only matters when opinions are shaky, such as those of first-time acquaintances. Therefore, most web users place a substantial degree of trust in their own ideals and beliefs instead of relying on others' judgments. They can plan their personal purpose and views going forward based on what they've learned from their own experiences.

In short, based on the findings above, some academics believe that social impact is a beneficial influence (Shankar, 2016). However, some argue that it isn't the most important factor in influencing people's decision to use mobile payments. When it comes to mobile payment, no one can deny that social media can be a component to consider. This article focuses on how social influence affects behavioural intention toward embracing digital payments in Kuala Lumpur, Malaysia. This is because a person may be aware that they are only valuable and valued when their peers, families, friends, or coworkers use it and receive good advice from them. Therefore, it can be concluded that social influence and behavioural intention toward mobile payment adoption in Kuala Lumpur have a significant and positive association.

Effort expectancy

Effort expectancy is a good indicator of how easy it is to utilise the service. To put it another way, the ease with which a person was able to do payment obligations (Viswanath, 2019). The generation Y or Millennials born between 1981 to 1996 mobile payment is preferred over physical payment because of its ease of use, availability, accessibility, time-saving, and less effort-consuming advantages over traditional payment methods Tan and Leby Lau (2016). This can also be attributed to the tendency for those who believe that using mobile payment is stress-free and requires less energy to feel confident or prefer to achieve their goals (Zhou et

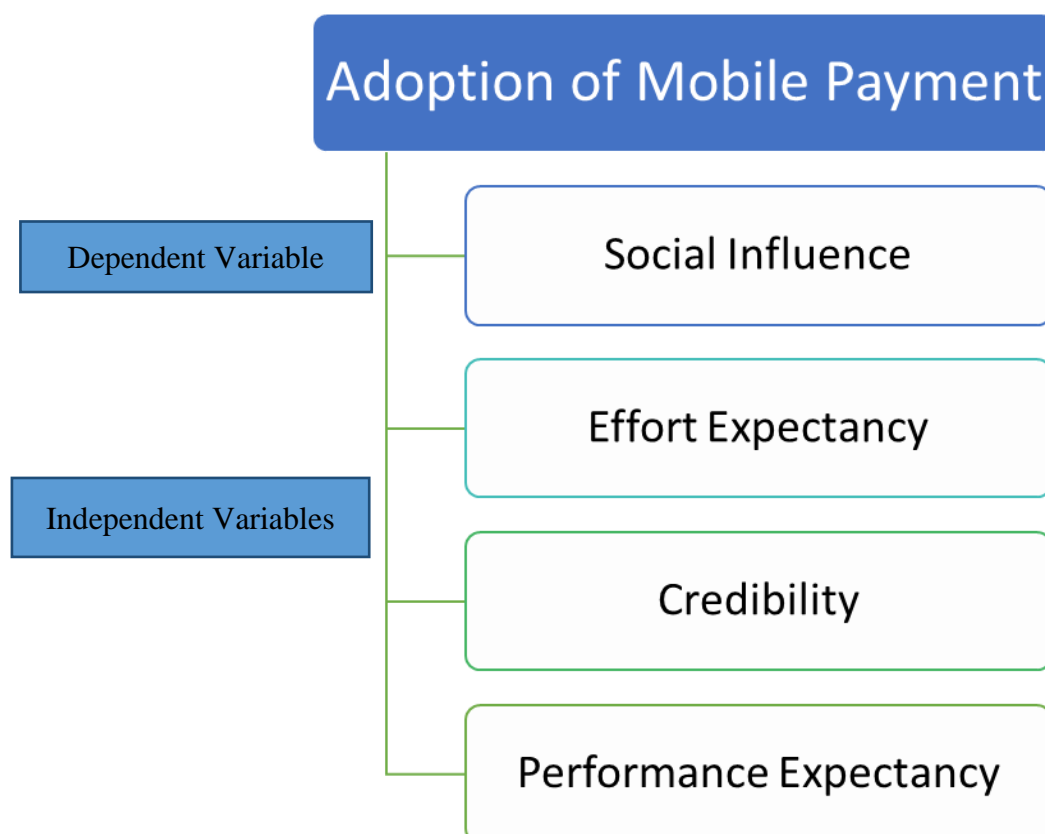
al., 2010). In the meantime, Ghalandari (2017) consumers' behavioural intention toward approving and adopting mobile payment services is strongly influenced by their level of effort anticipation. As a consequence, the general people will readily accept and make use of the service if they feel at ease doing so. Furthermore, it has been found that rural residents' behavioural intentions are linked to their level of effort anticipation (Sequeira, & Krishna Kishore, 2017). Compared to previous generations, today's population has a far deeper familiarity of technology services and goods thanks to rapid advancements in innovation, communication technology, and other factors. However, Ariyanti (2020) Consumers' intentions to use mobile payments are positively correlated with the level of work they expect to put in, but this correlation is only moderately significant. There are still numerous limitations and drawbacks associated with certain gadget features such as long battery life, a large screen size, and large data storage capacity, despite the rapid rise in popularity of mobile payments as well as other banking services made possible by advances in smartphone technology (Ariyanti & Manaf Mcom, 2020). Customers are always on the lookout for more efficient methods and settings in which to carry out their financial activities. As a result, this study's findings reveal that in Kuala Lumpur, consumers' perceptions of service quality are positively correlated with their willingness to use mobile payment services.

