FACTORS THAT INFLUENCE INTENTION TO USE MOBILE WALLET AMONG YOUTH IN MALAYSIA

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LIST OF SYMBOLS AND ABBREVIATIONS

Symbols

<	Less than
≥	Equal and More than
%	Percent
N	Frequency
N	Population
F	Percentage of variance
R	Pearson Correlation Coefficient
A	Alpha

Abbreviations

WHO	World Health Organization
UTAUT	The unified theory of acceptance and use of technology

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ABSTRACT

This study has examined the factors that influence the intention to use mobile wallet (apps) among youth in Malaysia. Therefore, this study aimed to examine the relationship between social influence, performance expectancy, perceived usefulness, governments support and intention to use mobile wallets (apps) among youth in Malaysia. In addition, the quantitative method that has been used is survey. In this study, the intention to use a mobile wallet is preferred over cash. In order to achieve the objectives of this study, a quantitative analysis was carried out. The study received a response from 251 respondents aged from 15 years to 30 years through an online survey. For the analysis of the data, a reliability test and Pearson correlation have been used. The results showed a low positive relationship between social influence, performance expectancy, perceived usefulness, government support towards intention to use mobile wallets (apps) among youth in Malaysia. The findings of this study can contribute to the literature, especially in the context of intention to use mobile wallets among youth.

Keywords: Intention to use Mobile Wallet, Mobile apps, Social Influence, Performance Expectancy, Perceived Usefulness, Governments Support, Youth, Malaysia.

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ABSTRAK

Kajian ini telah mengkaji faktor-faktor yang mempengaruhi tujuan untuk menggunakan Dompet Mudah Alih (aplikasi) di kalangan belia di Malaysia. Oleh itu, kajian ini bertujuan untuk mengkaji hubungan antara pengaruh sosial, jangkaan prestasi, kegunaan yang dirasakan, sokongan kerajaan dan tujuan untuk menggunakan dompet mudah alih (aplikasi) di kalangan belia di Malaysia. Di samping itu, kaedah kuantitatif yang telah digunakan adalah tinjauan. Dalam kajian ini, tujuan untuk menggunakan dompet mudah alih lebih disukai daripada wang tunai. Untuk mencapai objektif kajian ini, analisis kuantitatif telah dilakukan. Kajian ini mendapat sambutan daripada 251 responden yang berumur 15 tahun hingga 30 tahun melalui tinjauan dalam talian. Untuk analisis data, ujian kebolehpercayaan dan Korelasi Pearson telah digunakan. Hasilnya menunjukkan hubungan positif rendah antara pengaruh sosial, harapan prestasi, kegunaan yang dirasakan, sokongan kerajaan terhadap tujuan untuk menggunakan dompet mudah alih (aplikasi) di kalangan belia di Malaysia. Dapatan kajian ini dapat menyumbang kepada literatur, terutama dalam konteks tujuan untuk menggunakan dompet mudah alih di kalangan belia.

Kata kunci: Niat untuk menggunakan Mobile Wallet, Aplikasi mudah alih, Pengaruh Sosial, Jangkaan Prestasi, Kegunaan yang Dirasakan, Sokongan Kerajaan, Belia, Malaysia.

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

Nowadays, the traditional payment of using cash is no longer practiced by youth and university students. This group of age prefer to use a mobile wallet to make a payment. The whole world nowadays is getting digitalized and make a payment via mobile phone is easier than traditional payment which is cash. Advancement's technology has made mobile phones to make a payment by apps because it easier and useful. There more advantage and benefits to user if they use mobile wallet in long time. Now, mobile payments services becoming important component for youth.

Besides, convenience and safety of this method to make a payment developed country like Europe and United States has been widely used. On the other hands, newly developed countries like Thailand, Indonesia and Vietnam use mobile wallet because they no longer need to go to bank to withdraw cash. They can any transaction with one click, anytime and anywhere.

The mobile wallet is the same as physical wallet which is cash. When there is purchase of product or services, user needs to withdraw money from the wallet and makes payments. Similarly, with mobile wallet, the user will deposit a certain amount

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into a debit or credit card or e-wallet and make payment using a mobile phone and internet connection. The youth can be used that for multi-channel transaction.

Nowadays, e wallet is quite popular among Malaysian since government encourage consumer to use e-wallet to make a payment. Instead of charge, in an e-wallet, user also can check balances, utility bills, restaurants bill, movie ticket, plane ticket, prepaid top-ups and toll payments by PayDirect and RFID, which will deduct the balance from e-wallet. Apart from that, using an e-wallet gives users discounts, reward points and cashback. A few apps that famous among Malaysian are touch N go, boost, GrabPay, FavePay, ShopeePay and Lazada wallet. The user also can track money withdrawal transaction to your account by clicking 'transaction history'. Information that related with withdrawal will be display includes withdrawal amount, the recipient bank, and the withdrawal status.

E-wallet usage in Malaysia increased sharply after our country was hit by Corona Virus Disease (Covid-19). Based on standard operating procedure (SOP) that the World Health Organization (WHO) encouraged, we need to apply physical distancing to stop the transmission of Covid-19. Consumers should engage in contactless activities such as transactions, according to the WHO. Therefore, government also encourage customer to use e-wallet to make a payments. During this pandemic, many of consumers aware about e-wallet and apply them in their daily life. In the past, consumption of e-wallet only available in mall or supermarket, but today consumers can use wallet to make a payments even in the small grocery or restaurant. During this pandemic, governments support for e-wallet innovation may have an impact on youth's intention to use mobile wallet (apps). Interestingly, Malaysian also supports what government doing even though e-wallet is new in Malaysia. In budget 2020, the governments announced the e-cash Program Rakyat as digital stimulus involving a cost of RM 450 million to

encourage consumers and local traders, especially in small and retail business to adopt e-wallet and digital payments methods.

1.2 PROBLEM STATEMENT

When payment for the transaction created a new payment device, that allows transactions to become more possible and convenient. The increasing mobility of customers (Ondrus & Pigneur, 2006). The danger of the disclosure of personal data and the negative stigma regarding e-wallet is theft of identity and loss. The importance of consumer safety for e-companies and e-banking in general is crucial as the risk of economic transactions is higher than in the conventional world (Grabner-Krautera & Kaluscha, 2003). The risk during the payment process is described as a lack of security due to errors and unexpected transactions between buyer and seller without integrity (Havlena & DeSarbo, 1991). Threat is often called loss of knowledge causing loss of financial assets from hackers (Ganesan, 1994).

Social influences were regarded in many research contexts as the principal indicator of technology acceptance. For example, Hsu and Lin's (2016) survey showed that young opinion affects clients in making an app purchase. The consumer plans to make in-app purchases. Quality expectations shared similar characteristics with other models' theories, namely perceived expectations of usefulness (Evon & Lau, 2016). If young people think apps can offer a low waiting time, more convenience and efficient response, potential users will have a stronger propensity to use mobile apps. In other words, consumers prefer to continue to use mobile apps if performance is increasing (Kang, 2014).

Youth are concerned about the problems of security if they plan to use the service that they are an important element for the success of mobile payment services with new service, including mobile payment services (Gefen et al., 2003). Therefore, the number of teenagers in an online environment may enhance the levels of security. When young people trust the protection of the service, the benefits that services provide easily benefit everyone. In addition, funding from government for Encouraging users, including youngsters, to use digital wallets as a new medium was widely adopted during the pandemic by the government. Governments provided incentives for customers, especially young people, like e-Penjana.

1.3 RESEARCH QUESTIONS

The research questions are:

i. What is the relationship between social influence and intention to use a mobile wallet (apps) among youth?
ii. What is the relationship between performance expectancy and the intention to use a mobile wallet (apps) among youth?
iii. What is the relationship between perceived usefulness and intention to use a mobile wallet (apps) among youth?
iv. What is the relationship between government support and intention to use a mobile wallet (apps) among youth?

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1.4 RESEARCH OBJECTIVES

The purposes of this research study are:

i. To examine the relationship between social influence and intention to use a mobile wallet (apps) among youth.
ii. To examine the relationship between performance expectancy and the intention to use a mobile wallet (apps) among youth.
iii. To examine the relationship between perceived usefulness and intention to use a mobile wallet (apps) among youth.
iv. To examine the relationship between government support and intention to use a mobile wallet (apps) among youth.

1.5 SCOPES OF STUDY

This study focuses on intention to use mobile wallet (apps) among youth. As we know every people have their own perspective and opinion. This study focuses on youth to become respondents. The range age that will answer the question for this study is between 15 years to 30 years. Location to be selected for this study is Malaysia. Youth from any state in Malaysia can be respondents for this study. From this study we can know how often youth use e-wallet in their daily life. In addition, we also can find out the tendencies of youth nowadays whether they are more prefer using cash or e-wallet. In this research we will understanding about intention to use mobile wallet through social influence, performance expectancy, perceived usefulness and governments

support. Therefore, this study aimed to examine the relationship of influence intention to use mobile wallet (apps) among youth in Malaysia.

1.6 SIGNIFICANCE OF THE STUDY

A mobile wallet is a virtual wallet that stores payment card information on a mobile device. Mobile wallets are practical for a user to make in-store payments and can use at merchants listed with the mobile wallet service provider (Will Kenton, 2020). This study is expected to identify the intention to use a mobile wallet (apps) among Malaysian youth. Mobile wallet (apps) users have been growing in Malaysia, due in part to our country's 2020 budget plans; the government gave RM30 to Malaysians 18 years of age and above and earn less than RM100, 000 annually. The study aims to want to understand what and how the youth used and what the factor that can influence them to use a mobile wallet (apps). These studies also know the performance expectancy among youth against mobile wallets (apps) in their lives. Besides, these studies also explain the effect of using a mobile wallet (apps) during a pandemic. It will also help the mobile wallet (apps) improve the quality of their management so that the mobile wallet (apps) will not face the problem.

1.7 DEFINITION OF THE TERMS

i. **Social Influence**

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Social influence is defined as the level which an individual perceives that it is important that others should believe they used the new technology (Agarwal et al., 2009). It also found the significantly and positively influence the intention to use internet banking (Bashir & Madhavaiah, 2014). Social impact can be interpreted as an individual's effort to change a person's beliefs, perceptions, and behavior. The perceived implications and support are obtained by someone using this new technology can be stated as an aspect of social influence (Venkastesh, 2003).

ii. Performance Expectancy

Performance expectancy is referred to the individuals' perception of how technologies help them do their tasks better. It also can measure how a particular technology caters to complete a job more efficiently when the users of the technologies are aware and enables them to accomplish their tasks more efficiently (Venkatesh, 2003).

iii. Government Support

Government means the group of people who officially control a country. The nation's government will help the people, residents, and businesses to face the problems and make decisions related to the matters. Due to the pandemic that was happened, the government advised people not to use paper tender and more to cashless options as possible to help contain the spread of the virus (WHO, 2020).

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1.8 SUMMARY

In conclusion, this chapter is an overview about the Intention to Use Mobile Wallet among Youth in Malaysia. This study also explains the review of background, problem statement, research question, and research objective. Lastly, the scope of the research and definition of terms also include in this chapter.

