



**MOBILE WALLET APP: THE DETERMINANTS INFLUENCING CONSUMERS'  
BEHAVIOURAL INTENTION TO USE IN RESTAURANT**

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## List of Symbols and Abbreviation

### Abbreviations

ICT	Information and Communication Technology
NFC	Near-Field Communication
SMS	Short Message Service
QSR	Quick Service Restaurant
F & B	Food and Beverage
MSE	Mobile Self-Efficacy
TSE	Technology Self-Efficacy

## ABSTRACT

This study was conducted to examine the determinants influencing consumers' behavioral intention to use mobile wallet in restaurant. The independent variables of this study comprised mobile usefulness, mobile ease of use and mobile self-efficacy; whereas the dependent variables in this study was behavioral intention. This study had three objectives which was to examine the relationship between mobile usefulness and behavioral intention, to evaluate the relationship between mobile ease of use and behavioral intention and to investigate the relationship between mobile self-efficacy and behavioral intention. The quantitative research method was selected and questionnaire was used as the research instrument to collect the data. Convenience sampling method was used and 316 respondents were evaluated in this study. Structured questionnaire was used in this study. The data was collected using Google Form. The data collected was analyzed by using Statistical Packages for Social Science Version 26 (SPSS Version 26) software based on descriptive statistic, reliability analysis, and correlation analysis. As for the result, all the independent variables (mobile usefulness, mobile ease of use and mobile self-efficacy) that had been studied in this research had significant relationships towards dependent variable (behavioral intention) that used in restaurant. Through this study it would understand the determinants of influencing consumers' behavioral intention and a better understanding and knowledge that affect mobile wallet users.

**Keywords:** mobile usefulness, mobile ease of use, mobile self-efficacy, behavioral intention, the determinants of influencing consumers

## ABSTRAK

Kajian ini dilakukan untuk melihat faktor penentu yang mempengaruhi niat tingkah laku pengguna untuk digunakan dompet mudah alih di restoran. Pemboleh ubah bebas kajian ini merangkumi kegunaan mudah alih, kemudahan penggunaan mudah alih dan keberkesanan diri mudah alih; sedangkan pemboleh ubah bersandar dalam kajian ini adalah niat tingkah laku. Kajian ini mempunyai tiga objektif iaitu untuk mengkaji hubungan antara kegunaan mudah alih dan niat tingkah laku, untuk menilai hubungan antara kemudahan penggunaan mudah alih dan niat tingkah laku dan untuk menyelidiki hubungan antara keberkesanan diri mudah alih dan niat tingkah laku. Kaedah penyelidikan kuantitatif dipilih dan soal selidik digunakan sebagai instrumen kajian untuk mengumpulkan data. Kaedah persampelan mudah digunakan dan 316 responden dinilai dalam kajian ini. Soal selidik berstruktur digunakan dalam kajian ini. Data dikumpulkan menggunakan Google Form. Data yang dikumpulkan dianalisis dengan menggunakan perisian Statistical Package for Social Science Version 26 (SPSS Version 26) berdasarkan statistik deskriptif, analisis kebolehpercayaan, dan analisis korelasi. Hasilnya, semua pemboleh ubah bebas (kegunaan mudah alih, kemudahan penggunaan mudah alih dan efikasi sendiri mudah alih) yang telah dikaji dalam penyelidikan ini mempunyai hubungan yang signifikan terhadap pemboleh ubah bersandar (niat tingkah laku) yang digunakan di restoran. Melalui kajian ini akan dapat mengetahui penentu mempengaruhi niat tingkah laku pengguna dan pemahaman serta pengetahuan yang lebih baik yang mempengaruhi pengguna dompet mudah alih.

**Kata kunci:** kegunaan dompet mudah alih, kemudahan penggunaan dompet mudah alih, keberkesanan diri menggunakan dompet mudah alih, niat tingkah laku, penentu mempengaruhi pengguna

# CHAPTER 1

## INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

Availability towards the use of information and communication technology (ICTs) has grown massively throughout the 10 years since the World Summit on the Information Society, especially mobile communications and wireless providers. The new International Telecommunication Union (2019) survey indicates that percentage of the global population currently lives beyond the scope of a telecommunication transmission and 93 percent (or higher) beyond the coverage of a 3G network, whereas the number of subscribers to smart phones rises from 2.2 billion in 2005 to around 8.16 billion in 2018. Mobile phones, payment methods and mobile wallet is one of these prospects that it had considered. Physical wallets have been replaced by mobile wallet, and users allowing paying through online through a smartphone at a merchant's location (Ramadan et al., 2018). The researchers stated that this technology world has considered a significant impact of the revolution, which can replace the traditional payment method with multi-payment such as debit and credit cards. Nowadays new digital era, organizations have solved the issues about security, speed, and interactivity of mobile digital's first-generation in the early year 2000. At the same time, mobile wallet also received a vast acknowledgment, owing to the

high penetration of mobile devices worldwide, for inventing the quality, productivity, and scale of mobile wallet services (Dauda and Lee, 2015).

There are several varieties of mobile wallet systems, each with its own distinct virtual and physical wallet alternatives. Madan and Yadav (2016) previously stated that point-of-sale services such as near-field communication (NFC) payments and sound wave-based payments allowed retailers to conduct card transactions through protected devices. Additionally, they note that they have remote payment devices, such as mobile wallets, to mount on their phones to access their money and transaction history directly from their virtual wallet. Additionally, Sorenson (2018) offers several forms of remote payment, including short message service (SMS), online mobile banking, and internet transactions. Amoroso and Watanabe (2012) stated that by developing transaction concepts for smartphones, they could elicit a range of consumer responses. Numerous aspects, including trust and stability, as well as technological reliability, have been significantly impacted.

By and large, the digital or mobile wallet (m-wallet) used to conduct financial transactions is suitable for a variety of business models, incorporating several payment systems for retailers and small business owners' comfort. Touch'n Go, AliPay, GrabPay, FavePay, and BoostPay is the most commonly used mobile wallets in Malaysia today (Shah, 2018). However, m-wallets are seldom used in Malaysia, as consumers tend to pay with debit cards, credit cards, or their actual wallets, which contain currency. According to Nielsen (2019), 93% of Malaysian people also use a genuine wallet while dining out. In other terms, Ooi and Tan (2019) said limited mobile wallet use to a maximum of 7% in this sense. This m-wallet is particularly relevant in the restaurant industry, a sub-sector of the hospitality industry (Cavusoglu, 2019) According to Radzi (2016), the hospitality sector is critical for travelers and has a sizable economic impact on Malaysia. This

research is limited to the restaurant industry in Malaysia. Chen (2019) mentioned that customers could obtain additional functionality with the m-wallet, such as cashback while paying through the m-wallet rather than a physical wallet, as is the case in the restaurant.

Kasavana (2006) investigates how contactless payment methods have been used in quick service restaurants (QSR). This segment of the hospitality industry continues to be at the forefront of cashless payment technology adoption. According to the researcher, it improves all aspects of the payment process: the user perceives the transaction to be more safe and efficient, food service operators improve customer pleasure, and banks strengthen their connections with cardholders (Kasavana, 2006). As for the current study, mobile wallets can be utilised in restaurants such as fast-food restaurants and cafés, but the focus was on a restaurant that accepts cashless payment or e-wallet. The majority of mobile wallet users felt that a restaurant that enables cashless payment or allow customers to use their mobile payment is more convenient than one that still accepts conventional payment method (Anna Shatskikh, 2013).

In comparison, COVID-19 allows individuals to follow the 'current standard.' In order to prevent COVID-19 infection and practice zero-touch, the government advised people to use a mobile wallet rather than requiring physical activity to make the purchase. Suppose they agree to take m-wallet as a payment source. In that case, the mobile wallet also offers organizations such as the restaurants of the hospitality industry, which can have a significant effect on business prospects. This digital payment ultimately enhances their competitive advantage over merchants who only consider cash or a physical wallet as a form of payment. Covusoglu (2019) also revealed that Malaysian users in the restaurant industry have low utilization of m-wallet. Thus, this study would have helped researchers and players in the hospitality sector, especially in the restaurant that accepting cashless payment, in developing strategies to boost the usage of mobile wallets.



## 1.2 PROBLEM STATEMENT

Mobile payment (m-payment) is gaining more and more interest around the world as a result of the massive growing number of mobile phones and wireless data networks, as well as the unprecedented rate of mobile internet apps. Mobile wallet is becoming the most significant for anyone during COVID-19 pandemic as it is supported when accessing anything online. In the case of Malaysia, the adoption rate for mobile wallets in 2018 was 22%. Therefore, certain people either do not use a gadget or need to learn the technology to use it. Any of them sometimes like to know how the mobile wallet should be used properly. The request permission of the mobile wallet has been granted by QR code, password, facial image, or biometric characteristics, and a user-specific biometric authentication mechanism may allow its mobile wallet information to be moved to another mobile device (Jin et al., 2020).

A mobile wallet is easy to use since it can be tracked by the user when making payment. Before any transaction is carried out, it requires verification; even though the device has been robbed, it is still safe since the money can only be transferred by the digital payment recipient. Since the central bank of the world expects that Malaysia can go cashless very shortly, but it seems like a lot of Malaysians need time to be comfortable using it, and the COVID-19 pandemic is the time that everybody wants to know how to use it to purchase food online at least. Mobile wallets also commonly used in fast-food restaurants, cafes, convenience shops, and food and beverage (F&B) outlets that ready to accept mobile wallets, including small vendors or hawkers. Nevertheless, compared to other countries, the slow adoption of mobile wallets in the restaurant calls for researchers to examine consumers' acceptance of this new payment method (Cihan, 2015).