Credibility

Credibility and the desire to use mobile payment choices are linked, according to studies on information and communication systems, which is defined as one of the most significant key determinants for ensuring customer satisfaction and reducing the high dangers of using mobile payment options during personal transactions (Leiva, 2017). The responsible parties must therefore have obtained and shown a valid as well as recognised certificate supplied by reputable and appropriate authorities to enhance public confidence and exert a strong persuasive effect on public intentions toward mobile payment acceptance in order to ensure that the majority of users accept this method of payment (Tella & Ademu J, 2020). According to their findings, the public's willingness to accept mobile technology was strongly influenced by perceptions of an organization's legitimacy. Customers who planned to use mobile payment systems were particularly concerned about issues of trustworthiness and privacy (Sinha , et al., 2017). The following hypotheses were developed to evaluate the precise effect of this predictor variables just on general publics behavioural intention to utilize mobile payments: In Kuala Lumpur, there is a large and positive association between believability and the behavioural desire to use mobile payment.

Performance expectancy

A customer's knowledge of the mobile payment option is typically regarded as a key factor in their ability to gain and do better banking chores (Thong & Venkatesh, 2019). Performance expectancy has been shown to have a large and beneficial impact on Malaysians' willingness to use mobile payment services (Hj Paim & Zendeudel, 2018). Besides, According to the findings of a study into the factors influencing people's desire to use mobile payment systems for purchases, by Lau and Tan (2020), on addition to being well-versed in mobile payment's presence and the related benefits and performance, generation Y is well-versed in its existence and prognosticators of desire to use them. According to a number of other research and literature reviews, performance expectancy is an important component that contributes to the goal of mobile payment. After learning how beneficial mobile payment services are, this study assumes that the majority of the general public will be receptive and willing to use them. Therefore, it can be concluded that consumers' behavioural intention to use mobile payment in Kuala Lumpur is positively influenced by their expectations of the service's performance.



Research Method

Research Method

Survey method

Researchers employ this method the most and it is more closely associated with the deductive strategy. It focuses more on the design of questionnaire words like "who," "where," "what," and "how much," among others. In exploratory research, the method is commonly employed since it facilitates the collection of large amounts of data from a target market in the most cost-effective manner. Interviews and surveys are used to gather the information. The data are then structured in a way that makes it easier to analyse and interpret. This tactic uses quantitative data set that will be analyzed qualitatively (Saunders, 2018).

Experiment method

This method involves analysing the obtained data to see if any changes in an independent variable have an effect on its dependent variable. Use phrases like "how" and "why" when deciding how to conduct the inquiry in order to test the hypotheses in a controlled environment (Saunders, 2018).

Choice of research method

Throughout the article, both qualitative method will be employed. Quantitative and qualitative data will be tested and analysed separately. Non-numeric methods such as word-of-mouth, video, audio, or gathering on a meeting can be used in the quantitative method. Both have both benefits and drawbacks, therefore it's best to use them both at once (Bhandari 2020).

Population and unit of analysis

As a result, only Malaysian citizens will be asked to participate in this poll, which will take place in Kuala Lumpur, Malaysia.

Sampling technique and size

In order to properly analyse the factors influencing consumers' behavioural intention toward accepting mobile payment throughout Kuala Lumpur, this paper will use a sample selection approach under probability random samples as well as pick out 100 students to reflect the target audience. This sampling approach is the primary reason for using random sampling because it is impossible to gather information from every Malaysian (Brookes, 2021).