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CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

Dahlberg et al. (2018) defined mobile payment as 'payments for services, goods and bills with a mobile device such as a telephone. By taking advantage of wireless and other communication technologies, mobile payment is emerging as a healthy alternative to other payment methods like cash, debit cards, and credit cards. This study is related to understanding youth intention when using mobile wallets (apps). To continue the study, the definition of intent to use a mobile wallet (apps) and other terms has been put in place to facilitate the research.

This chapter aims to study the youth's intention to use a mobile wallet (apps). The convenience of compatibility, mobility, and mobile wallet knowledge impacts usefulness and ease to use and why youth decide to accept or reject a specific technology. Mobile wallet (apps) is a new payment method for purchases of products and services, using all kinds of mobile devices and wireless communication technologies (mobile telecommunication networks, Internet). In this new method, mobile devices can be used to make a varied type of small payments.

The first part of this chapter gives a brief description of social influence, performance expectancy, perceived usefulness, and government support. The

relationship between the intention and mobile wallet (apps) among youth in Malaysia and the conceptual framework in this topic also includes the relationship between intention and mobile wallet.

2.2 THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT)

Venkatesh and others formulated the Unified theory of acceptance and use of technology (UTAUT). UTAUT has been thoroughly used in different studies of technology acceptance (Evon & Lau, 2016). UTAUT attempts to clarify the purpose of the consumer to use information systems and the actions of subsequent use. UTAUT has four fundamental constructs, which are performance expectancy, social expectancy, social influence, and the last one is facilitating conditions. Vantesh (2003) found out that UTAUT theory is beneficial for assessing issues such as identifying abilities and competencies, as well as particular training, in order to gain a better knowledge of predictors of actual technology usage (Morris, Davis, Vantesh & Vantesh,2003). In addition, 70 percent of technology adoption behaviour was clarified by the UTAUT model while other hypotheses of technology only able to explain 40 percent of technology (Ventesh et, 2003). According to Huang (2013) UTAUT has be proved that be a better model because it includes determinants that explain the customer's intent to behave but also because it offers better forecastability.

Instead of four fundamental constructs, there are three direct determinants of usage purpose and actions for UTAUT theories. The influence of four fundamental constructs on the purpose and actions of use is moderated by gender, age experience and voluntary

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use UTAUT construct from 8 models by Venkatesh et al. (2003), which are Theory Of Reasoned Action (TRA) (Fishbein & Ajzin,1975), Technology Acceptance Model (TAM) (Davis et al., 1998), Theory of Reasoned Action (TRA) (Fishben & Ajzen,1975), Model Of PC Utilization (MPCU) (Thompson et al, 1991), and Innovation Diffusion Theory (IDT). This study uses UTAUT to analyze intentions to use mobile apps. UTAUT has proven to be a better model because it provides better predictability. To increase the use of a mobile app, research studies the intention to use mobile apps among youth. Technology Acceptance Model (TAM), additional designs are integrated in the sense of the technology that is being studied (Alharbi, Papadaki & Dowland, 2017). TAM is considered the most resilient, parsimonious, influence model of acceptance behaviour in innovation (Davis et al., 1989; Pavlou, 2003) that can address issues for user using technology. TAM has been shown to be successful predicting system usage at almost 40% (Legris et al., 2003).

2.3 SOCIAL INFLUENCE

The degree to which an individual understands that it is necessary for others to believe that the new system applies social influence (Agarwal et al., 2009). The decision to use Internet banking is also found to have a major and positive social impact (Bashir and Madhavaiah, 2014). Significant buildings push shoppers to take advantage of mobile shopping. Other views on the use of mobile shopping would also increase the intention of consumers to take a mobile telephone (Yang Kiseol & Forney Judith C 2013).

Adopting and improving new technologies is a demand for survival in the present competitive environment, and social influence influences its use of modern technology

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for daily activities (Venkatesh, 2000). The social impact can be defined as an attempt of an individual to change the opinions, expectations and actions of a person. Social influence could also have an effect in the scope of the use of technology. Somebody is interested in using a new technology, since others are still using it. The perceived implications and support of someone using this technology can be defined as an aspect of social influence (Venkastesh et al., 2003). The social consequence can also be interpreted in the way that users believe that other individuals, namely family or friends, are important to them (Venkastesh et al., 2012).

The perception of people who are pushing adoption is state engineering. Previous research has shown that the personal intention to use digital technologies is influenced by important voices of others. Social influence has been viewed by people who allow consumers to use mobile devices in the purchase. Families, friends, coworkers and neighbors are those groups that influence mobile wallet users. The knowledge of individuals who are pushing adoption is social control. Prior research has shown that the personal intention to use a new technology S. Vasantha, P. Saria is formed by significant voices from others (2019). Social impact is the presumed influence of other users who use mobile apps to enable their purchases. Families, associates, employers and neighbors are the sets of people that control mobile wallet users.

2.4 PERFORMANCE EXPECTANCY

Expectations of success apply to the understanding of people how technology helps them perform their tasks better (Venkatesh et al., 2003). It tests how a certain technology can more effectively accomplish a task. When consumers of technology know that it allows them to perform their jobs more effectively, even though it needs

payment, they are likely to embrace technology. The technology or device efficiency expectation positively influences the user's intention to use the technology and implement the technology. The predicted performance in this study represents the degree to which the Airbnb application helps visitors to enhance their accommodation booking experience.

Then the intention of users to reuse mobile apps for hotel bookings was found to be a positive influence by Fong et al. (2017). A recent research in Laos has investigated factors affecting user behavioral choice in mobile learning and has shown that the perceived utility has a direct effect on user conduct purpose of using mobile learning (Poong et al., 2017). Tang et al, in a further study (2014), found substantial performance expectations when influencing the actions of Malaysian Gen Y users. In another analysis, Tang et al. (2014) found that the expected output is important to influence the comportability of Malaysian gene Y users to use a mobile wallet.

According to Taiwo and Downe (2013), the most dependent behavioral intention element is success expectation relative to others. Braun (2013) found an important prediction of its behavioral purpose of using social networking websites for 124 older adults aged between 60 and 90.

2.5 PERCEIVED USEFULNESS

Performance expectancy is defined as the extent to which an individual trusts a certain system's performance will be improved (Miadinovic & Xiang, 2016). Potential users to use mobile apps will have a greater if they believe the apps could offer a low waiting period, greater convenience, and more efficient response. In other words, if performance expectancy rises, users will tend to continue to use mobile apps (Kang, 2014). Perceived

usefulness is an essential control of behavioral intention to use technologies across context mobile payment (Slade, Williams, Dwivedi & Piercy, 2014).

According, Davis (1989) was a pioneer in developing the technology acceptance model, which helped predict the intention to use benefits in accepting information systems and information technology. An individual believes that using a certain information system will increase their productivity. Perceived usefulness is also prescribed the extent to which a person believes in using a specific method will enhance their job performance. The perceived usefulness can be described as the extent of an individual's belief that using a particular system will improve one's occupational or life routine. Using a specific method will improve one's occupational or live performance. This follows from the definition of the phrase: "capable of being used advantageously."

According to the Elaboration Likelihood Model (ELM), information can influence the formation of an individual's attitudes in a central route. In the context of mobile payments, the consumers' deep considerations regarding usefulness a mobile payment service, especially the use of GrabPay, are said to have used the central route to form their trust in mobile payments (Zhu, Lan & Chang, 2017; Ahmad & Ahmad, 2019). Based on the study by Amin, Rezaei, and Abolghasemi (2014), it is discovered that consumers' observation of usefulness certainly strengthens their confidence in a mobile system, which can influence them to use an e-wallet. Numerous studies have revealed that perceived usefulness demonstrates a direct correlation with attitude and the intention to use.

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2.6 GOVERNMENT SUPPORT

Government means the group of people who officially control a country. The nation's government will help the people, residents, and businesses face problems and make decisions related to statehood matters. As we know, the country is experiencing a Covid-19 pandemic, the World Health Organization (WHO) had encouraged the public to do physical distancing policy by causing many people to do contact less payment transaction (Hendy Mustiko Aj, 2020). Government authorities in many countries are taking action to motivate contact less payments during the COVID-19 pandemic escalates. People are worried that the novel corona virus (SARS-Cov2) can be spread through physical money. It drives them to shift to mobile wallet or e-wallet, so the government aims to introduce several plans. Malaysia's recovery plan, called 'PENJANA,' includes 40 different initiatives valued at RM35 billion (apr $8.25 billion). As part of the project, the country's government says it will be allocating RM750 million ($176 million+) to promote digital wallets' adoption by local consumers (Omar Faridi, 2020).

According to The World Health Organization (WHO), recommending people to use as many cashless options as possible to help curb the corona virus spread and not to use the paper tender (Jagannathan, 2020). In mobile wallet (apps), the government support can be interpreted into the network infrastructure, security guarantee in digital transactions, the access of speed and policy packages. Therefore, the government supports ensuring the apps did not have a problem, and the users are comfortable using the apps. So, the youth will be more interested to use mobile wallet (apps) in their daily life.

2.7 INTENTION TO USE MOBILE WALLET (APPS)

The mobile wallet can be defined as an electronic or online device that allows transactions to be made through a telephone or computer. In Malaysia, mobile wallet is a growing trend. Malaysians by the hundreds of thousands have started using it since the Covid-19 outbreak. e-wallet or digital wallet is the most trending payment system that most Malaysians have used these days, especially when we are all locked up in our homes during the Movement Control Order since 2020 March 18.

Other than that, the mobile wallet is quick and user friendly. The user of mobile wallet has increased due the government initiatives by providing, for those with an income of less than RM100000 annually, they can get RM50 through e-wallets if they download the My Sejahtera application. Meanwhile, mobile wallet can be used for a variety of payments, the retail, food, e-commerce and beverage. At this same time, mobile wallet can use in one click to pay the all of the purchase. The result show that it has a significant effect on developing the attitudes of the users and it is increasing the intention to use mobile wallet.