The usage or acceptance of mobile wallets in Malaysia is low and needs more information and study for Malaysians on the mobile wallet. However, the least adaption of technology for millions of senior citizens also become crucial during this pandemic. The recession has inspired them for the very first desire to understand and enhance their use of all the modernization. And considering the complexity of when as well as how the disease outbreak will end, these abilities may also be vital to their transition process to whatever the "new normal" may be, particularly if it is one where old aged individuals are forced to remain physically distancing themselves longer than their younger counterparts. Some senior citizens are fearful that in isolation and with restricted movement they will live out their remaining years; others have accepted their current lifestyle, and developed more respect for the interactions that matter (Bloomberg CityLab, 2020).

Mobile payments have not progressed as quickly as expected, and customers' continued adoption of mobile payments raises concerns about the variables that affect customer acceptance and behaviour (Zmijewska et al., 2007). Mobile technology is ingrained in the lives of today's consumers. Despite the proliferation of technology and payment methods, mobile payment is not one of the most commonly used mobile services. Perhaps there is still a lack of consumer understanding regarding mobile wallets in the modern era (Hayashi and Bradford, 2014). This virtual wallet creates confusion in the market, as merchants might be reluctant to move to mobile payment when their service is already in its infancy. Simultaneously, consumers would have no incentive to adopt mobile payment services if they are widely accepted by merchants (Hayashi and Bradford, 2014).

Consequently, market adoption of mobile wallet services is essential for researchers, mobile payment service providers, and companies. They can benefit from a better understanding of the primary factors affecting consumer adoption of mobile payment services (Dahlberg et al.,

2008). Businesses who wish to introduce mobile wallets successfully must be mindful of the crucial factors to consider. Mobile payment systems or mobile wallets can accomplish this by offering a quick, seamless, and exciting experience to their customers (Ghinea and Angelides, 2004). The progress or lack of mobile payment adoption has enormous consequences for a large number of businesses. They can achieve a strategic edge by providing mobile payment services or lag behind the competition (Mallat, 2007). According to Global Money Transfer (2020), the average international expense of sending money overseas is only 2%, rendering Xpress Money one of the industry's most competitive money transfer companies. Additionally, it can turn into a physical card on which mobile can take images, store records, and manage necessary e-mails. As the name suggests, mobile wallets live on a smartphone rather than on paper notes in a pocket.

As a result, the aim of this study was to look into the relationship between mobile usefulness, mobile ease of use, and mobile self-efficacy in terms of consumers' behavioural intention.

### **1.3 RESEARCH OBJECTIVES**

Specifically, this research aims to achieve the following objectives:

- i. To examine the relationship between mobile usefulness and behavioural intention.
- ii. To evaluate the relationship between mobile ease of use and behavioural intention.
- iii. To investigate the relationship between mobile self-efficacy and behavioural intention

## **1.4 RESEARCH QUESTIONS**

The research questions are:

- i. What was the relationship between mobile usefulness and behavioural intention?
- ii. What was the relationship between mobile ease of use and behavioural intention?
- iii. What was the relationship between mobile self-efficacy and behavioural intention?

## **1.5 HYPOTHESIS**

The hypothesis of this study are:

H1: There was a positive relationship between mobile usefulness and behavioural intention.

H2: There was a positive relationship between mobile ease of use and behavioural intention.

H3: There was a positive relationship between mobile self-efficacy and behavioural intention.

## 1.6 SCOPE OF STUDY

This research focuses on consumer behaviour intentions towards using mobile wallets in a Malaysian restaurant. Different mobile wallet consumers have different consumption patterns, which is affected by several factors. This research focuses on local mobile wallet users in Malaysia as respondents. The place to be chosen for this analysis is in a Malaysian restaurant. Any state of Malaysian restaurant can be a local mobile wallet user as a respondent. The researcher chooses the Malaysian restaurant because the utilisation of mobile devices and mobile wallet in the Malaysian Restaurant is steadily rising and this could be attributed to the widespread digitalisation of mobile services such as Food Panda and Grab Food application. This approach was decided so that the researchers would detect the individual's intentions based on their interactions—all marketing operations aimed at users of mobile wallet or e-wallet services that consider as user behaviour. The researchers addressed the behavioural intents of mobile wallet customers in terms of their preferences, acts, and decisions about the purchase and usage of mobile wallet services, as well as their post-consumer responses, in this study. This study aimed to look at the relationship between local Malaysian customers' behavioural intentions and mobile wallet usage.

## 1.7 SIGNIFICANCE OF THE STUDY

Consumers nowadays tend to pay with a cashless or mobile wallet rather than physical currency. The cashless purchase is the alternative method of payment (Shin, 2009). This research, titled Behavioral Intentions of Consumers Utilizing a Mobile Wallet, Specifically in Restaurants, focuses on the utility, ease of usage, and self-efficacy of mobile devices in light of the government's recommendation zero-touch during the COVID-19 pandemic in Malaysia. This study explores the connection between mobile devices' usefulness and the consumer's behavioural intention while using a mobile wallet in a restaurant sector. Additionally, these studies examine the relation between mobile ease of use and behavioural intent, demonstrating the usefulness of mobile wallets outside their service and feature and why they was more reliable than having cash with them at all times. Finally, this research found and examined the relationship between mobile self-efficacy and behavioural purpose as technology introduced to the public, especially during the COVID-19 pandemic. This study can assist many people in developing a better understanding of how to use a mobile wallet to enhance their lifestyles in the modern age.

Technological advancements had a considerable effect on the conventional restaurant service process, on the one hand by altering the position of consumers, and on the other hand by modifying the behaviour, roles, and responsibilities of restaurant managers and service workers (Kazandzhieva, 2017). Any restaurant, mainly traditional restaurants, must innovate to introduce new technology during the COVID-19 pandemic. Each restaurant operator should understand the importance of training their staff about how to use devices such as a mobile wallet and food and

beverages. Customers at the restaurant have accustomed to receiving special merchandise and services (Ramachandran, 2020).

Restaurant operators are well-known for their willingness to adapt to developments in the hospitality sector. Mobile wallets have commonly been used globally, and visitors are also familiar with this payment method currency. One of the most noticeable objectives of this research was introducing specific well-established hypotheses about the crucial issues around the use of mobile payment by restaurant players such as food and beverages. The primary motivator was that the study's findings suggest that the mobile wallet's details best illustrate bank clients' intentions. Due to the widespread usage of mobile wallets in all countries and the fact that many three to five star hotels still recommend mobile wallets due to their security, most banking customers are already aware of mobile wallet details. The analysis's findings have significant management ramifications. The revolutionary invention then be an effective market, resulting in increased adoption and potential application.

Moreover, the effectiveness of using mobile wallets plays a vital role during COVID-19 that can help them to buy food instantly without going to a restaurant (Sukumaran, 2020). This can help them to stay at home and care for themselves from the COVID-19 pandemic. So, mobile wallets can be an alternative payment method to help government minimize COVID-19 spread risk. Cost savings can also be considered a successful contributor to a customer purchasing decision to support the decision to use a mobile wallet as a means of payment. Mobile wallet enables consumers only by using smartphones to carry out transactions that cost and save the user a lot of time (Nizam et al., 2019). Chen (2013) notes that various banking-related tasks can be performed by customer e-wallets, such as exchanging money, quickly and effectively paying utility charges. So, the mobile wallet user can use this advantage to quickly make their payment without

going to the centre to pay the fee during COVID-19. The results of this research could be used as a reference for m-wallet service providers to build strategies for mobile wallet services. Mobile usefulness, ease of use, and mobile self-efficacy seem to be key factors that could deserving additional attention from app developers, online payment providers, and banking institutions in consideration of the nature of e-wallet.

## **1.8 DEFINITION OF TERM**

### **1.8.1 Behavioural Intention**

Ajzen's (1991) concept of behavioral purpose and Gollwitzer's (1993) concept of target intention represents the commitment individuals are willing to expend, presuming they have agreed on the conduct. In this way, a common goal entails less effort, while a lofty goal entails considerable effort.

### **1.8.2 Mobile Usefulness**

Perceived usefulness, as described by the TAM, is the extent to which an individual assumes that using a specific device can improve their job efficiency. As described by Davis et al. (1992), perceived utility relates to consumers' expectations of the result of the encounter.



### **1.8.3 Mobile Ease of Use**

Ease of usage is intrinsically linked to usability, a critical product objective. It's the most fundamental concept behind successful user experience: Will the user effectively communicate with the UI and accomplish their task? Although it is self-evident that simplicity of use tends to minimize uncertainty, we scarcely delve further to comprehend the circumstances surrounding the act of operation (Frank Spillers, 2020).

### **1.8.4 Mobile Self-Efficacy**

Self-efficacy for mobile devices refers to an individual's understanding of their abilities to utilise mobile devices to complete specific tasks (e.g., browsing the Internet). (Nikou and Economides, 2017)



## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 INTRODUCTION

The mobile wallet has already been broadly used in Malaysia, in particular during the COVID-19 pandemic. Mobile payment development has expanded the use of electronic payments, where goods and services are transacted without physical cash being used (Raj, 2019). The acceptance rate for mobile wallets in 2018 was 22 percent in Malaysia, as well. This is because most of Malaysian still do not know which is the best application for the mobile wallet in the restaurant. Meanwhile, there is a lot of mobile wallet example that can be used. Mobile payments are now the smallest transaction in the overall e-payments exchange in 2018.