Data collection (questionnaires design, measurement, and procedure)

Data will be acquired using a combination of primary and secondary collecting methods, and questionnaires will be created using Google Forms and SPSS. Primary and secondary methods are used to obtain data from interviews, meetings and surveys respectively (Sajjad, 2019).

Data analysis**Normality**

To ensure that the sample set of data has been drawn from a representative cross-section of the population, the normality test will be used in this study. No if the P - values is less than or equal to 0.05; yes if it is larger than 0.05, according to Prism's golden rule (Anaesth, 2021)

Reliability

Researchers can examine the properties of the scales and the items or measurements that make up the scales using a reliability test. Cronbach's alpha is used to calculate a value ranging from 0 to 1 (Chandran, 2016).

Validity

More attention is paid to data accuracy during the validity testing phase. That which is required to measure is being measured using a specific procedure. A high-validity test is one that produces results that are in line with the actual characteristics, variances, and social reality (Gliem,2021).

Correlation

When two variables are correlated, correlation analysis can be used to determine the strength of the relationship between them. Stronger relationships have a higher correlation than weaker ones, but the opposite is true (Mansa,2021).

Analysis technique - Multiple Regression

With this method, the relationships between many independent factors and a dependent variable can be found and determined, allowing the dependent variable's value to be predicted from the independent variable's well-known value (Wong, 2021).

Findings

Reliability Analysis

Cronbach's alpha is a measurement method used to assess and test the reliability or internal consistency of a set of scales variables. Overall, the degree to which a random estimation is a predictable proportion of an idea is referred to as its trustworthiness, and there are several ways to measure the level of reliability, and Cronbach's alpha is among the most commonly utilised. Cronbach's alpha should be greater than or equal to 0.5 according to the thumb rule. Several methodologists advise a base measurement should be anywhere between 0.65 and 0.8 even though the standards for what makes an "excellent" Cronbach's alpha coefficient are fully self-assertive and heavily rely on your hypothetical information on the scale being denoted to. Cronbach's alpha coefficients less than 0.5 are often unacceptable, especially for one-dimensional scales. The higher the Cronbach's alpha, the better the study trustworthiness (Nadasdy, 2021).

Using Cronbach's Alpha to measure variable reliability on the tables, it is obvious that entirely variables have reasonable reliability, with both 0, 5 Cronbach's Alpha coefficients excluding social influence variable, which has a Cronbach's Alpha value of 0,472. Though, Credibility has the uppermost consistency (0.6), followed by Performance expectancy (0.552 Cronbach's Alpha coefficient), and finally Effort expectancy (0.526 alpha coefficient). Making Social influence the sole variable that is not adequate as its Cronbach's Alpha coefficient is fewer than 0, 5.

Reliability Analysis

The KMO testing approach of factor analysis test help define information (data) suitability. The test estimates examine amplexness for each model factor as well as the overall model. A percentage of a change in variables is used as a measurement that may fluctuate on a regular basis. The greater the score, the better the variables' information fits Factor Analysis.

The thumb rule of this approach is that a KMO score of 0,8 to 1 indicates that the sampling data is acceptable, a KMO of 0,5 is moderate, and a KMO of less than 0,5 is unsuitable and should be evaluated or immediately rejected (Watkins, 2019). As a result of applying this rule to the preceding table, the sampling is highly satisfactory because the sample has a KMO score of 0,845, indicating a good KMO thumb rule score (Arvidsson, et al., 2018). This table also offers two tests to determine whether your data is suitable for structure identification. The Sampling Adequacy by Kaiser-Meyer-Olkin Measure is a calculation that shows how much volatility in your factors can be caused by basic factors. For the utmost part, high quality

(around 1.0) utilise your data to indicate that even a factor analysis could be relevant (data). If the value is less than 0.50, the factor investigation's outcomes are unlikely to be particularly valuable (Hua , et al., 2017).

Regression Analysis

Utilizing this multiple regression approach, it has generally found out that E-training, motivation, and reward has important amount of change in the value of employee performance $F = 45.09$ and $R\text{-square} = 0.65$. Credibility was discovered by the use of a multiple regression analysis tactic, There is a significant effect on mobile banking uptake depending on expectation of effort and performance, with $R\text{-square} = 0.65$ and $F = 45.09$.