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2.8 CONCEPTUAL FRAMEWORK

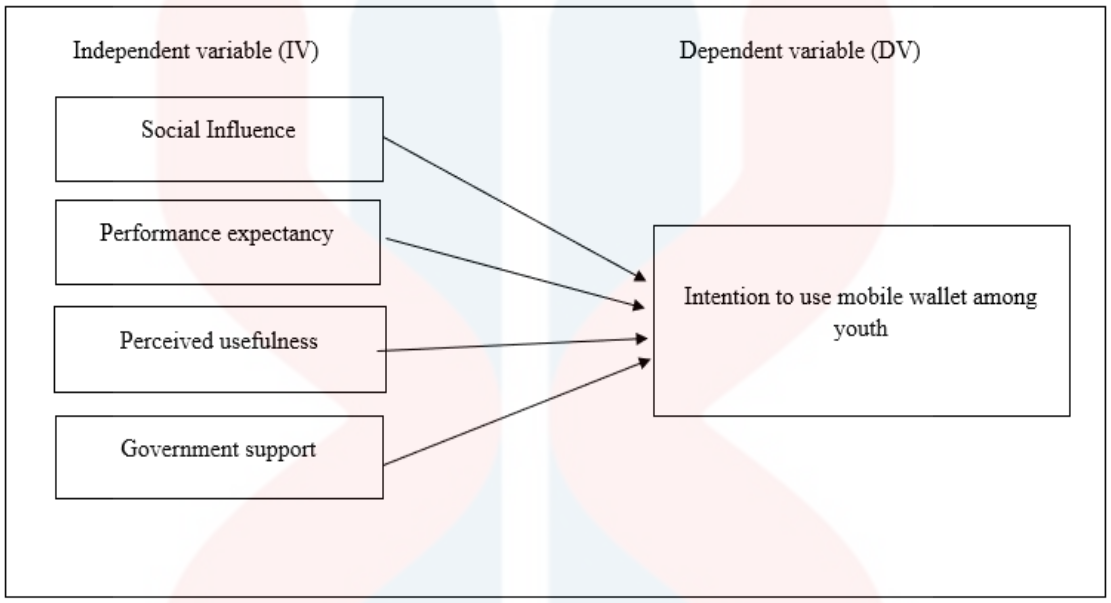

Figure. 2.1 The Conceptual Framework of the study

2.9 HYPOTHESIS

The hypothesis can be defined as a prediction or explanation of the two variables between the dependent variable and independent variable and it also must be testable and realistic. In this chapter, the study has suggested:

H1: There is a relationship between social influence and intention to use mobile wallets among youth.

H2: There is a relationship between performance expectancy and intention to use mobile wallets among youth.

H3: There is a relationship between perceived usefulness and intention to use mobile wallets among youth.

H4: There is a relationship between government support and intention to use mobile wallets among youth.

2.10 SUMMARY

As the conclusion, in this chapter, there is a literature review about the underlying of theory intention to use e-wallet, factor that influence to use mobile wallet such as the social influence, performance expectancy, perceived usefulness and government support. This chapter showed the conceptual framework and investigate the relationship between the factor that influence the mobile wallet and the intention to use mobile wallet among youth.

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CHAPTER 3

METHODOLOGY

3.1 INTRODUCTION

This chapter is described about the methodology that use in this study. Methodology is the specific procedures or technique that was used to identify, select and analyze the information about the topic. In this study, methodology allows to evaluate about overalls of the study. Next, the population and sample size in the aspect of whom, where and how to be studied also explained in this chapter. Other than that, this chapter also explain about the type of sampling method and how the data collection has been conducted.

3.2 RESEARCH DESIGN

Research design are referred to all strategies that we choose to integrate the different of the study in the coherent and logical way. One decision is made to proceed the research and all the data need to be collected to address the research objectives.

In this study, the research design that has been chosen is quantitative research. Quantitative research includes the mathematical statistic and computational tools to obtain the result. This research also to examine the relationship between the social influence, performance expectancy, perceived usefulness, government support and

intention to use mobile wallet among youth. The survey of questionnaire for the research helps to generate the statistic in quantitative research. Therefore, a large scale of the survey for the research help to generate the information from the respondent.

3.3 POPULATION

Population is referred to investigate things or people. In this research, the target population is youth in Malaysia. This research also focused on the number of respondents from various background such as age, gender, race and occupation. The questionnaire will separate randomly. According to the Malaysian Demographic, the population of youth in Malaysia from 15 until 30 years old is 5.3 million in July, 2020.

3.4 SAMPLE SIZE

The sample size refers to the population variable. The sample size is generally measured by population. Based on Krejcie and Morgan (1970), the population which is more than 1,000,000 researchers only needed 384 respondents in the appropriate sample. When the population is growing the sample size will rising as well. In this study, researcher target 300 respondents will answer the questionnaire. So, the population for this study will be 1400.

Table 3.1: Determine sample size of a known population.

N	*S*	*N*	*S*	*N*	*S*
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.5 SAMPLING METHOD

The whole number of youths in a country is a population. A population is a total number of persons occupying an area or constituting a whole. They are called residents. The density of population is the average number of people in one location. For this research, the total population of youth in Malaysia was used to determine the mobile wallet. A sample is a part of a large assembly. A sample is taken to learn about the entire form

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(the " population ") that is drawn. For the selection of participants in this research, a stratified, simple random sampling method (SRS) was used. Simple random sampling is a technique of probability sampling selection procedure, in which there are some fixed criteria in choosing respondents.

The fixed criteria in choosing respondents in this study is either he or she must be among youth. With the simple random sample, each user is equally likely to be selected from the population being studied. This technique ensures truly equal representation of the study variables. The sample, n is 300 random youth from the N population, 5.3 million, a total number of youths have to used mobile wallet. All respondents in the sample must have the same probability that each sample of size n is selected, 300 of youth from the population have the same chance of being selected.

3.6 DATA COLLECTION PROCEDURE

In this research, all the data will collect using the quantitative method which is questionnaires. The question will be distributed to the youth in Malaysia using many platforms in social media. Then all the data will be recorded after the respondent answer the question.

Respondent were selected based on a few characteristics such as form 15 years old and 30 years old. Secondly, all the respondent must be a Malaysian citizen. All the questionnaire contains the question to answer the research objective and has privacy and confidential agreements.

3.7 RESEARCH INSTRUMENT

Research instrument are a tool designed to collect, measure, and analyse data related to the researcher research topic. In response to the research objectives, three sections have created. Table 3.2 shows all the items and the further explanation were made for each of the section.

Table 3.2: Questionnaire composition.

Sections	Items	Number of items	Supporting References
Section A	Demographic data	5	
Section B	Social Influence	5	Ridaryanto, Refi Kautsar Firmansyah, Rano Kartono. Arta Moro Sundjaja (2019)
	And		
	Performance Expectancy	5	Robert Jeyakumar Nathan, Vijay Victor, Melanie Tan and Maria Fekete-Farkas (2020)
Section C	Perceived Usefulness	5	Deepak Chawla and Himanshu Josh (2019)
	And		
	Government Support	4	Hendy Mustiko Aji, Izra Berakon and Maizaitulaidawati Md Husin (2020)
Section D	Intention to use Mobile Wallet	4	Pradeep Kumar Deka (2020)

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3.7.1 Questions Used in Section A of the Questionnaire.

Section A was created for the collection of data on respondents' demographic profile. It involves gender, age, occupation, and two questions about awareness of mobile wallet. The items listed are shown in Table 3.3.

Table 3.3: Questions Used in Section A of the Questionnaire – Demographic Profile of Respondents.

Dimensions	Supporting References	Items
Demographic Profile of Respondents		1.Gender (Male and Female)
		2. Age
		3. Occupation (Student; Self-employed; Employee; Unemployed)
		4. Do you know what a mobile wallet app?
		5. How many times do you use mobile wallet in a week?

3.7.2 Used in Section B of the Questionnaire.

Section B is designed to understand the youth intention to use mobile wallet (apps). The Five-point Likert scale will use in this study too for

respondents to indicate their level of agreement. This scale is sorted from one (1) with “strongly disagree” to five (5) with “strongly agree”. All the items are shown in Table 3.4.

Table 3.4: The Five-point Likert Scale.

Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1	2	3	4	5

Table 3.5: Questions Used in Section B of the Questionnaire – Social Influence and Performance Expectancy.

Dimensions	Supporting References	Items
Social Influence	Ridaryanto, Refi Kautsar Firmansyah, Rano Kartono. Arta Moro Sundjaja (2019)	1. Social influence positively influences the intention to use e-wallet. 2. I will use mobile wallet recommended by the people closest to me. 3. I feel that my self-image and status have improved after I use mobile wallet. 4. I will use mobile wallet because the most people use it too. 5. The important family/ relatives /friends support mobile wallet.

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Performance Expectancy	Robert Jeyakumar Nathan, Vijay Victor, Melanie Tan and Maria Fekete-Farkas (2020)	1. I find mobile wallet app useful in my daily life. 2. Using mobile wallet app increases my chances of achieving things that are important to me. 3. Using mobile wallet app helps me accomplish things more quickly. 4. Using mobile wallet app increases my productivity. 5. Using mobile wallet convenient in my transaction.

3.7.3 Questions Used in Section C of the Questionnaire.

To evaluate the youth intention to use mobile wallet (apps) in perceived usefulness and government support. Respondents need to circle up their agreement level on five-point satisfaction scale ranging from one (1) "very dissatisfied" to five (5) "very satisfied" in this section. Table 3.6 described the items for this section.

Table 3.6: The Five-point Likert Scale.

Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1	2	3	4	5

Table 3.7: Questions Used in Section C of the Questionnaire – Perceived Usefulness and Government Support.

Dimensions	Supporting References	Items
Perceived Usefulness	Deepak Chawla and Himanshu Josh (2019)	1. I think using mobile wallet would enable me to accomplish transaction more quickly. 2. I believe mobile wallet would be useful for conducting online transaction. 3. I believe using mobile wallet would improve my efficiency of online transaction. 4. I think using mobile wallet improve the quality of online transaction. 5. I think mobile wallet would make it easier for me online payments.
Government Support	Hendy Mustiko Aji, Izra Berakon and Maizaitulaidawati Md Husin (2020)	1. During COVID-19 pandemic, the government encourages payment transaction using e-wallets. 2. During COVID-19 pandemic, the government ensures e-wallets server facilities. 3. During COVID-19 pandemic, the government encourages payment innovation via e-wallets. 4. During COVID-19 pandemic, the government controls e-wallets payment operations.

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3.7.4 Questions Used in Section D of the Questionnaire.

To evaluate the youth intention to use mobile wallet (apps) in perceived usefulness and government support. Respondents need to circle up their agreement level on five-point satisfaction scale ranging from one (1) "very dissatisfied" to five (5) "very satisfied" in this section. Table 3.8 described the items for this section.

Table 3.8: The Five-point Likert Scale.

Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1	2	3	4	5

Table 3.9: Questions Used in Section D of the Questionnaire – Intention to use Mobile Wallet

Dimensions	Supporting References	Items
Intention to use Mobile Wallet	Pradeep Kumar Deka (2020)	1. Now, I am use mobile wallet to purchase. 2. I intend to use mobile wallet when making a purchase. 3. I willing to use mobile wallet in the future. 4. I likely to use mobile wallet in the future.

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3.8 DATA ANALYSIS

In this study researcher use Statistical Packages for Social Science (SPSS) to analyse the data. SPSS is software that researcher uses to explain the relationship between independent variable and dependent variable in term of descriptive analysis and correlation. SPSS able to process all the data that researchers collect from questionnaire. Besides that, it also useful for researcher, and the reliability analysis will help in data analysis. Three types of analysis are available: reliability analysis, descriptive analysis and Pearson correlation coefficient.

3.8.1 Descriptive Analysis

The main functions of data research were defined using descriptive analysis. It allows researcher to summarize information and identify patterns. The researcher also used descriptive analysis to analyse the data collected in term of mean, median and mode. In the meantime, standard deviation and interquartile range will react how respondents respond to the questionnaire items.