It shows how low the rate in Malaysia of people using technology such as mobile wallets have been. In this chapter, researchers would discuss the behavioural intention of mobile wallet in the restaurant. This topic allowed the researchers to understand and research more about this study. The perceived usefulness has a powerful impact on the consumers toward accepting the mobile wallet (Jin et al., 2020). For this study, researchers did conclude that a mobile wallet is essential for all people because this studies can provide a better understanding of the Malaysian consumers' behavioural intention to accept the mobile wallet, including the restaurant players. Chapter 2 also explains variables and conceptual framework.

## 2.2 LITERATURE REVIEW

### 2.2.1 Mobile Usefulness

In general, a digital wallet is driven by the development for an electronic smartphone that is similar to a credit or debit card for online transactions (Muamar et al., 2020). The use of cashless payments began to thrive, becoming the second-best standard payment method after debit cards. There are several forms of cashless systems available that can replace physical money, such as mobile banking, credit cards, and online wallets (Mumtaza et al., 2020). Four researchers (Matemba & Li, 2018; Karim et al., 2020; Hussain et al., 2020; Rosnidah et al., 2019) have found that the programmed e-wallet is impressive and easy to use (e-wallet apps).

Plus, young adults mostly use e-wallets because of their mobile device usability, flexibility, and user-friendly transactions. Using e-wallet saves time and is easy for any payment. The study's overall outcome shows that the mobile app is pragmatically rewarding and easy to use as it helps users achieve progress both in their dedication to it and in achieving their goals. Mobile payments are a quick and fast way anywhere and any potential to complete payments. One of the e-wallets found in (Matemba & Li, 2018) is WeChat, which notes that by using mobile phones, this framework provides new ways of handling payment. For example, sellers can view the static QR code by the e-wallet providers, giving retailers more versatility in their opinion and customers scan the merchant QR code, enter the payable sum and allow a payment (Oh, 2018). This application enables individuals to connect debit or credit cards, receive/send money from/for friends, and pay

for products and services (airtime, energy, any of the services in WeChat's growing ecosystem). In South Africa, mobile payment systems are in their infancy phases. Most people use physical bank cards or cash. The potential explanation for people's aversion to wireless payment technology could be found in subjective expectations, behaviours that discourage people from aspiring to technology (Matemba & Li, 2018).

Jin (2020) reported that in Malaysia, mobile wallets were part of services in financial technology and are still in their infancy. (Matemba & Li, 2018) also revealed that users have been able to exchange their data all over the internet via electronic devices with the development of technology. But then it became popular because it was ideal to store and use information digitally for internet users (Muamar et., 2020). With more vital laws and legislation, mobile wallet service businesses, and oversight, policymakers can secure the benefits of consumers in the mobile wallet. The mobile wallet will then continue to be used by users and benefit from the use of wallets. Policymakers can promote the dynamic and sustainable growth of mobile wallet markets and safeguard consumers' benefits through effective rules and regulations (Jin et al., 2020). Recommendation of (Mumtaza et al., 2020) to make laws to prevent the media from misusing mobile wallets for money laundering, fraud, and duplicating accounts with different data, and hacking losses. Mobile wallets boost protection aspects. Yet, in the article by (Rosnidah et al., 2019) discussed that the higher the ease when using mobile payment, the greater the desire to use it continuously.

### 2.2.2 Mobile Ease of Use

Terms of technical constraints associated with smartphone use and perceived ease of use are significant drivers of mobile payment application adoption (Kim et al., 2010). Perceived ease of usage refers to the degree to which people find mobile payment services easy or challenging to use (Davis, 1989). The layout's perceived ease of use is significant only after the system's initial acceptance and use. It deteriorates into insignificance after prolonged and continuous use (Venkatesh et al., 2003). Earlier research has established a favorable relationship between perceived ease of use and perceived usefulness (Davis, 1989; Kim et al., 2010).

Additionally, many findings have shown a strong correlation between perceived ease of usage and behavioral intent to use mobile payment services (Hamza, 2014; Kim et al., 2010; Tobbin & Kuwornu, 2011; Zhang et al., 2012). Additionally, Chachage (2013) found that the anticipation of effort, which is comparable to the perceived ease of usage, positively influenced consumers' behavioral intention to use mobile payment services. Consumers who believe that mobile payment services are easy and beneficial would likely utilize the device. Thus, the study hypothesizes that the perceived simplicity of usage of mobile payments has a beneficial impact on the consumer's perceived utility and behavioral purpose.

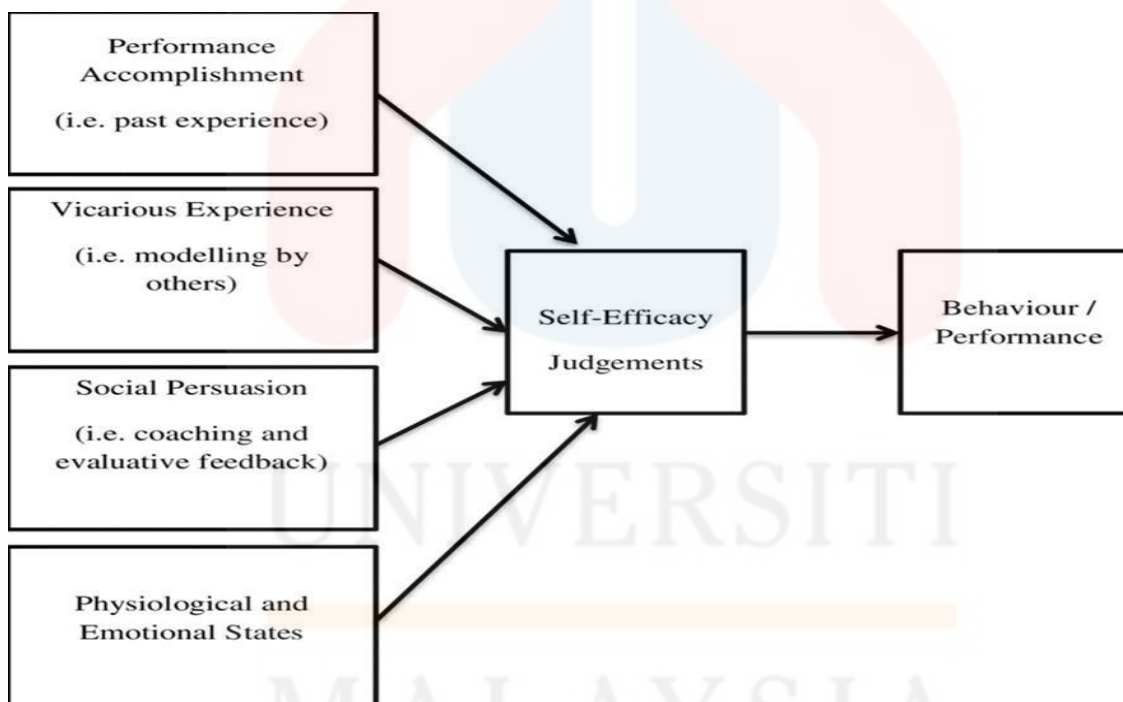
### 2.2.3 Mobile Self-Efficacy

Nowadays, younger consumers (i.e., Generation Y and Millennials) are emerging as a critical workforce in the Hospitality Industry (Erdem and Crinson, 2015). Capable of working in their offices with smartphones compared to previous generations, provided they are the generations who have grown up with the innovations we have today (Geck, 2006). According to Bandura's (1986) social cognitive theory, human behaviours are determined by cultural and cognitive/personal factors. Bandura viewed individuals' cognitive/personal factors as strong beliefs about their ability to carry out a defined action, called self-efficacy.

Self-efficacy involves evaluating an individual's capacity to prepare and carry out the actions necessary to produce defined styles of success (Bandura, 1986). Researchers (Burkhardt and Brass, 1990; Compeau and Higgins, 1995) developed system self-efficacy by applying the concept of self-efficacy in a computing environment. This study hypothesized that if employees were allowed to use a cell phone for work, their self-efficacy with the device might have been a significant predictor of their expected outcomes (perceived job performance). Based on the interpretation of data and the technological structures under which Compeau and Higgins (1995) tested people's self-efficacy (Compeau and Higgins, 1995).

Zhang et al. (2019) demonstrated that as individuals have a firm grasp of their self-efficacy through technology, they are more inclined to adopt and accept new technology. Since self-efficacy has developed over time, it is critical not just for potential technological adopters but also for restaurant issues identified in observational research that affect the behaviour of restaurant

employees (Stephen, 2016). Scherbaum (2008) has shown that self-efficacy has a significant beneficial impact on the energy conservation behaviours of employers in their workplaces. Since self-efficacy theory is concerned with individual beliefs, it can complement the adoption of mobile technology, which is primarily concerned with technological factors. Following Tan et al. (2018), the self-efficacy concept was implemented in two distinct ways, including mobile self-efficacy (MSE) and technology self-efficacy (TSE).



**Figure 2.1: Self-Efficacy Theory (Bandura 1986)**

## 2.3 HYPOTHESIS

The research hypothesis is based on independent variables such as mobile usefulness, mobile ease of use and mobile self-efficacy that influence determinants of behavioural intention to use mobile wallet in restaurant. Based on the literature review that has been explored, and the research question, the hypothesis of this research is outlined in the following way.