Testing Hypotheses

This section of the study will look at the results shown in the graphs above in total compliance with the hypotheses being tested to see if there is a relationship between variables. However, given $R = 0,652$, the overall model is favorable.

There is significant relationship between social influence and adoption of mobile payment

Even though the overall $R = 0,652$ suggests that all factors are relevant and have a direct relationship, it is evident that There is no correlation between the uptake of mobile payment and social impact. As a result, mobile payment acceptance is less influenced by peer pressure.

There is significant relationship between Effort expectancy and adoption of mobile payment

Due to the fact to, the total $R = 0,652$ implies that all variables are relevant and have a direct relationship, the preceding graph shows that the acceptance of mobile payments and effort expectancy have a significant relationship. Moreover, because it has a beta value of 0,242, the association among the adoption of mobile payment and effort expectancy is strong.

There is significant relationship between Credibility and adoption of mobile payment

A strong connection exists between credibility as well as the adoption for mobile payment, first and foremost because the total $R = 0,652$ demonstrates that all factors are important and have a direct relationship. Furthermore, because it has a beta value of 0,116, the association between adoption of mobile payment and Credibility is strong (Lai , , 2016).

There is significant relationship between Performance expectancy and adoption of mobile payment

The correlation between performance expectations and mobile payment acceptance may be clearly seen, first because the overall $R = 0,652$ demonstrates that all factors are important and have a direct relationship. Besides, because it has a beta value of 0,320, the association between the adoption of mobile payment and performance expectancy is considerable (Arvidsson , et al., 2018).

DISCUSSION

This research conducted a digital survey to define the existing association among the adoption of mobile payment and effort expectancy, credibility, performance expectancy. The study sent out a survey questionnaire to 250 respondents but received 249 responses. The survey is divided into five sections: demographics, independent variable part with four items for each of the four dependent factors. There are a total of 24 questionnaires in the study.

The survey results show that males make up the bulk of respondents, accounting for 54.6% of the overall survey response with 136 men. Participation by those between the ages between 26 and 35 accounts for about half of the total. Furthermore, singles make up many participants (59%) while master's degree holders make up the majority of participants (49%).

According to the findings, there is a strong correlation between the acceptance of mobile payment and the expected effort, credibility, and performance, indicating that these dependent elements have a significant impact on mobile payment adoption. Because most people believe it is critical to provide high secure, efficient mobile payment system that will be easy and convenient to use. Following the investigation, several of the previously presented hypotheses were modified because it was discovered that some variables have a greater impact and have a better association with the adoption of mobile payment than others. As a result, the new hypotheses look like this:

Variables	Type of relationship	Result
Social influence	The use of mobile payments is not strongly correlated with social influence.	Supported
Effort expectancy	Effort expectation and mobile payment adoption are strongly connected.	Supported
Credibility	There is a strong correlation between Credibility and mobile payment acceptance.	Supported
Performance expectancy	Performance expectations and mobile payment growth have a strong correlation.	Supported

CONCLUSION

This study's major goal was to investigate the impact of social influence, effort anxiety, credibility, and expectations for the implementation of mobile payment in the future. End users were heavily involved in the project's development. In spite of a vast number such hypothetical exams; there is no clear link between the dependent or independent components, and the reliant variable. There is still a gap in observational studies that reveal a link between the under-studied elements. By completing and disseminating a digital survey among respondents, the initiative has taken a significant step toward understanding the factors that affect the adoption of such a mobile payment system. Since businesses have begun to recognize the importance of securing human resources and business performance in ensuring their long-term viability and profitability. As a result, banking service providers will soon ensure that they are giving high quality mobile payment system that have total integrity, availability and efficiency and the essential support to attract end users toward frequent usage of mobile payment for mutual benefit.

This study examines the important variables that banking service providers should think about to enhance users' attraction toward the usage of mobile payment system rather than using traditional payment method to boost it productivity and get a competitive advantage over their competitors. The findings of the study supported the assumptions of the four variables by offering a better guideline on how firms can use to persuade more users toward mobile payment. These findings show that social influence, credibility, expectation of effort and performance all have a substantial impact on people's willingness to utilise mobile payment services, which is encouraging for those considering it. As a result, firms can use the project's findings to improve its banking operation and boost user confidence of using mobile payment (Griffin , et al., 2020).

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