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3.8.2 Reliability Analysis

Reliability analysis is way for researcher to study the prosperities of measurements scales and the items that compose in the scales. The degree to which a questionnaire produces stable and accurate results is tested for reliability. The purpose is a consistent result of equal value typically provided by reliability. Cronbach's Alpha is a model that analyses internal consistency reliability based on average inter-item correlation. On the basis of Gerorge & Mallery (2016), a value smaller than 0.4 is considered unacceptable and value more than 0.9 consider reliable result. The internal reliability of an item accuracy is greater when the value close to 1. The table below show the rule of Thumb Cronbach's Alpha.

Table 3.10 shows the rule of thumb Cronbach's Alpha

Alpha Coefficient Range	Strength of Association
<0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Source: Hair et.al (2003): Essential of business Research Method

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3.8.3 Pearson Correlation

Pearson Correlation analysis is utilized when the researcher has two quantitative variables and wish to see if there is a linear relationship between those variables. The research hypothesis would represent that by stated that one score affects the other in the right way. Pearson correlation is used when it is believed there is a linear relationship in data, for example, perceived usefulness, social influence, performance expectancy and government support that influence to intention use mobile wallet among youth.

Pearson Correlation analysis was used to determine the relationship between intention among youth such as, perceived usefulness, social influence, performance expectancy and government support that using mobile wallet. The figure between -1 to 1 will be shown as the result of the correlation coefficient, where -1 means the two variables have a perfectly negative correlation and 1 means the two variables have a perfectly positive correlation. If there is Cronbach's Alpha Internal Consistency 0.9 Very High, 0.7 < 0.9 High, 0.5 < 0.7 Moderate, 0.3 < 0.5 Low, < 0.3 Little, 34 no linear relationship between the two variables, the result will be 0. Table 3.9 shows the rule of thumb of Correlation Coefficient size.

Table 3.11: Rule of Thumb of Correlation Coefficient Size.

Coefficient Range	Strength of Correlation
0.9 to 1.0 / -0.9 to 1.0	Very High
0.7 to 0.9 / -0.7 to -0.9	High
0.5 to 0.7 / -0.5 to - 0.7	Moderate

0.3 to 0.5 / -0.3 to -0.5	Low
0.0 to 0.3 / -0.0 to -0.3	Little, if any

Source: Hinkle, Wiersma and Jurs (2003)

3.8.4 Pilot Study

A pilot study is defined as "A small-scale test of the methods and procedures to be used on a larger scale" (Porta, ***Dictionary of Epidemiology***, 5th edition, 2008). The goal of pilot work is not to test hypotheses about the effects of an intervention, but rather, to assess the feasibility or acceptability of an approach to be used in a larger scale study.

A total of 100 sets of questionnaires were distributed to respondents who matched the fixed criteria which are an age, gender, nation, and occupation. The reason for only 30 sets of questionnaires were distributed as it is the minimum requirement for a pilot study (Johanson & Brooks, 2009). By carrying out a pilot test first, researcher gets to test the level of understanding of respondents towards the questionnaire before Coefficient Range (r) Strength of Correlation 0.9 to 1.0 / -0.9 to 1.0 Very High, 0.7 to 0.9 / -0.7 to -0.9 High, 0.5 to 0.7 / -0.5 to - 0.7 Moderate, 0.3 to 0.5 / -0.3 to -0.5 Low, 0.0 to 0.3 / -0.0 to -0.3 Little, if any 34 distributing it to the study sample. Mistake and misleading info and questions were fixed once after the questionnaires returned by these 30 respondents.

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3.8.5 Normality Test

Based on Altman and Bland (1995), the normal distribution was sometimes called the Gaussian distribution. It is used to measure a large number quantity of individuals to obtain a pattern of values obtained distributed. Various methods of analysis such as correlation, t test analysis of variance and regression make assumptions on normality, where the distribution of observed data not in fact to be normal, but it should be compatible with the population. Clinical studies of modest size are advice to transform non-normal data when a skewed distribution occurred.

3.9 SUMMARY

This chapter discussed the research design used in this study. Population and sample study are also mentioned before further discussion in the research methodology. In this research, the quantitative method is chosen in terms of questionnaires, which was distributed to the respondents.

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CHAPTER 4

RESULT AND DISCUSSION

4.1 INTRODUCTION

The reliability analysis, demographic of respondents, descriptive analysis and Pearson's coefficient analysis were all covered in this chapter. A total of 221 responded to the questionnaire. In this study, researcher use IBM SPSS Statistic Version 26 to analyse the data after the data collected.

4.2 RELIABILITY ANALYSIS

The questionnaires' reliability was measured using reliability analysis. Cronbach's Alpha analysis was used to test the data to ensure the reliability and interior reliability of the information. The rule of Thumb Cronbach's Alpha is shown in the table below.

Table 4.1 shows the rule of Thumb Cronbach's Alpha

Alpha Coefficient Range	Strength of Association
<0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Source: Hair et.al (2003): Essential of business Research Method

Table 4.1 is the overall pilot test for the dependent and independent variable. The

pilot study has been done to 30 respondents before it was spread through online to 221 respondents using the questionnaire.

Table 4.2 Result of Reliability Coefficient Alpha for the Independents Variables and Dependent Variable

Variables	Number of items	Cronbach's Alpha Coefficient	Strength of Association
Social Influence	5	0.882	Very good
Performance Expectancy	5	0.890	Very good
Perceived Usefulness	5	0.967	Excellent
Governments Support	4	0.920	Excellent
Intention to use mobile wallet (apps)	4	0.978	Excellent

Table 4.2 showed all the data that researcher had collected and analyse in SPSS. From that table, the researcher see that all the variable were above the value 0.7. Therefore, the result shown is reliable and can be accepted in this study.

The researcher used five questions to measured social influence that can influenced intention to use mobile wallet (apps) among youth in Malaysia. Table 4.2 showed that result for social influence was 0.882 which resulted as very good. Thus, the coefficient obtained for the questions in social influence were reliable.

Next, there were five questions in measuring the performance expectancy. This question researcher used to analyse that this data can influenced intention to use mobile wallet (apps) among youth in Malaysia. The result in the table showed is 0.890 which

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indicated as very good. Thus, the coefficients obtained for this variable were reliable.

Besides that, five questions were used to measuring the perceived usefulness. The Cronbach's Alpha result for this variable was 0.967 which resulted excellent. Based on that result, we see that the coefficient obtained for the question in perceived usefulness were reliable.

After that, four questions were used to measure the government support that can influenced intention to use mobile wallet (apps) among youth in Malaysia, with the Cronbach's Alpha of 0.920 indicating excellent. As a result, the coefficient obtained this question for that variable was reliable.

Finally, four questions were used to examine intention to use mobile wallet (apps) among youth in Malaysia. The result for this section's question was 0.978 which resulted as excellent. Therefore, the coefficients for the questions in the situational variable were accurate.

From all the result, the Cronbach's Alpha showed that the variable was greater than 0.7, indicating that questionnaire is highly reliable and that analysis should continue. Overall, the respondents understanding of the question has been shown and that questionnaire is valid for this study.

4.3 DEMOGRAPHICS CHARACTERISTICS OF RESPONDENT

The term of demographics referred to the particular characteristic of population. The basic analysis of this study included the frequency analysis. In this chapter, the data from Section A are divided into a several part such as gender, age, occupation and their knowledge about mobile wallet. The respondent's demographic profile will present in a form of table and pie chart.

4.3.1 Gender

Table 4.3 Number of Respondent by Gender.

Gender	Frequency	Percentage (%)	Cumulative Percentage (%)
Male	80	31.9	31.9
Female	171	68.1	100.0
Total	251	100	

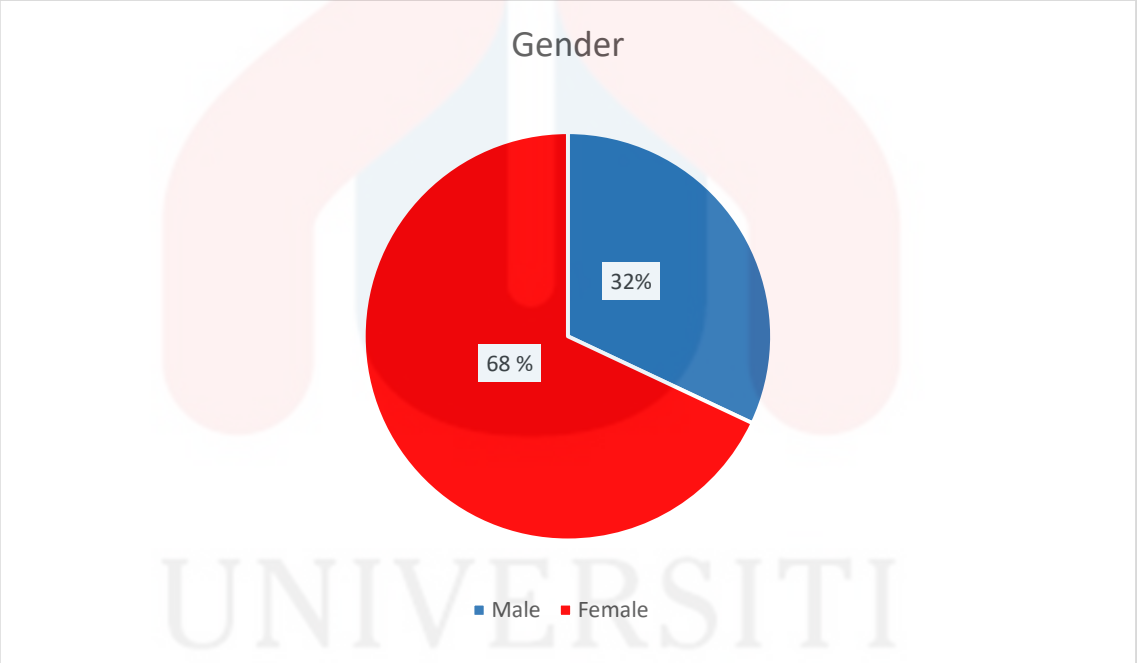

Figure 4.1 Percentage of Respondent by Gender

Table 4.3 and Figure 4.1 showed about gender of respondents. The total number of respondents for male was 80 respondents while a number of female was 171 respondents. Out of 251 respondents, 31.9% of total respondents were male and the remaining of 68.1% were female respondents who involved in this study.