H1: There is a positive relationship between mobile usefulness and behavioural intention

H2: There is a positive relationship between mobile ease of use and behavioural intention

H3: There is a positive relationship between mobile self-efficacy and behavioural intention

## 2.4 CONCEPTUAL FRAMEWORK

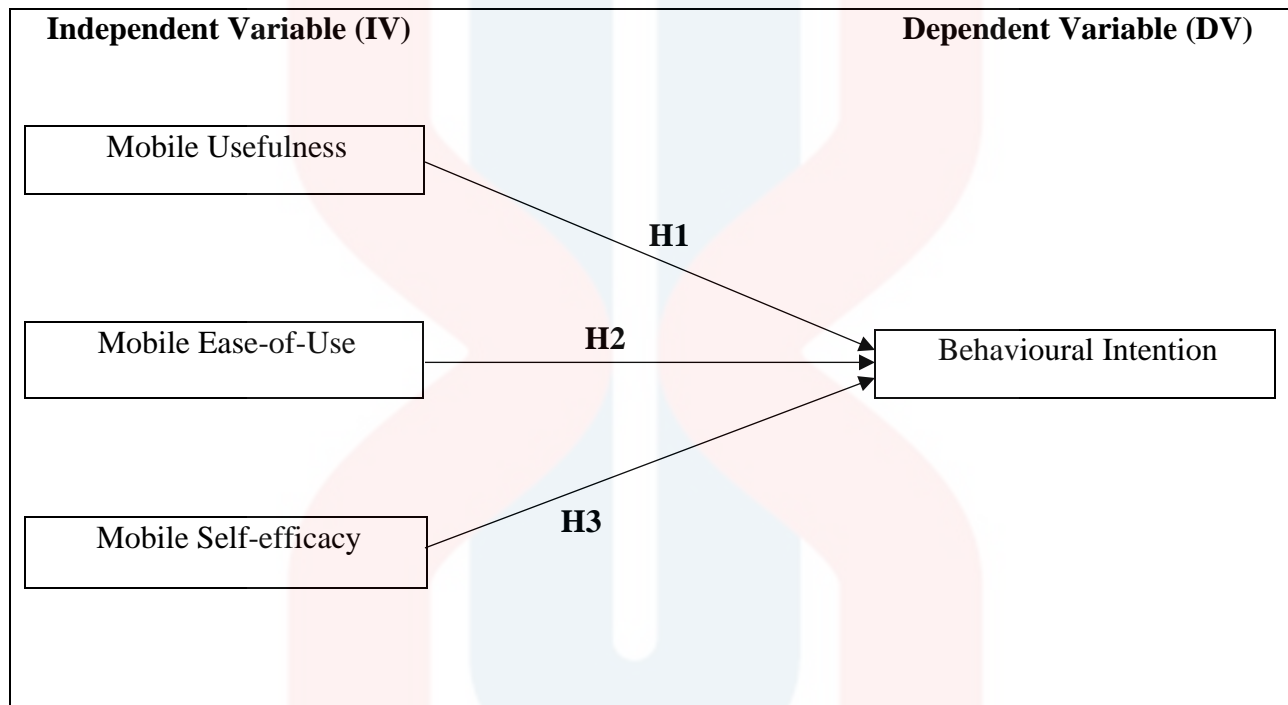


Figure 2.2: Framework adapted from Susan Lew et al. (2020)

## 2.5 SUMMARY

This research objective to examine the issue of assumptions on chosen topics and provide remedies using appropriate methodologies and study histories. Specific components, such as the study's specified purpose and test hypothesis, can emerge due to the stated issue statement. The study's goal is to demonstrate the study's significance and viability. The association between behavioural purpose and mobile usefulness, ease of usage, and self-efficacy is another issue that researchers face in today's study. Finally, the system definition enables researchers to make sense of the often occurring conflicts between consumers and providers of services.



## **CHAPTER 3**

### **METHODOLOGY**

#### **3.1 INTRODUCTION**

Chapter 3 would address the research methods employed in this analysis, including the research design, target population, and sampling. Additionally, this study discusses research instruments, a data collection strategy, and a data analysis strategy.

#### **3.2 RESEARCH DESIGN**

The research design sets the protocol for the data needed, the methodology to be used to gather and interpret this information, and how all of this can address the research question (Grey, 2014).

The quantitative analysis begins with the formulation of a problem statement, following by creating a hypothesis, a study of the literature, and the interpretation of quantitative data. According to Creswell (2003), predictive science employs testing tools such as experiments and

polls, and questionnaire surveys to collect data using predefined scientific data-generating instruments. The findings of quantitative research may be descriptive, explanatory, or confirmatory.

This study aims to determine consumer behaviour toward mobile wallets in Malaysia. The proper approach was to develop an articulate study strategy after evaluating the usefulness, ease of usage, and self-efficacy of mobile devices. This inquiry used a quantitative research methodology. The data collected from respondents through a questionnaire would serve as the primary source of knowledge for this report. This analysis would include mobile wallet users in Malaysian restaurant.

### **3.3 TARGET POPULATION**

The target population is the collective of people, activities, or subjects of concern used in research (Kumar, 2012). However, the term "study" refers to a subset of the population (Kumar et al., 2012). The researchers determined that the focus audience for the analysis would be Malaysian mobile wallet consumers. According to a recent Oppetus (2020), Generation Z in Malaysia was the most receptive to e-wallet applications, with 71% of respondents using such solutions in Q3 2020. The millennials lead gen Z with 60%, Gen X with 59%, and Baby Boomers with 43%. Thus according to data from Bank Negara Malaysia, mobile wallet or e-wallet transactions in the country totalled RM4.4 billion in value and 382.3 million in amount between January and February 2020 (Birruntha, 2020). The consumers in Malaysia were chosen as target respondents because mobile wallets were considered financial technology devices and were still in their infancy in Malaysia.

### 3.4 SAMPLE SIZE

The sample size for this analysis was defined using Krejcie and Morgan's method. In every statistical context, such as a scientific experiment or a public online survey, the sample size counts the number of actual samples or findings (Krejcie & Morgan, 1970). Nonetheless, this study focused on Malaysians' usage of mobile wallets.

$$n = \frac{X^2 NP (1-P)}{(ME^2 (N-1)) + (X^2 P (1-P))}$$

n = sample size  
X<sup>2</sup> = Chi – square for the specified confidence level at 1 degree of freedom  
N = Population Size  
P = Population proportion (50 in this table)  
ME = desired Margin of Error (expressed as proportion)

**Table 3.1: Formula Sampling Procedure**

Table 3.1  
*Table for Determining Sample Size of a Known Population*

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

*Note: N is Population Size; S is Sample Size* *Source: Krejcie & Morgan, 1970*

**Table 3.2: Table for Determining Sample Size from a Given Population.**

### 3.5 SAMPLING METHOD

The sampling method can be described as the mechanism by which researchers identified the types of individuals included in their sample and subjected to their analysis. The researchers' expertise and judgment would be tested in determining how to categorize respondents for the sample. The researchers would have used convenience sampling to assess the behavioral intentions

of Malaysian respondents about the use of mobile wallets utilizing the non-probability sampling methodology. To characterize the analysis's sample universe, a set of inclusion or exclusion criteria, or a combination of the two, must be specified (Luborsky & Rubinstein, 1995; Patton, 1990).

According to (Polit & Hungler 1995), the researchers used a non-probability allocation method to choose the respondent. Given that the researchers were currently performing the analysis as part of a university academic initiative, the researchers could use the most cost-effective methods possible, as the researchers would charge the fee. Additionally, quantifying the population cannot be used in the study. Thus, convenience sampling refers to a collection of respondents as the sample for the analysis that could be used easily accessible (Cohen et al., 2000).

### **3.6 DATA COLLECTION**

Data collection is the method of gathering and analyzing knowledge about variables of interest in a given logical manner, enabling it to address specific study concerns, evaluate theories, and evaluate data (Taherdoost, 2016). Primary data is information obtained for the first time in order to solve a mystery. The questionnaire is the primary source of information since it contains various questions that respondents can answer by ticking the one they find appropriate (Ajayi, 2017).

Researchers had used Google Form to generate a set of questionnaires and distributed them to respondents through social media platforms which was WhatsApp and Instagram. Google

Form appeared to be suitable for usage, especially during the COVID-19 pandemic, when social distancing between researchers and respondents were encouraged, and face-to-face methods were discouraged, as well as researchers' desire to reduce paper consumption and cost. Each questionnaire set must include a cover letter. For respondents, the cover letter may provide information about the research's intent. Respondents would then have understood the report's motive and purpose. There were five parts in this section that respondents must have been completed submitting their answers, and the result was the data we collected for the study. The survey would be distributed to Malaysian mobile wallet consumers.

### **3.7 RESEARCH INSTRUMENT**

The term research instrument refers to measurement methods such as questionnaires, tests, or scales used to assist researchers in gathering information from research subjects on a specific issue. The research method includes details about the community analyzed, the project's purpose, and the measured factors. Researchers may use several calculation methods for their studies, depending on the purpose of the analysis (Umoh, 2019). Given the possibility that a variety of respondents would have completed the questionnaire, it would be published in two languages: English and Malay, to make things easier for the respondents.

The questionnaire had been using to gather data from respondents for the analysis on mobile wallets. As a result, the questionnaires sent to respondents evolve with a range of items. The questionnaire consisted of five parts (Section A, Section B, Section C, Section D, and Section

E). The first section addressed demographic segmentation. A demographic profile is a segmentation of the market based on the respondent's age, gender, monthly income, ethnicity, and level of education (Gigli, 2018). Section B examined many of the researchers' independent variables, including mobile usefulness, mobile ease of usage, and mobile self-efficacy. Section E addressed the dependent variable, which is the behavioral intention of mobile wallet users in restaurant.

Additionally, the questionnaire would have multiple-choice questions and a Likert scale for the respondent to complete. Previously, multiple-choice questions were used to respond from a set of choices included in the article. The Likert scale would be one to five, with strongly disagreeing to strongly agreeing. Each section of the questionnaire used a five-point Likert scale varying from 1 to 5. The researchers used a five-point Likert scale because it more accurately reflects the respondent's actual assessment.

**Table 3.3: Measurement of Likert Scale**

<b>Strongly Disagree</b>					<b>Strongly Agree</b>	
1	2	3	4	5		

### 3.8 DATA ANALYSIS

Data analysis aims to extract additional valuable knowledge from the data gathered. Furthermore, in research of mobile wallets, data analysis helps to derive valuable knowledge from data and make decisions dependent on data analysis. Researchers often gather data, evaluate, view, present, and plan all gathered data using statistical research: Statistical Package for the Social Science Version 26 (SPSS).

Researchers was used this quantitative approach, and it includes two methods of analysis, such as descriptive analysis and inferential analysis, which was very useful to researchers. Descriptive analysis is the process of analyzing completed results or simply summary numerical data, such as defining the demographic profile of respondents using frequency, mean, and mean average. Inference research was used to investigate the relationship between independent and dependent variables. Furthermore, the table set used in this analysis to determine if respondents support or disagree with the questionnaires. It is a robust collection of statistical methods for process statistical data to produce various outputs to address the objective analysis and process statistical data.



### 3.8.1 Descriptive Statistic

Typically, descriptive statistics were used to explain the data's fundamental features in this research and straightforward summaries of the survey and calculation. This insightful figure merely summarizes what the data demonstrates and any trends that might appear from the data collection. Researchers used descriptive statistics from the quantitative method in this analysis to assist them in locating reliable data and achieving the study's goal. These statistics included age, ethnicity, profession, and specific knowledge regarding mobile wallets.

Additionally, analysts use inferential statistics to draw results that go beyond the immediate evidence. For example, it implements descriptive statistics to infer what the community might think based on the survey data. Alternatively, researchers used inferential statistics to determine if a reported variation between groups is reliable or merely ironic in this analysis. As a result, it inferences about more general situations from our data and utilizes descriptive figures to explain what is happening with our data.

Skewness was a measure of the data distribution's symmetry. For instance, if there are many high scores, the results would be favorably biased. If there are significantly smaller ratings, the data would be biased adversely (Diekhoff, 1992). As researchers aware, the appropriate range for skewness is  $-1 + 1$ .

### 3.8.2 Reliability Test

The term "reliability test" applies to the capacity of an instrument to provide the same result when used several times. A reliability test is a method for determining the accuracy of a calculation technique used to obtain data in an analysis or thesis. Typically, durability produces an effect that has a similar value (Blumberg et al., 2015).

Simply put, testing reliability is a measure of how often the research method produces stable and predictable outcomes. For a study's results to be considered credible, the measuring system used must be precise. Reliability referred to the reliability of the sample questions, or the extent to which the respondent requests the same form of data per time. It is essential for monitoring and matching external source results to previously conducted internal surveys and benchmarks.

In contrast, others believe that the reliability test is indeed a type of calculation. By using multiple statements from the Likert scale, the questionnaire was created. Cronbach's alpha had been using to determine the scale's internal precision and durability. Tavakol and Dennick (2011) determine that a value greater than 0.7 is sufficient.

MALAYSIA  
KELANTAN

### 3.8.3 Pearson Correlation Coefficient

Pearson correlation coefficient analysis was a critical analysis since it can determine the intensity of a linear interaction between an independent and dependent variable. In general, the Pearson correlation seeks to draw the best fit line from the data of two variables. The Pearson correlation coefficient, abbreviated as  $r$ , shows how near all these data points are to this best fit line.

Pearson correlation coefficient analysis is one of the essential methods used to determine the frequency of the linear interaction between the independent variables (IV) and the dependent variable (DV). This study aims to determine an association between the independent variable (IV), mobile ease of usage, mobile usefulness, mobile self-efficacy, and the dependent variable (DV), mobile wallet users' behavioral intention in restaurants. If a connection exists between the independent and dependent variables, the researchers must have determined the frequency and orientation of the relationship.

When the correlation coefficient was extremely high (.91 to 1.00) or negative (-.91 to 1.00), the association is compelling. As (.71 to .90) or (-.71 to .90) indicates a high correlation, (.51 to .70) or (-.51 to -.70) indicates a mild correlation, (.31 to .50) indicates a moderate correlation, (.01 to .30) indicates a very low or insignificant correlation, and .00 indicates no correlation link.

### 3.9 SUMMARY

Before doing a research, it was crucial to provide a rational approach. The consistency of the analysis was based on the researcher's precision in applying appropriate methods to the study's aims, objectives, and concerns. This approach could be used appropriate and rigorous methods to produce scientific conclusions with a substantial degree of relevance and significance. Additionally, participants understand the roles and other elements used in the usage of research architecture as a result of this analysis. Researchers may describe the experiments in greater depth in this regard. Hopefully, many of the components and strategies described in this analysis would prove helpful in future studies.

## CHAPTER 4

### RESULT AND DISCUSSION

#### 4.1 INTRODUCTION

The reliability analysis, demographic characteristics of respondents, descriptive analysis, Pearson's coefficient analysis, and structure analysis are all covered in this chapter. 361 respondents have taken part in the questionnaires, and the findings had collected. After the data was processed, the findings were interpreted using IBM SPSS Version 26.

#### 4.2 RESULT OF RELIABILITY TEST

The questionnaires' reliability was determined using reliability analysis. Cronbach's Alpha analysis was used to choose the data's reliability and internal reliability. The table below showed the Rules of Thumb of Cronbach's Alpha coefficient size according to Hair et al (2007).

**Table 4.1: Rules of Thumb of Cronbach’s Alpha Coefficient Size**

Alpha Coefficient Range	Internal Consistency
< 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. (2007)**

Table 4.1 illustration the overall consistency pilot test for the dependent and independent variable. After conducting a pilot test with 30 respondents, the survey was distributed to 316 respondents using an online survey platform.

**Table 4.2: Result of Reliability Coefficient Alpha for the Independent Variables and Dependent Variable**

Variables	Number of Item	Cronbach’s Alpha coefficient	Strength of Association
Mobile usefulness	5	0.887	Very good
Mobile ease of use	4	0.906	Excellent
Mobile self-efficiency	6	0.805	Very good
Behavioural intention	5	0.923	Excellent
Overall variables	20	0.894	Very good

Table 4.2 showed the overall value of Cronbach's Alpha Coefficient for this study's independent and dependent variables. From the table, the researcher can conclude the variables were above the value of 0.8, and the overall variables were 0.894. Therefore, the result demonstrated is credible, and it is appropriate in this research.

There were five questions used in measuring the mobile usefulness of behavioural intention to use a mobile wallet in a restaurant. Table 4.2 showed that Cronbach's Alpha result for this section's question was 0.887, which resulted as very good. As a result, the coefficients obtained for the questions in the variable of mobile usefulness were accurate.

Next, four questions measured mobile ease of use of behavioral intention to use a mobile wallet in a restaurant. Cronbach's Alpha coefficient that showed in this section is 0.906, which is indicated as excellent. Thus, the coefficient obtained for the questions in mobile ease of use was reliable.

Furthermost, in measuring the mobile self-efficiency variable of behavioural intention to use a mobile wallet in the restaurant, six questions were used. The Cronbach's Alpha result for this section's question was 0.805, which resulted in very good. Therefore, the coefficient obtained for the questions in the mobile self-efficiency variable was reliable.

Lastly, in measuring the behavioural intention to use mobile wallets in restaurants, five questions were used, and the Cronbach's Alpha result for this section's question was 0.923, which indicated excellently. Therefore, the coefficient obtained for these questions in behavioural intention was also reliable.

The research proceed since the Cronbach's Alpha coefficient for the variables is greater than 0.8. Furthermore, all evidence of reliability assumes that the respondent understood the questions correctly, confirming that the questionnaires were accepted for this study.

#### **4.2.1 PILOT TEST**

Before administering the actual questionnaire, a pilot test was conducted on 30 respondents before distributing it to 316 respondents to ascertain any questionnaire-related errors, such as unclear queries. It enables researchers to identify and resolve various possible problems during the questionnaire's planning and correction before its administration.

A total of 316 questionnaires were provided to individuals with a behavioral intention to use mobile wallets in restaurants, and feedback was collected to enhance the questions' clarity. After collecting the questionnaires, the IBM SPSS Version 26 was used to perform the reliability test. Cronbach's Alpha is the most frequently used reliability technique for determining a scale's internal accuracy. Cronbach's Alpha is the average value of the reliability coefficient derived from standardized products in extensive analysis.