4.3.2 Age

Table 4.4 Number of Respondents by Age

Age	Frequency	Percentage (%)	Cumulative Frequency (%)
15- 18	20	8.0	8.0
19- 24	190	75.7	83.7
25-30	41	16.3	100.0
Total	250	100	

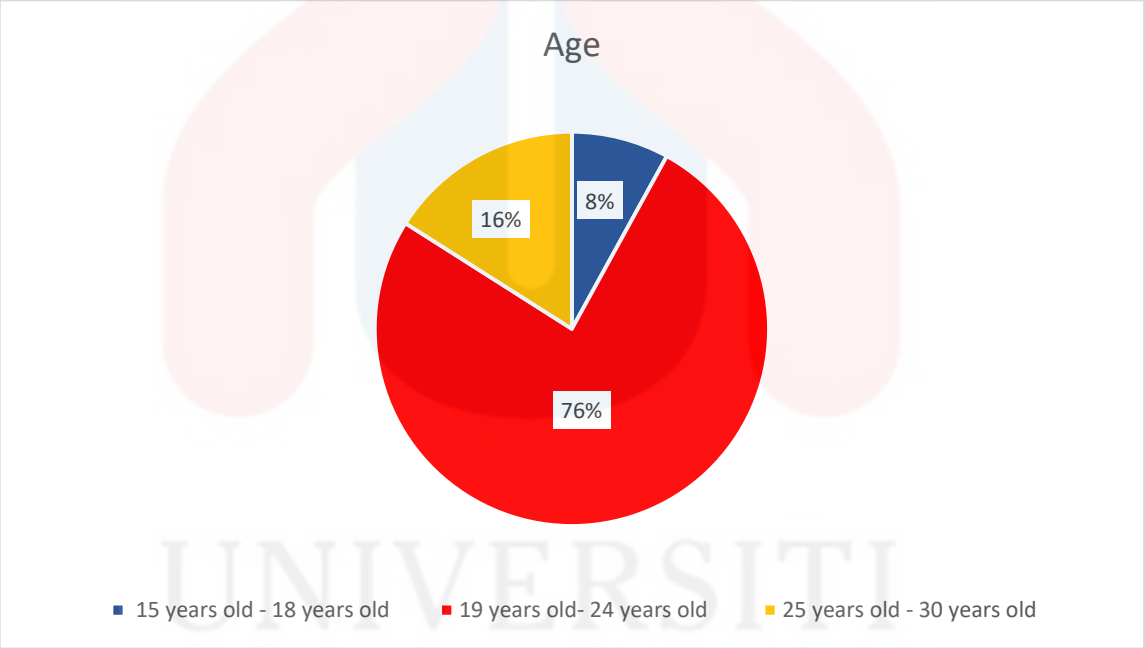

Figure 4.2 Percentage of Respondent by Age

Table 4.4 and 4.2 showed the total of respondents by age. There were 251 respondents that consist age from 15-18 (80 respondents), 19-24 (190 respondents) and 25-30 (41 respondents) had responds to the questionnaire. Figure 4.2 showed the highest percentage of respondents at range of age 19-24 years old (75.7%) and followed by 25-30 years old (16.3%) and the lowest percentage respondents was 15-18 years old (8.0%).

4.3.3 Occupation

Table 4.5 Number of Respondent by Occupation

Occupation	Frequency	Percentage (%)	Cumulative Percentage (%)
Student	180	71.7	71.7
Self- employed	15	6.0	77.7
Employee	47	18.7	96.4
Unemployed	9	3.6	100.0
Total	251	100.0	

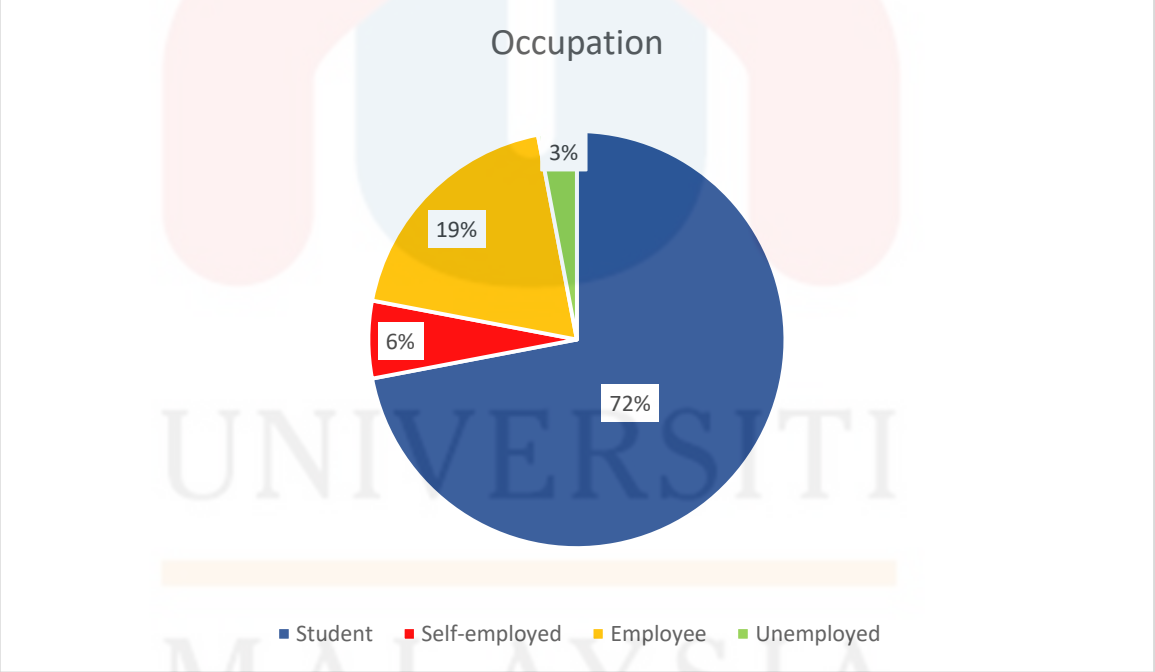

Figure 4.3 Percentage of Respondent by Occupation

Table 4.5 and Figure 4.3 showed the total of respondents from different occupations. Majority of the respondents are students at the percentage 71.7% (180 respondents) and followed by employee 18.7% (47 respondents). Next, there are 6.0% are self-employed (15 respondents) and unemployed 3.6% (9 respondents).

4.3.4 Knowledge about Mobile Wallet

Table 4.6 Knowledge about Mobile Wallet

Knowledge	Frequency	Percentage (%)	Cumulative percentage (%)
Yes	226	90.0	90.0
No	25	10.0	100.0
Total	251	100.0	

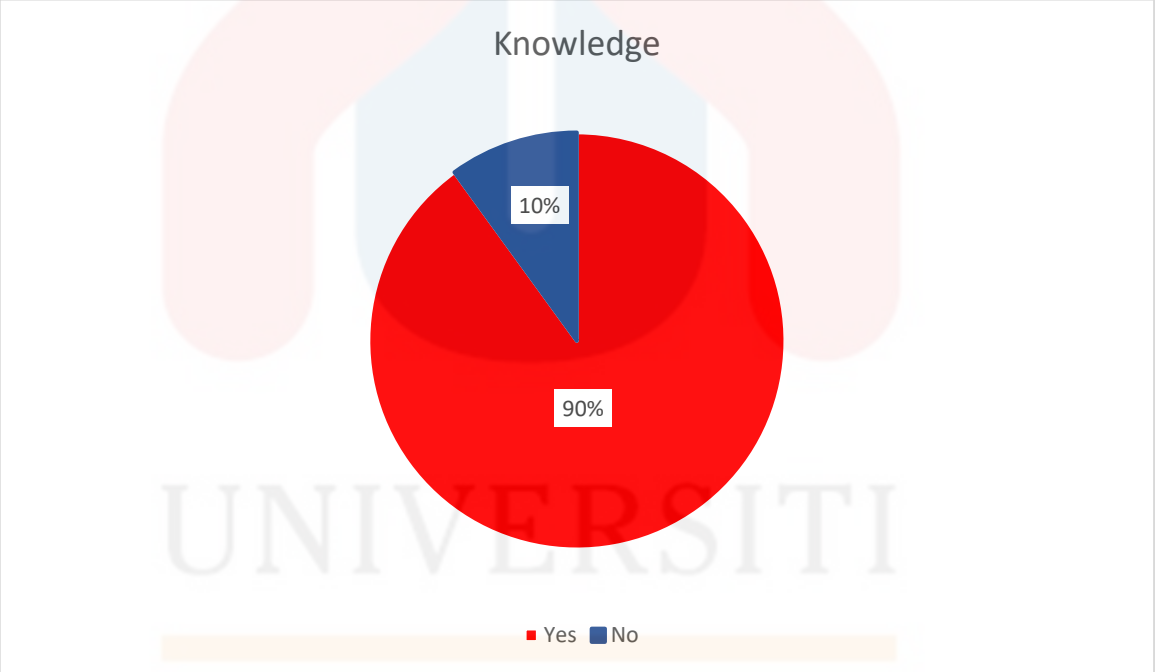

Figure 4.4 Percentage of Respondent by Knowledge

Table 4.6 and Figure 4.4 showed the respondents about their knowledge of mobile wallet. The total number of respondents for Yes is 226 respondents while the number of No is 25 respondents. Out of 251 respondents, 90% of total respondents choose Yes and 10% of respondents choose No.

4.3.5 Frequency of Using Mobile Wallet in A Week

Table 4.7 Frequency of Using Mobile Wallet in a Week

Frequency of using Mobile Wallet in a week	Frequency	Percentage (%)	Cumulative Frequency
0-5 times	204	81.3	81.3
6-10 times	33	13.1	94.4
11 and above	14	5.6	100.0
Total	251	100.0	

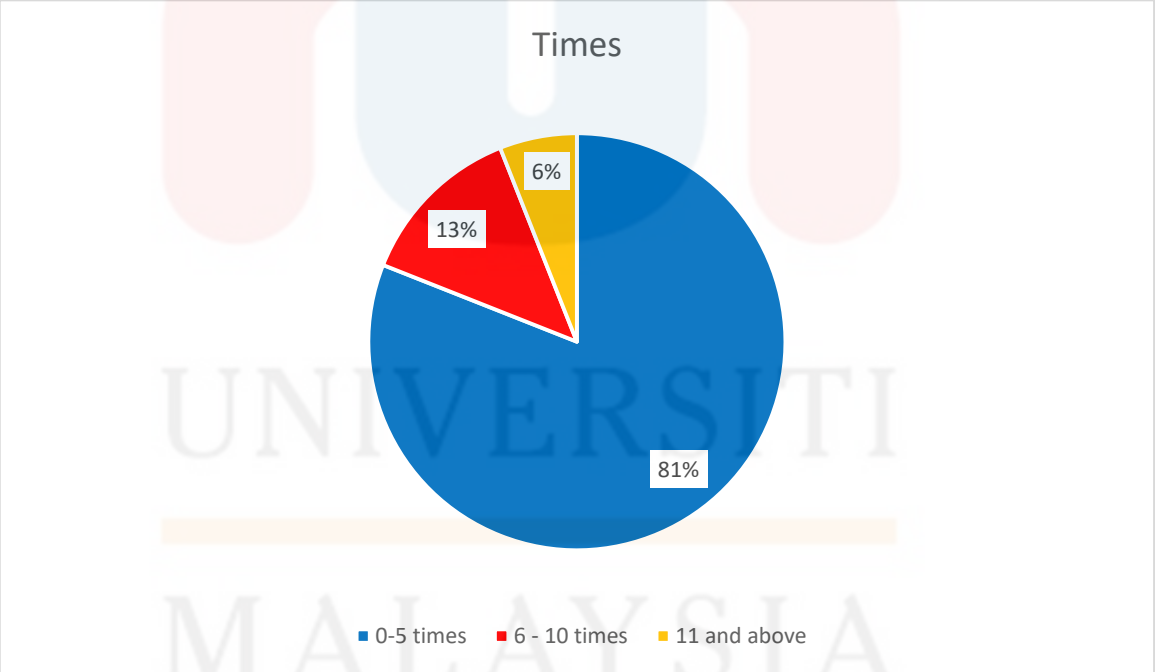

Figure 4.5 Percentage of Respondent by Frequency of Using Mobile Wallet in a Week

Table 4.7 and Figure 4.5 show about the total of respondents by frequency of using mobile wallet in a week. There were 81.3% (204 respondents) who had using a mobile wallet for 0-5 times in a week followed by 13.1% (33 respondents) using the mobile

wallet for 6-10 times in a week. The lowest is 5.6% (14 respondents) using a mobile wallet for 11 and above times a week.