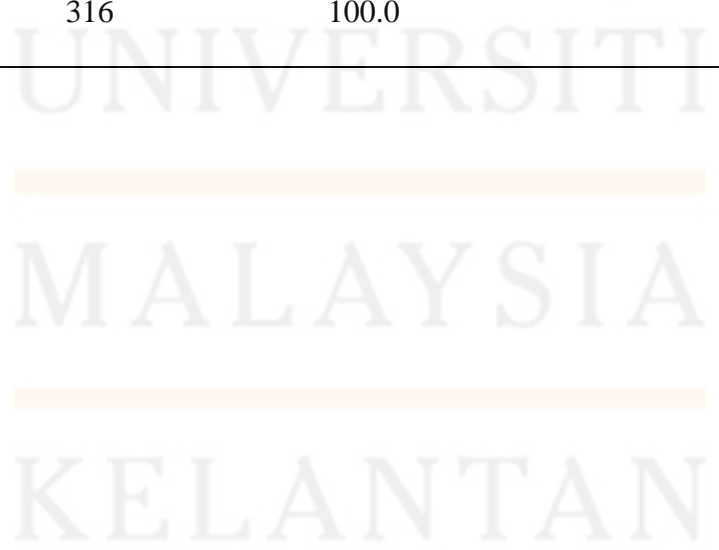
### 4.3 DEMOGRAPHICS CHARACTERISTICS OF RESPONDENT

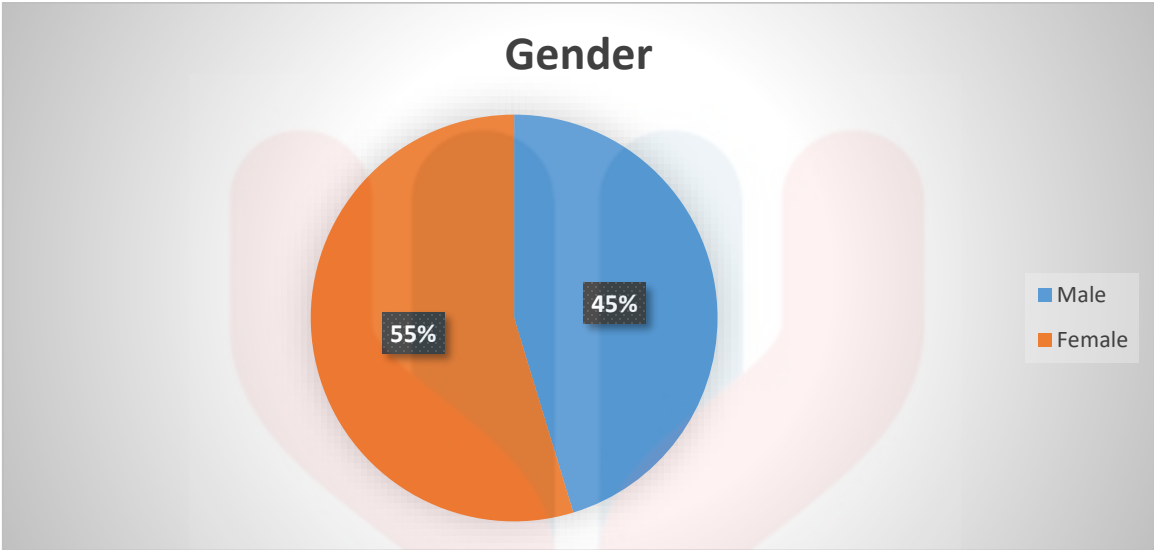
This study's fundamental approach contained a frequency analysis. The data from Section A of the questionnaire had questions from different demographic variables of respondents such as gender, age, race, income level, and occupation. The respondent's demographic profiles were presented in the form of a table and pie chart.

#### 4.3.1 Gender

**Table 4.3: Number of Respondents by Gender**

<b>Gender</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative percentage (%)</b>
Male	143	45.3	45.3
Female	173	54.7	100.0
Total	316	100.0	





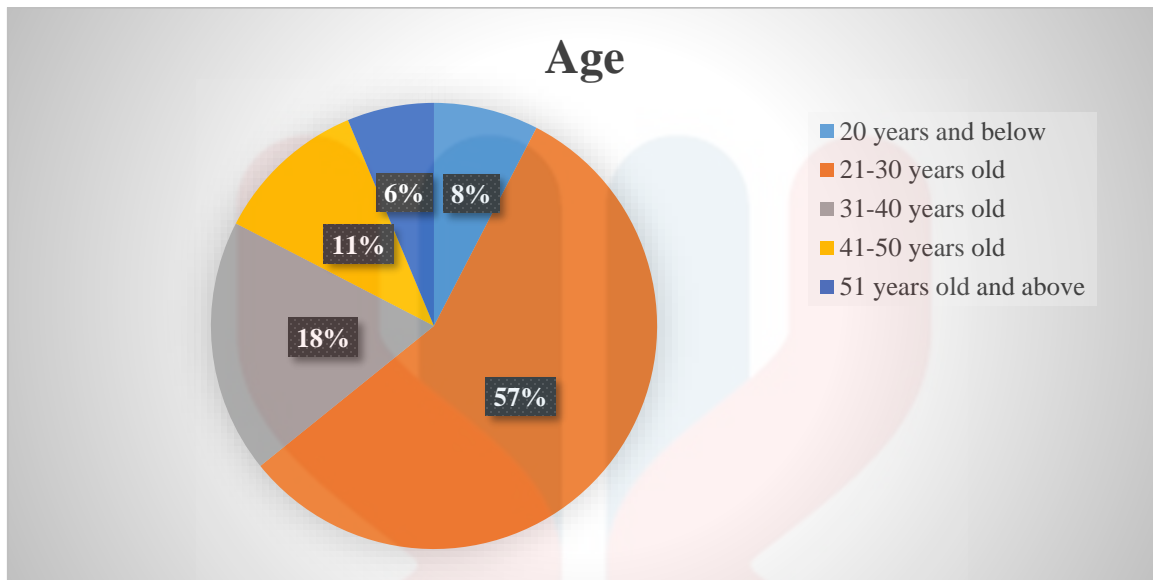
**Figure 4.1: Percentage of Respondents by Gender**

The gender of respondents was shown in Table 4.3 and Figure 4.1. Male respondents totalled 127, while female respondents totalled 155. Thus, out of 316 respondents, 45.0 percent were male, and 55.0 percent were female.

**4.3.2 Age**

**Table 4.4: Number of Respondents by Age**

Age	Frequency	Percentage (%)	Cumulative Percentage (%)
20 years and below	24	7.6	7.6
21-30 years old	179	56.6	64.2
31-40 years old	58	18.4	82.6
41-50 years old	35	11.1	93.7
51 years old and above	20	6.3	100.0
Total	316	100.0	



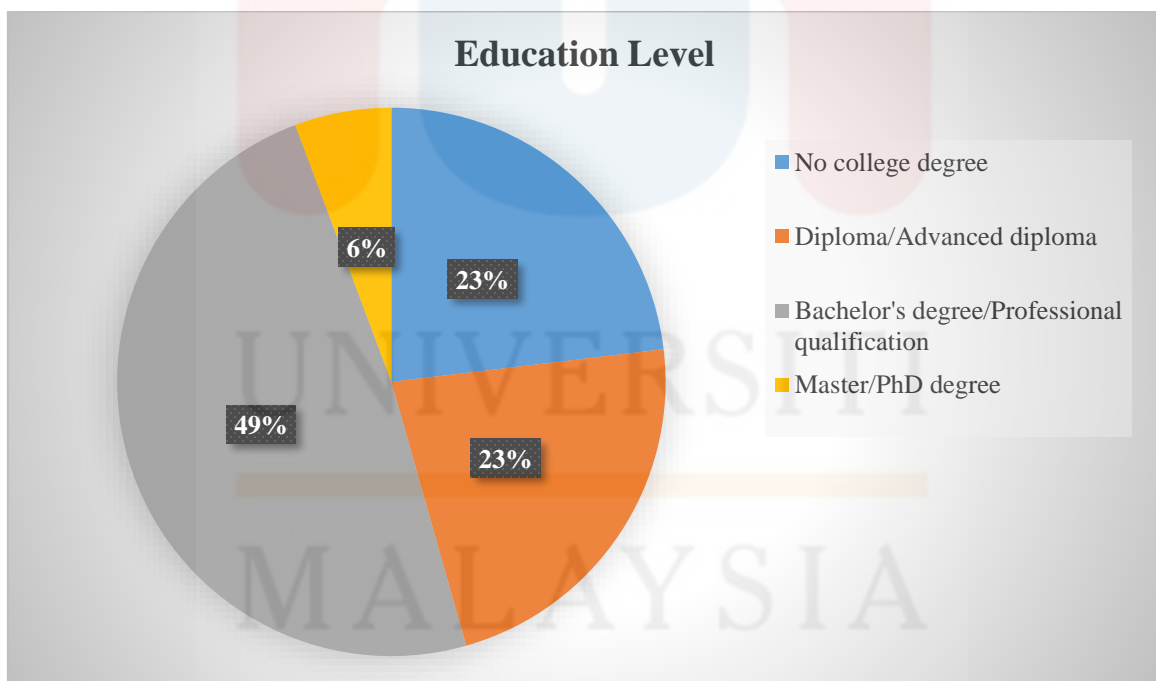
**Figure 4.2: Percentage of Respondents by Age**

Table 4.4 and Figure 4.2 showed the total respondents by age. 316 respondents consist from age 20 years old below (24 respondents), 21-30 years old (179 respondents), 31-40 years old (58 respondents), 41-50 years old (35 respondents) and 51 years old above (20 respondents) had responded to the questionnaire. Figure 4.2 showed the highest percentage of respondents was respondents who have a range of age from 21-20 years old (56.6%) and followed by 31-40 years old, which was 18.4%, 41-50 years old (11.1%), 20 years old below (7.6%) and the lowest percentage respondents was 50 years old and above (6.3%).

### 4.3.3 Education level

**Table 4.5: Number of Respondents by Education Level**

Education level	Frequency	Percentage (%)	Cumulative percentage (%)
No college degree	73	23.1	23.1
Diploma/Advanced diploma	71	22.5	45.6
Bachelor's degree/Professional qualification	154	48.7	94.3
Master/PhD degree	18	5.7	100.0
Total	316	100.0	



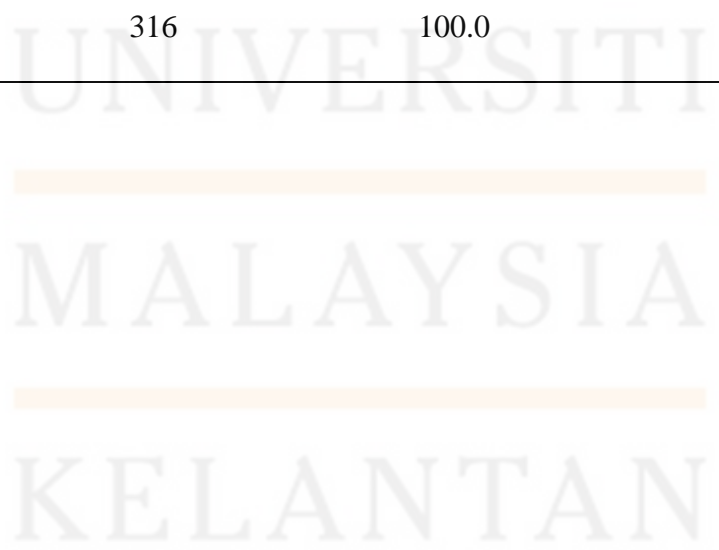
**Figure 4.3: Percentage of Respondents by Education Level**

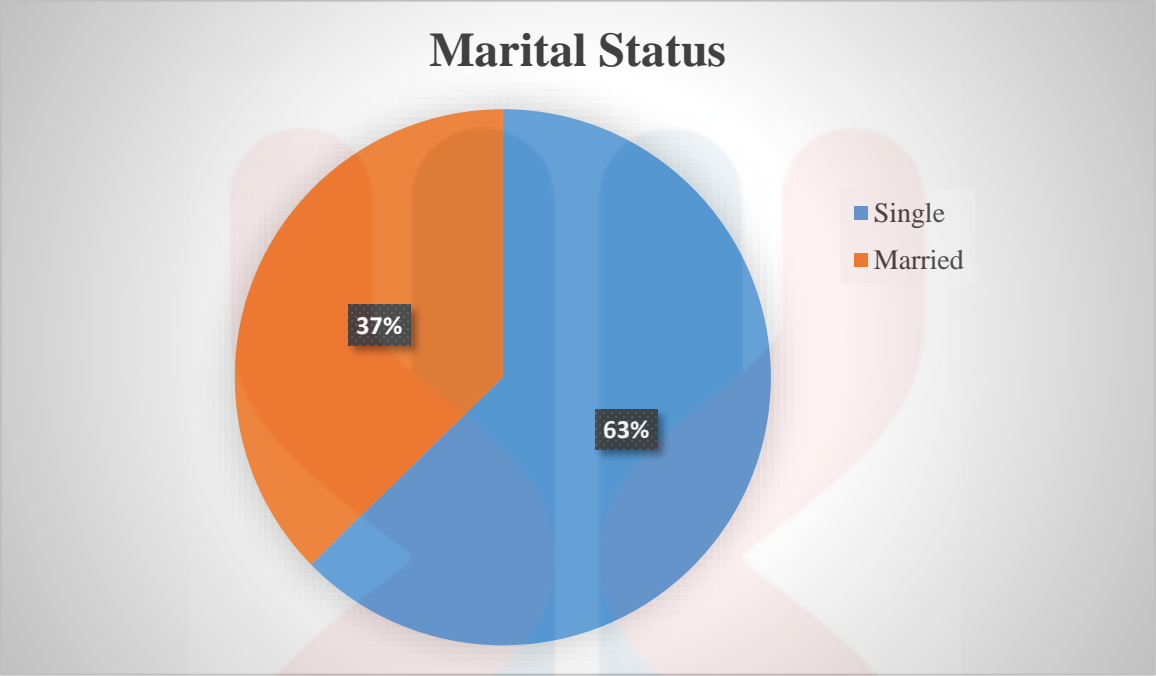
Table 4.5 and Figure 4.3 showed the total respondents by education level. 316 respondents consist of no college degree (73 respondents), diploma/advanced diploma (71 respondents), bachelor’s degree/professional qualification (153 respondents) and master/PhD degree (18 respondents) had responded to the questionnaire. Figure 4.3 showed the highest percentage of respondents was bachelor’s degree/professional (48.7%) and followed by no college degree which was 23.1%, next is following by diploma/advanced diploma (22.5%), and the lowest percentage of respondents was master/PhD degree (5.7%).

#### 4.3.4 Marital status

**Table 4.6: Number of Respondents by Marital Status**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative percentage (%)</b>
Single	198	62.7	62.7
Married	118	37.3	100.0
Total	316	100.0	





**Figure 4.4: Percentage of Respondents by Marital Status**

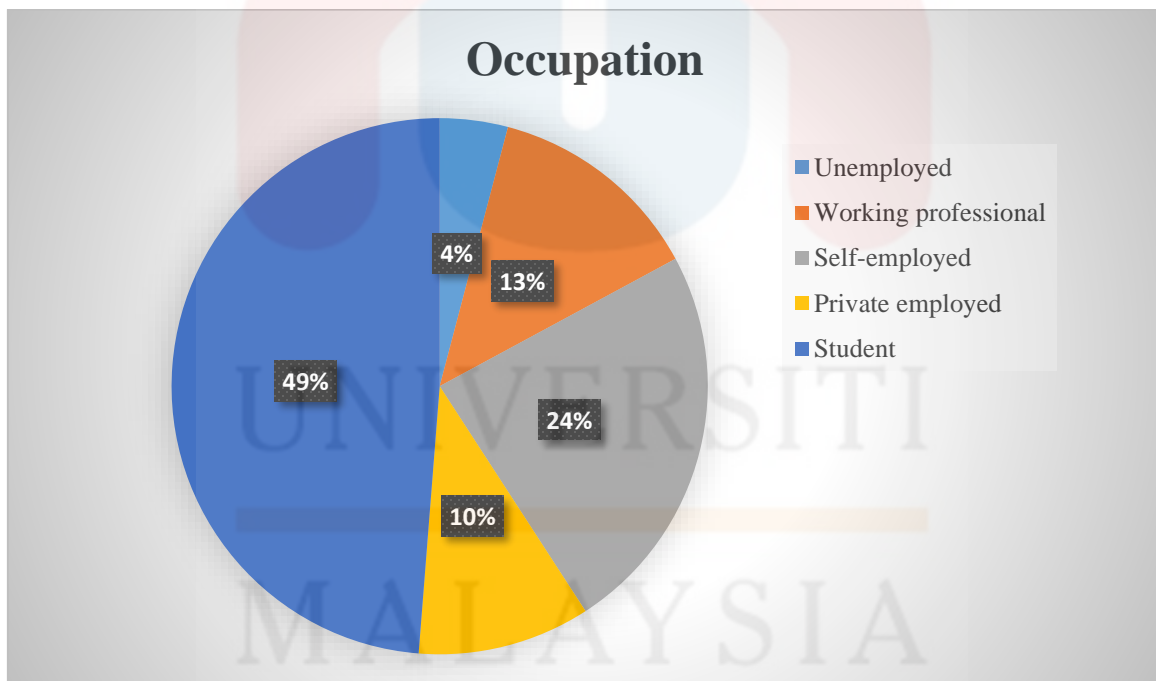
Table 4.6 and Figure 4.4 shows the percentage of respondents based on marital status. Out of 316 respondents, about 198 respondents (62.7%) single status and follow up by married status as much as 118 respondents (37.3).



### 4.3.5 Occupation

**Table 4.7: Number of Respondents by Occupation**

Occupation	Frequency	Percentage (%)	Cumulative percentage (%)
Unemployed	13	4.1	4.1
Working professional	41	13.0	17.1
Self-employed	75	23.7	40.8
Private employed	33	10.4	51.3
Student	154	48.7	100.0
Total	316	100.0	