4.4 DESCRIPTIVE ANALYSIS

This study has analyse the mean and standard deviation for section B, C and D of the questionnaires.

4.4.1 Independent Variable and Dependent Variable

Table 4.8: Descriptive Statistics

Variable	N	Mean	Standard Deviation
Social Influence	251	3.9371	0.66887
Performance Expectancy	251	4.0980	0.66438
Perceived Usefulness	251	4.2805	0.62281
Government Support	251	4.2759	0.60277
Intention to use mobile wallet (apps)	251	4.0916	0.63527

Table 4.8 showed the number of respondents, mean and standard deviation of independent variables and dependent variables for this study. For the independent variables, the highest mean was perceived usefulness which is 4.2805 and the second highest was government support with 4.2759 and followed with performance expectancy with 4.0980. Lastly, social influence with mean 3.9371 meanwhile the mean for dependent variable was 4.0916.

4.4.2 Social Influence

Table 4.9 presents the descriptive statistics for the independent variable which is social influence and the data collected from 251 respondents.

Table 4.9: Descriptive Statistics for the Social Influence

No	Item Description	N	Mean	Standard Deviation
1	Social influence positively influences the intention to use e-wallet.	251	4.17	0.763
2	I will use mobile wallet recommended by the people closest to me.	251	4.08	0.847
3	I feel that my self-image and status have improved after I use mobile wallet	251	3.78	0.919
4	I will use mobile wallet because the most people use it too.	251	3.89	0.883
5	The important family/ relatives /friends support mobile wallet.	251	3.77	0.896

Table 4.9 showed the mean and standard deviation analysis on the independent variable which is Social Influence. The highest mean value was Question 1 which was 4.17, where respondents agreed that social influence positively influences the intention to use e-wallet among youth followed with Question 2, I will use mobile wallet

recommended by the people closest to me which was 4.08. The lowest mean value was Question 5 which was 3.77, where the respondent agreed that the important family/ relatives /friends support mobile wallet which is important for attracted them to use mobile wallet. For the data set from 251 respondents with the standard deviation most of the value which lowest than 1, it indicated the values close to mean.

4.4.3 Performance Expectancy

Table 4.10 presents the descriptive statistics for the performance expectancy and the data collected from 251 respondents.

Table 4.10: Descriptive Statistics for the Performance Expectancy.

No	Item Description	N	Mean	Standard Deviation
1	I find mobile wallet app useful in my daily life.	251	4.05	0.866
2	Using mobile wallet app increases my chances of achieving things that are important to me.	251	4.01	0.822
3	Using mobile wallet app helps me accomplish things more quickly.	251	4.18	0.779
4	Using mobile wallet app increases my productivity.	251	4.03	0.809
5	Using mobile wallet convenient in my transaction.	251	4.22	0.776

Table 4.10 showed the mean and standard deviation analysis on the independent

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variable which is Performance Expectancy. The highest mean value was Question 5 which was 4.22, where respondents agreed that using mobile wallet convenient in transaction and followed with Question 3, using mobile wallet app helps accomplish things more quickly which was 4.18. The lowest mean value was Question 2 which was 4.01, where the respondent agreed that using mobile wallet app increases the chances of achieving things that are important to user. For the data set from 251 respondents with the standard deviation most of the value which lowest than 1, it indicated the values close to mean.

4.4.4 Perceived Usefulness

Table 4.11 presents the descriptive statistics for the perceived usefulness and the data collected from 251 respondents.

Table 4.11: Descriptive Statistics for the Perceived Usefulness.

No	Item Description	N	Mean	Standard Deviation
1	I think using mobile wallet would enable me to accomplish transaction more quickly.	251	4.31	0.775
2	I believe mobile wallet would be useful for conducting online transaction.	251	4.27	0.721
3	I believe using mobile wallet would improve my efficiency of online transaction.	251	4.28	0.706
4	I think using mobile wallet improve the quality of online	251	4.25	0.692

	transaction.			
5	I think mobile wallet would make it easier for me online payments.	251	4.28	0.733

Table 4.11 showed the mean and standard deviation analysis on the independent variable which is Perceived Usefulness. The highest mean value was Question 1 which was 4.31, where respondents agreed that using mobile wallet would enable to accomplish transaction more quickly and followed with Question 3 and 5 second highest that share the same mean i.e., 4.28, for question 3 they believe using mobile wallet would improve my efficiency of online transaction and they think mobile wallet would make it easier for me online payments which is question 5. The lowest mean value was Question 4 which was 4.25, where the respondent agreed that using mobile wallet improve the quality of online transaction. For the data set from 251 respondents with the standard deviation most of the value which lowest than 1, it indicated the values close to mean.

4.4.5 Government Support

Table 4.12 presents the descriptive statistics for the government support and the data collected from 251 respondents.

Table 4.12: Descriptive Statistics for the Government Support.

No	Item Description	N	Mean	Standard Deviation
1	During COVID-19 pandemic, the government encourages payment	251	4.37	0.694

	transaction using e-wallets.			
2	During COVID-19 pandemic, the government ensures e-wallets server facilities.	251	4.27	0.684
3	During COVID-19 pandemic, the government encourages payment innovation via e-wallets.	251	4.27	0.697
4	During COVID-19 pandemic, the government controls e-wallets payment operations.	251	4.20	0.809

Table 4.12 showed the mean and standard deviation analysis on the independent variable which is Government Support. The highest mean value was Question 1 which was 4.37, where respondents agreed that during COVID-19 pandemic, the government encourages payment transaction using e-wallets and followed with Question 2 and 3 second highest that share the same mean i.e., 4.27, for question 2 during COVID-19 pandemic, the government ensures e-wallets server facilities and for question 3, respondent agreed that during COVID-19 pandemic, the government encourages payment innovation via e-wallets. The lowest mean value was Question 5 which was 4.20, where the respondent agreed that during COVID-19 pandemic, the government controls e-wallets payment operations. For the data set from 251 respondents with the standard deviation most of the value which lowest than 1, it indicated the values close to mean.

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4.4.6 Intention to use Mobile Wallet

Table 4.13 presents the descriptive statistics for the intention to use mobile wallet and the data collected from 251 respondents.

Table 4.13: Descriptive Statistics for The Intention to Use Mobile Wallet.

No	Item Description	N	Mean	Standard Deviation
1	Now, I am use mobile wallet to purchase.	251	3.83	0.838
2	I intend to use mobile wallet when making a purchase.	251	4.08	0.711
3	I willing to use mobile wallet in the future.	251	4.27	0.772
4	I likely to use mobile wallet in the future.	251	4.19	0.822

Table 4.13 showed the mean and standard deviation analysis on the dependent variable which is The Intention to Use Mobile Wallet. The highest mean value was Question 3 which was 4.27, where respondents agreed that I willing to use mobile wallet in the future and followed with Question 4 and 2 second highest that the mean i.e., 4.19 and 4.08, for Question 4, I likely to use mobile wallet in the future and for question 2, respondent agreed that I intend to use mobile wallet when making a purchase. The lowest mean value was Question 1 which was 3.83, where the respondent agreed that, Now, I am use mobile wallet to purchase. For the data set from 251 respondents with the standard deviation most of the value which lowest than 1, it indicated the values close to mean.

4.5 PEARSON CORRELATION COEFFICIENT

The Pearson's correlation analysis is one of the important analyses that measure the linear relationship between the two variables. The objective of this analysis is to determine whether there are correlations between independent variables (social influence, performance expectancy, perceived usefulness, and government support) and the dependent variable (intention to use mobile wallet (apps)). If the relationship is significant, researchers must decide whether the level of strength of the association is acceptable.

Table 4.14: Strength Interval of Correlation Coefficient

Coefficient Range	Strength of Correlation
0.9 to 1.0 / -0.9 to 1.0	Very High
0.7 to 0.9 / -0.7 to -0.9	High
0.5 to 0.7 / -0.5 to - 0.7	Moderate
0.3 to 0.5 / -0.3 to -0.5	Low
0.0 to 0.3 / -0.0 to -0.3	Little, if any

Source: Hinkle, Wiersma and Jurs (2003)

Hypothesis 1: Social Influence

H1: There is a relationship between social influence and intention to use mobile wallets (apps) among youth.

Table 4.15: Correlation coefficient for social influence and intention to use mobile wallets (apps) among youth.

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		Intention to use Mobile Wallet	Social Influence
Intention to use Mobile Wallet	Pearson correlation	1	0.304**
	Sig. (2-tailed)		0.000
	N	251	251
Social Influence	Pearson correlation	0.304**	1
	Sig. (2-tailed)	0.000	
	N	251	251

Table 4.15 illustrated Pearson correlation coefficient, significant value and the number of cases which is 251. The p-value was 0.000, which was less than significant level of 0.01. The correlation coefficient of 0.304 suggested a low correlation between social influence and intention to use mobile wallet (apps).

Hypothesis 2: Performance Expectancy

H2: There is a relationship between performance expectancy and intention to use mobile wallets (apps) among youth.

Table 4.16: Correlation coefficient for performance expectancy and intention to use mobile wallets (apps) among youth.

		Intention to use Mobile Wallet (apps)	Performance Expectancy
Intention to use Mobile Wallet (apps)	Pearson correlation	1	0.414**
	Sig. (2-tailed)		0.000
	N	251	251
Performance Expectancy	Pearson correlation	0.414**	1
	Sig. (2-tailed)	0.000	
	N	251	251

Table 4.16 illustrated Pearson correlation coefficient, significant value and the number of cases which was 282. The p-value is 0.000, which is less than significant level of 0.01. The correlation coefficient of 0.414 suggested a low correlation between performance expectancy and intention to use mobile wallets (apps) among youth.

Hypothesis 3: Perceived Usefulness

H3: There is a relationship between perceived usefulness and intention to use mobile wallets (apps) among youth.

Table 4.17: Correlation coefficient for perceived usefulness and intention to use mobile wallets among youth.

		Intention to use Mobile Wallet (apps)	Perceived Usefulness
Intention to use Mobile Wallet (apps)	Pearson correlation	1	0.421**
	Sig. (2-tailed)		0.000
	N	251	251
Perceived Usefulness	Pearson correlation	0.421**	1
	Sig. (2-tailed)	0.000	
	N	251	251

Table 4.17 illustrated Pearson correlation coefficient, significant value and the number of cases which is 251. The p-value was 0.000, which is less than significant level of 0.01. The correlation coefficient of 0.421 suggested a low correlation between perceived usefulness and intention to use mobile wallets among youth.

Hypothesis 4: Government Support

H4: There is a relationship between government support and intention to use mobile wallet (apps) among youth.

Table 4.18: Correlation coefficient for government support and intention to use mobile wallets among youth.

		Intention to use Mobile Wallet (apps)	Government Support
Intention to use Mobile Wallet (apps)	Pearson correlation	1	0.471**
	Sig. (2-tailed)		0.000
	N	251	251
Government Support	Pearson correlation	0.471**	1
	Sig. (2-tailed)	0.000	
	N	251	251

Table 4.18 illustrated Pearson correlation coefficient, significant value and the number of cases which is 251. The p-value was 0.000, which was less than significant level of 0.01. The correlation coefficient of 0.471 suggested a low correlation between government support and intention to use mobile wallets among youth.

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4.6 FRAMEWORK ANALYSIS

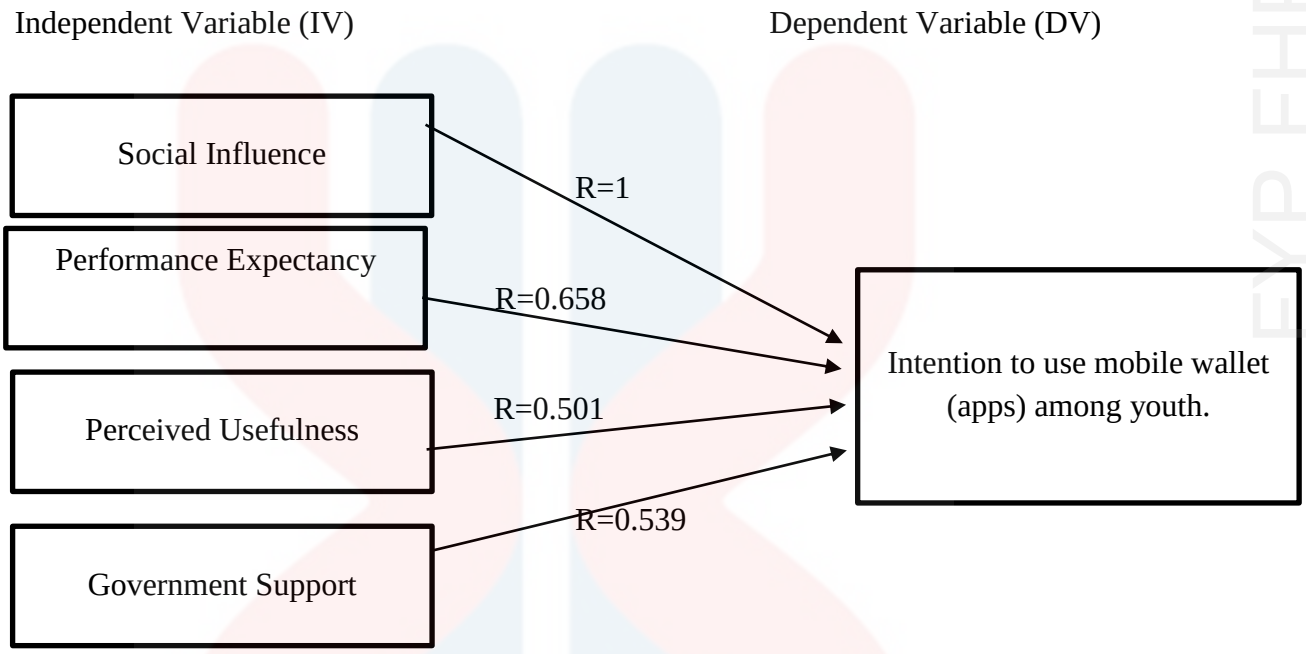

Figure 4.6 Correlation between Independent variable and Dependent Variable

The figure 4.6 showed the framework with the value of data for the significant of independent variables and dependent variables. There are four independent variables which is social influence, performance expectancy, perceived usefulness and government support had a significant relationship with the dependent variables which is intention to use mobile wallet (apps) among youth. The highest Pearson correlation value is between social influence and intention to use mobile wallet among youth which is 1 followed by performance expectancy and intention to use mobile wallet (apps) among youth is 0.658. The lowest Pearson correlation is between perceived usefulness and intention to use mobile wallet (apps) among youth is 0.501 and the Pearson correlation between government support and intention to use mobile wallet (apps) is 0.539. Basically, there are four independent variables in this framework.

4.7 SUMMARY

As the end, all the relationship among the variable, the study found that the three hypotheses in this study are accepted. All the independent variables show different correlation coefficient with the dependent value which are 0.304 for social influence, 0.414 for performance expectancy, 0.421 for perceived usefulness and 0.471 for government support. It results showed a low positive correlation between all the independent variables and dependent variable. It also answer the research questions whether is there any relationship between social influence and intention to use mobile wallet (apps), between performance expectancy and mobile wallet, between perceived usefulness and mobile wallet and between situational and between government support and mobile wallet. To conclude, there is a significant relationship between social influence, performance expectancy, perceived usefulness and government support with the mobile wallet.

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CHAPTER 5

CONCLUSION

5.1 INTRODUCTION

In this chapter discussed about the result of the previous analysis involves the relationship between social influence, performance expectancy, perceived usefulness, government support and intention to use a mobile wallet (apps) among youth in Malaysia. Hence, limitations of this study and recommendations for the future research are also discussed from various aspects such as theoretical, methodological and practical aspects.

5.2 RECAPITULATION OF STUDY

The study was conducted to determine the relationship between social influence factor, performance expectancy factors, perceived usefulness factor, governments support factors and intention to use mobile wallet (apps) among youth in Malaysia. The focus point of this study is to know the relationship between all the factors towards intention to use mobile (apps) among youth in Malaysia. In this study, primary data was collected through the questionnaire to collect feedback from respondents. Based on Krejcie and Morgan (1970) the sample of respondents that researcher need selected was 384. The correlation between social influences, performance expectancy, perceived usefulness, governments support and intention to use mobile wallet (apps) among youth in Malaysia was also examined in this study.

The dependents variables in this study were important to examine the intention to use mobile wallet (apps) among youth in Malaysia. In addition, a set of independent variables, including social influence, performance expectancy, perceived usefulness and government support influenced the intention to use mobile wallet (apps) among youth in Malaysia. Social influence indicates the influence opinion of a user's friends, family and relatives (Venkatesh, Morris, Davis & Davis, 2003). Individuals' perception of using technology helps them complete the jobs better and are preferred to as performance expectancy (Venkatesh et al.,2003). Perceived usefulness is when a person believes that using a particular system will enhance his or her performance (David, 1989). Government support also can influence consumer acceptability of technology systems (Haderi, 2014; Hai & Kazmi, 2015).

The sampling frame of this study was among youth in Malaysia who aged from 15 years old until 30 years old. A total of 384 questionnaires were submitted, with 251 responses were usable and analyzed. Reliability analysis, descriptive analysis and Pearson's correlation coefficient are included in this study. The independent variables were tested to a reliability test to ensure the measuring instrument's internal consistency. The Cronbach's Alpha for all variables scales were range in 0.8 to 0.9. They were above the minimum acceptable reliability of 0.6 that suggested by Sekaran (2006). Perceived usefulness was highly reliable with Cronbach's Alpha of 0.967. It showed that perceived usefulness was found to be the strongest variable that can influence intention to use mobile wallet (apps) among youth in Malaysia (Wei, Marthandan, Choong, Ooi & Arumugam, 2009). Social influences, performance expectancy and government support were considered reliable with Cronbach's Alpha 0.882, 0.890 and 0.920.

Pearson's correlation was used in this study to describe the relationship of

independent variables and dependent variables. This result indicated that for social influence is low, positive correlation between intention to use mobile wallet ($r=0.304$, $n=251$, $p<0.01$) and for performance expectancy suggested lower ($r=0.414$, $n=251$, $p<0.01$). Perceived usefulness ($r=0.421$, $n=252$, $p<0.01$) was suggested as lower positive correlation between perceived usefulness and intention to use mobile wallet (apps). Last variable is government's support ($r=0.471$, $n=252$, $p<0.01$) also suggesting a lower positive correlation between governments support and intention to use mobile wallet (apps) among youth.

5.2.1 Research Question 1: What is the relationship between social influence and intention to use mobile wallets (apps) among youth?

In this research, social influence was featured as an intention that contributed to the use of mobile wallets (apps) among youth in Malaysia. The past results indicate that social influence is defined as the level to which an individual perceives that it is important that others should believe they used the new system (Agarwal et al., 2009). In another definition, the perceived implications and support obtained by someone using this technology can be stated as an aspect of social influence (Venkastesh, 2003). Based on the analysis done, it was found that the relationship between social influence and intention and intention to use mobile wallets among youth is at lower-level intention ($r=0.304$, $n=251$, $p<0.01$). The finding revealed there was a positive and significant relationship between social influence and intention to use mobile wallets (apps) among youth. Therefore, Social influence positively influences the intention to use mobile wallets and has been viewed by people who allow consumers to use

mobile devices in the purchase.

5.2.2 Research Question 2: What is the relationship between performance expectancy and intention to use mobile wallets (apps) among youth?

In this study, Performance expectancy is defined as the extent to which an individual trusts a certain system's performance will be improved (Miadinovic & Xiang, 2016). The result indicated the relationship performance expectancy and intention to use mobile wallets (apps) among youth in Malaysia is at a lower level ($r=0.414$, $n=251$, $p<0.01$). The findings imply that there was a positive and significant relationship between performance expectancy and intention to use mobile wallets (apps) among youth. Performance expectancy rises, users will tend to continue to use mobile apps (Kang, 2014). Perceived usefulness is an essential control of behavioral intention to use technologies across context mobile payment (Slade, Williams, Dwivedi & Piercy, 2014).

5.2.3 Research questions 3: What is the relationship between perceived usefulness and intention to use mobile wallet (apps) among youth?

In this study, perceived usefulness was featured as factors that can contribute to the intention to use mobile wallet (apps) among youth in Malaysia. Perceived usefulness can be measured by the level of belief that consumers have in their ability to boost their performance by using a particular system (Davis et al. ,1989). Based on analysis done, it found the strength of the relationship between perceived usefulness and intention to use mobile wallet (apps) is at the highest

level (r=0.421, n=252, p<0.01). There was a low and significant association between perceived usefulness and intention to use mobile wallets, according to the findings. As a result, it can be shown that perceived usefulness plays a significant influence on the intention to use mobile wallets among youth. This finding to be similar to previous study that mentioned perceived usefulness was found to be the strongest influence among all the variables on the intention to use mobile wallets (Wei, Marthandan, Chong, Ooi & Arumugam, 2009).

5.2.4 Research question 4: What is the relationship between governments support and intention to use mobile wallet (apps) among youth?

In this study, the result indicated the strength of the relationship between government support and the intention to use mobile wallets among youth is at a low level (r=0.471, n=251, p<0.01). The result stated that there was a positive and significant relationship between governments support and intention to use mobile wallet (apps) among youth in Malaysia. Consumer attitudes toward technical systems are influenced not only by perceived risk, but also by government assistance (Haderi, 2014; Hai & Kazmi, 2015). The government's support for ensuring mobile wallets is helpful to break the chain of Covid-19. Thus, when consumers perceive government support, they are more likely to use an e-wallet. Therefore, a previous study came out with the hypothesis that government support positively affects intention to use mobile wallets.

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5.3 FINDING AND DISCUSSION

The reliability test was conducted to 30 respondents before it was spread through online to 221 respondents using the online survey through questionnaire. The result was very good and excellent with a range 0.882 to 0.978 and it was tested with Cronbach's Alpha Coefficient. The highest result is intention to use mobile wallet variable with value 0.978 where excellent and the second highest is perceived usefulness variable with value 0.967 followed by value 0.920 with government support variable for Cronbach's Alpha Coefficient. Therefore, all variables showed that the variable was greater than 0.7 and minimum requirement of reliability, since all Cronbach's alpha coefficients of all variables were greater than 0.6. indicating that the questionnaire is highly reliable and that analysis should continue.

For descriptive analysis, the highest mean perceived usefulness variable was 4.2805 for independent variable followed by government support variable which was 4.2759. Social influence is the lowest mean for independent variable with was 3.9371 meanwhile the mean for dependent variable was 4.0916. Conclusion, perceived usefulness was most factors that affect the intention of use mobile wallet (apps) among youth in Malaysia.

Last but not least, to analyze the linear relationship between the two variables identified as the objectives of this study, the researcher carried up Pearson's correlation analysis. Table 5.1 showed the summary of correlation analysis, there was a low positive correlation between social influence, performance expectancy, perceived usefulness and government support for the intention to use mobile wallet (apps) among youth in Malaysia.

Table 5.1: Summary of Correlation Analysis

Hypothesis	Significant Value	Conclusion	Correlation Value	Conclusion
1	0.000	Accepted	0.304	Low Positive Correlation
2	0.000	Accepted	0.414	Low Positive Correlation
3	0.000	Accepted	0.421	Low Positive Correlation
4	0.000	Accepted	0.471	Low Positive Correlation

5.4 LIMITATIONS

There are few limitations that give researchers a challenge to complete this study. One of the limitations is respondents. In this study, researchers only accepted responses from Malaysian citizens that aged from 15 years old until 30 years old. Furthermore, some respondents believe that answering questions from the researcher will be a waste of time and a burden for them. In addition, the researchers started to spread the questionnaire during semester break. Respondents felt that it could disturb their privacy. Other than that, there were some respondents that were not interested in answering the questionnaire.

Second limitation that the researchers face is this study was conducted during pandemic Covid-19. So, the researchers just spread the questionnaire online to get respondents. It takes around two months for researchers to get 251 respondents for this

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study. Researchers can only spread the questionnaire through WhatsApp and other social media. Previous study, some researchers can give the questionnaire face to face to their respondents. Unfortunately for this study just collect the data online due to Covid-19 pandemic.

Thirdly, data collection methods. In this study the researchers use quantitative methods to collect data from respondents. The challenge when collecting data online is the researcher cannot control who fills the questionnaire. Therefore, there seems to be a potential of respondents to give fake or invalid responses. Thus, respondents will take a long time to complete the survey when it is conducted online and it will cause the data gathering process to be postponed.

Lastly is the variable that the researchers study. In this study the researchers only focus on four independent variables which are social influence, performance expectancy, perceived usefulness and government support as well as one dependent variable is intention to use mobile wallets among youth. This was due to a lack of resources and references for the researcher to base the study. Based on previous study, other independent variables also have a relationship with the intention to use mobile wallet as well.

5.5 RECOMMENDATION

In this study, the research suggests that further studies can be carried out on the youth from other countries since this study had only focus among local youth in Malaysia so we can see if there are similarities in the findings. This study can produce different results if it happens for youth from other countries. Therefore, there are other youth from other countries to answer the questionnaire instead of focusing on local youth

only.

In addition, this study focuses on four factors that influence the intention to use mobile wallets among youth in Malaysia. However, this study may ignore others' important role in the intention to use mobile wallets among youth in Malaysia. Therefore, for the future researchers can recommend other variables such as perceived risks and customer attitude to carry out new findings in the study. Next, the 251 samples are very limited and can be measured as a small market. Therefore, the future researchers also should expand the sample size to improve the accuracy and reliability of the study.

Lastly, qualitative methods also can be used in the future studies such as creating some open-ended questions for respondents instead of respondents answering scale questionnaires online. With the interview method, the researcher can obtain a high response rate and ambiguity can be clarified and incomplete answers can be followed up immediately. Therefore, this approach can reduce misunderstandings and produce better study results.

5.6 CONCLUSION

In the conclusion, this chapter discuss about the researcher delivered aim of this study regarding the problem in this study. This study examined the relationship between the variables of social influence, performance expectancy, perceived usefulness and government support that influence the intention to use mobile wallets among youth in Malaysia. For research framework in this study is to developed on the literature that has viewed for investigate the relationship between independent variable and dependent variable.

There are 251 respondents that took part of this study through an online survey method by using questionnaires. The data was collected and analyzed by using SPSS software version based on descriptive statistics, reliability analysis, and correlation analysis. From the result of the reliability analysis, the overall variable was 0.7 and the result shown is reliable and can be accepted in this study.

Lastly, this study taught the researcher to know the relationship between social influence, performance expectancy, perceived usefulness and government support that influence the intention to use mobile wallets among youth in Malaysia. The result of the research objective is accepted and the result can be predicted about the social influence, performance expectancy, perceived usefulness and government support that influence the intention to use mobile wallets among youth in Malaysia.

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APPENDIX

QUESTIONAIRE

FACTOR THAT INFLUENCE INTENTION TO USE MOBILE WALLET AMONG YOUTH IN MALAYSIA.

Assalamulaikum and have a nice day,

We are Bachelor of Entrepreneurship (Tourism) with Honors from the Faculty of Hospitality, Tourism and Wellness Universiti Malaysia Kelantan (UMK). We are conducting a final year research project by examine the Factor that Influence the Intention of Use Mobile Wallet (applications) Among Youth in Malaysia. Therefore, we greatly appreciate your willingness and cooperation to answer this questionnaire. All data will be kept confidential and used only for this project.

THIS QUESTION IS PRIORITIZED TO INDIVIDUALS WHO ARE 15 TO 30 YEARS OLD AND MALAYSIAN CITIZENS ONLY.

Thank you for your participation and cooperation in this study.

Assalamulaikum and Semoga hari anda indah,

Kami merupakan pelajar Ijazah Sarjana Muda Keusahawanan (Pelancongan) dengan Kepujian dari Fakulti Hospitaliti, Pelancongan dan Kesejahteraan Universiti Malaysia Kelantan (UMK). Kami sedang menjalankan projek penyelidikan tahun akhir dengan mengkaji Faktor yang Mempengaruhi Tujuan untuk Menggunakan Dompet Mudah Alih (aplikasi) Dalam Kalangan Belia di Malaysia. Oleh itu, kami sangat menghargai kesudian dan kerjasama anda untuk menjawab soal selidik ini. Semua data akan dirahsiakan dan digunakan hanya untuk projek ini sahaja.

SOAL SELIDIK INI DIUTAMAKAN KEPADA INDIVIDU YANG BERUSIA DIANTARA 15 HINGGA 30 TAHUN SAHAJA DAN WARGANEGARA MALAYSIA.

Terima kasih atas penyertaan dan kerjasama anda dalam kajian ini.

Yours sincerely,

ISHAMI UZMA BINTI SOLEHAN – H18A0150

LELIA NASTASIA BINTI AMLI - H18A0185

NURUL WARDIANA BINTI RAZALI – H18A0514

YASMIRA BINTI MOHD ALI @ RAZALI – H18A0674

SECTION A: Demographic Profile

1. Gender: (Please mark "√ ")

Male	
Female	

2. Age: (Please mark "√ ")

15 years old – 18 years old	
19 years old – 24 years old	
25 years old – 30 years old	

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3. Occupation: (Please mark "√ ")

Student	
Self- employed	
Employee	
Unemployed	

4. Do you know what a mobile wallet app? (Please mark "√ ")

Yes	
No	

5. How many times do you use mobile wallet in a week? (Please mark "√ ")

0 - 5	
6 - 10	
11 - above	

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SECTION B

Instruction:

Listed below are a series of statements about the Social Influence and Performance Expectancy. Please indicate the degree of your agreement or disagreement with each statement by circling only ONE of the five alternatives after each statement.

1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree

Social Influence					
Social influence positively influences the intention to use e-wallet.	1	2	3	4	5
I will use mobile wallet recommended by the people closet to me.	1	2	3	4	5
I feel that my self-image and status have improved after I use mobile wallet.	1	2	3	4	5
I will use mobile wallet because the most people use it too.	1	2	3	4	5
The important family/ relatives/ friend support mobile wallet.	1	2	3	4	5

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Performance Expectancy				
I find mobile wallet app useful in my daily life.	1	2	3	4
Using mobile wallet app increases my chances to achieving thing that are important to me.	1	2	3	4
Using mobile wallet app helps me accomplish things more quickly.	1	2	3	4
Using mobile wallet app increase my productivity.	1	2	3	4
Using mobile wallet convenient in my transaction.	1	2	3	4

SECTION C

Instruction:

Listed below are a series of statements about the Perceived Usefulness and Government Support. Please indicate the degree of your agreement or disagreement with each statement by circling only ONE of the five alternatives after each statement.

1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree

Perceived Usefulness					
I think using mobile wallet would enable me to accomplish transaction more quickly.	1	2	3	4	5
I believe mobile wallet would be useful for conducting online transaction.	1	2	3	4	5

I believe using mobile wallet would improve my efficiency of online transaction.	1	2	3	4	5
I think using mobile wallet improve quality of online transaction.	1	2	3	4	5
I think mobile wallet would make it easier for me to do online payments.	1	2	3	4	5

Government Support					
During Covid-19 pandemic, the government encourages payments transaction using e-wallet.	1	2	3	4	5
During Covid-19 pandemic, the government ensures e-wallet server facilities.	1	2	3	4	5
During Covid-19 pandemic, the government encourages payment innovation via e-wallet.	1	2	3	4	5
During Covid-19 pandemic, the government controls e-wallet payments operations.	1	2	3	4	5

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SECTION D

Instruction:

Listed below are a series of statements about intention to use mobile wallet (apps). Please indicate the degree of your agreement or disagreement with each statement by circling only ONE of the five alternatives after each statement.

1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree

Intention to use mobile wallet (Apps)					
Now, I am use mobile wallet to purchase	1	2	3	4	5
I intend to use mobile wallet when making a purchase	1	2	3	4	5
I am willing to use mobile wallet (apps) in the future.	1	2	3	4	5
I likely to use mobile wallet in the future	1	2	3	4	5

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