**Figure 4.5: Percentage of Respondents by Occupation**

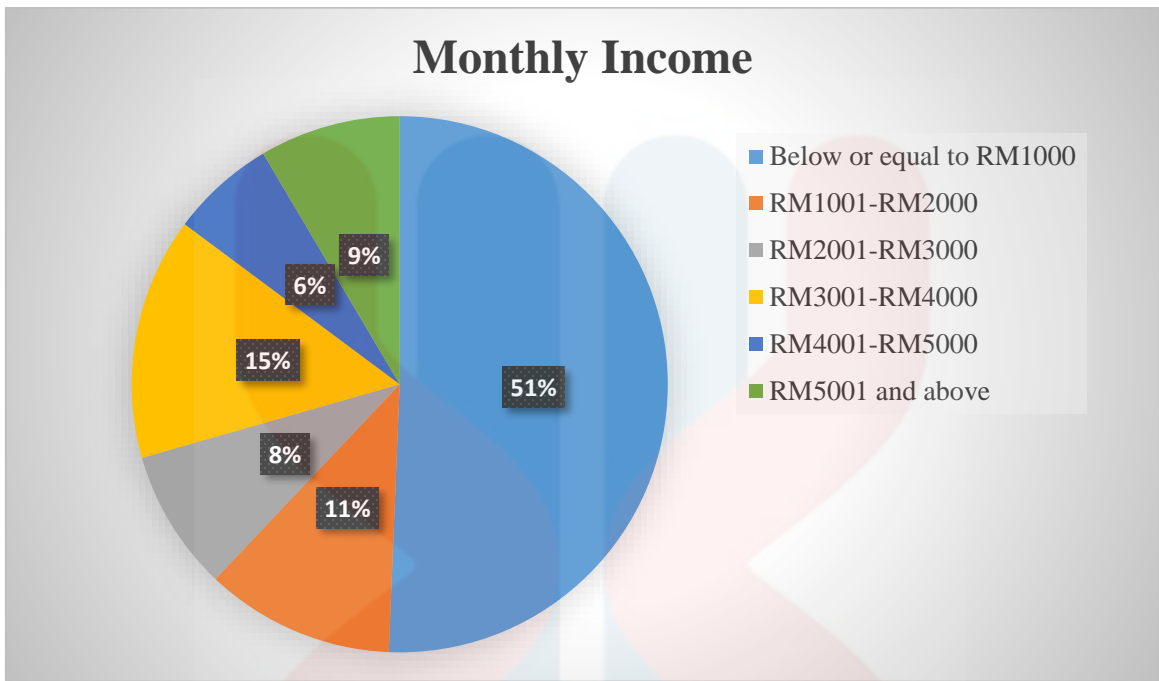
Table 4.7 and Figure 4.5 showed the total respondents from different occupation. The majority of the respondents were students with a percentage of 48.7% (154 respondents) and followed by self-employed 23.7% (75 respondents). On the other hand, there were 13.0% (41 respondents) from working professional, 10.4% (33 respondents) from respondents who working for private and the least were 4.1% (13 respondents) unemployed.

#### 4.3.6 Monthly Income

**Table 4.8: Number of Respondents by Monthly Income**

Monthly Income	Frequency	Percentage (%)	Cumulative percentage (%)
Below or equal to RM1000	160	50.6	50.6
RM1001-RM2000	36	11.4	62.0
RM2001-RM3000	27	8.5	70.6
RM3001-RM4000	46	14.6	85.1
RM4001-RM5000	20	6.3	91.5
RM5001 and above	27	8.5	100.0
Total	316	100.0	





**Figure 4.6: Percentage of Respondents by Monthly Income**

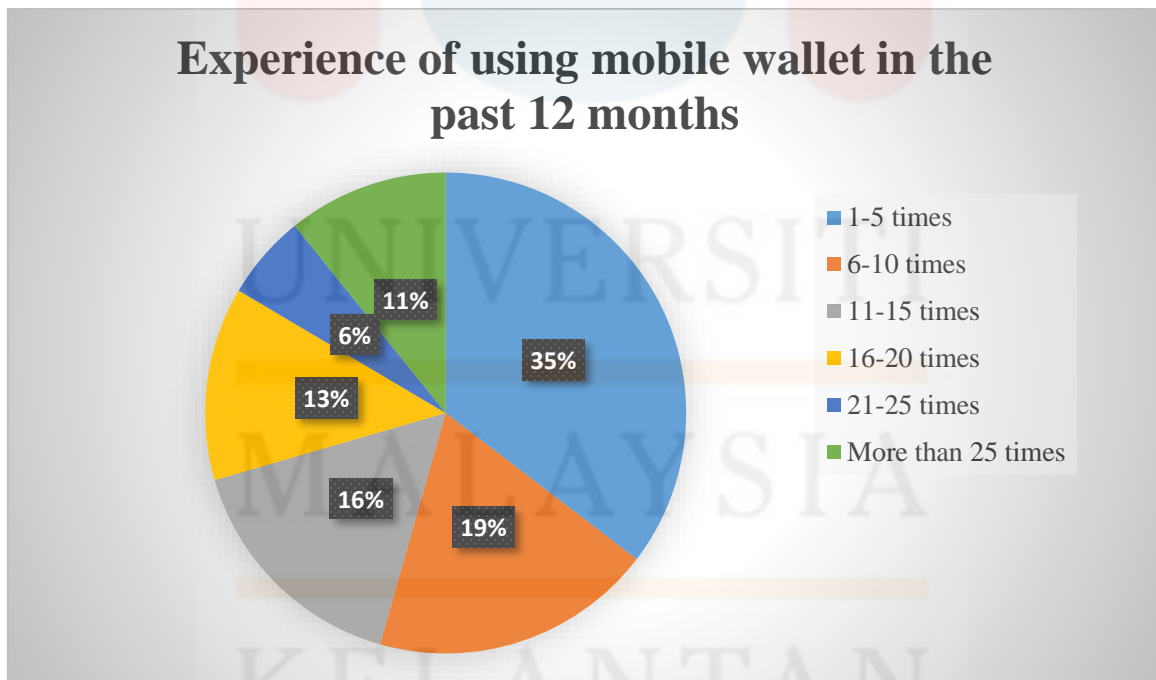
Table 4.8 and Figure 4.6 showed the total of respondents by monthly income. There were 316 respondents which consists below or equal to RM1,000 (160 respondents or 50.6%), RM 1,000 – RM 2,000 (36 respondents or 11.4%), RM 2,001 – RM 3,000 (27 respondents or 8.5%), RM3,001 – RM4000 (46 respondents or 16.4%, RM4,001 – RM5,000 (20 respondent or 6.3%) and RM5,001 and above (27 respondents / 8.5%) had responded to the questionnaire.



### 4.3.7 Experience of using mobile wallet in the past 12 months

**Table 4.9: Number of Respondents by Experience of using mobile wallet in the past 12 months**

Experience of using mobile wallet in the past 12 months	Frequency	Percentage (%)	Cumulative Percentage (%)
1-5 times	112	35.4	35.4
6-10 times	60	19.0	54.4
11-15 times	51	16.1	70.6
16-20 times	41	13.0	83.5
21-25 times	18	5.7	89.2
More than 25 times	34	10.8	100.0
Total	316	100.0	



**Figure 4.7: Percentage of Respondents by Experience of using mobile wallet in the past 12 months**

Table 4.9 and Figure 4.7 showed respondents' total experience of using the mobile wallet in the past 12 months. 316 respondents responded to the questionnaire. 112 respondents (35.4%) using the mobile wallet 1-5 times, 60 respondents (19.0) using the mobile wallet for 6-10 times, 51 respondents (16.1) using the mobile wallet for 11-15 times, 41 respondents (13%) using the mobile wallet for 16-20 times, 18 respondents (5.7%) using the mobile wallet for 21-25 times and 34 respondents (10.8) using mobile wallet more than 25 times.

#### 4.4 RESULTS OF INFERENCE ANALYSIS

This questionnaire was distributed only through an online survey to respondents due to Pandemic COVID-19 and physical distancing; therefore, 316 respondents answered all the questions given, but they did not answer some questions, and from that, the researchers found a missing value. The main objective for descriptive analysis was to understand the relationship between behavioral intention as dependent variables and mobile ease of use, mobile usefulness, and mobile self-efficacy as independent variables.

Variables	N	Mean	Standard Deviation
Mobile usefulness	316	4.2357	0.6669
Mobile ease of use	316	4.1907	0.7353
Mobile self-efficacy	316	4.0980	0.5996
Behavioral Intention	316	4.3042	0.6302

**Table 4.10: The mean and standard deviation for each variable**

The mean of 20 items in the questionnaire, tested according to each variable presented in table 4.10. All items do score a mean above 4.00. This shows that most of the respondents agreed to the statements based on each variable.

#### 4.4.1 Mobile Usefulness

Item	Questions	N	Mean	Standard Deviation
1	I find mobile wallet to be advantageous.	316	4.07	0.916
2	Using mobile wallet would improve my effectiveness in my daily life.	316	4.20	0.793
3	Using mobile wallet would save times in paying.	316	4.33	0.782
4	Using mobile wallet enhances my productivity in paying.	316	4.21	0.786
5	Using mobile wallet enables me to pay quicker.	316	4.37	0.730

**Table 4.11: The summary of the mean and standard deviation of mobile usefulness**

Based on the Table 4.11, the researcher can conclude from the data that the majority of respondents agreed with each questionnaire's points. The fifth item had the highest mean of 4.37 and the slightest standard deviation of 0.730. The majority of respondents strongly agreed that utilizing mobile wallets allows them to pay more quickly. With a mean of 4.33 and a standard deviation of 0.782, the third item had the second highest mean and standard deviation. The respondents agreed that utilizing a mobile wallet would save time while paying. The respondents slightly agreed that using a mobile wallet improves their efficiency in spending, with a mean of 4.21 and a standard deviation of 0.786. Item 2 had a mean of 4.20 and a standard deviation of 0.793,

with respondents agreed that having a mobile wallet would help them be more productive in their daily life. Last but not least, the first item had the lowest score of 4.07, with a standard deviation of 0.916, indicating that respondents were ambivalent or felt neutral about mobile wallets being beneficial. This demonstrates that mobile wallet usefulness has an impact on a user's behaviour.

#### 4.4.2 Mobile Ease of Use

Item	Questions	N	Mean	Standard Deviation
1	I think using mobile wallet is easy for me.	316	4.27	0.801
2	I think learning to use mobile wallet is easy.	316	4.22	0.803
3	I think finding what I want through mobile wallet is easy.	316	4.13	0.852
4	I think becoming skillful at using mobile wallet is easy.	316	4.14	0.871

**Table 4.12: The summary of the mean and standard deviation of mobile ease of use**

Table 4.12 shows that item 1 had the highest mean score of 4.27, with a standard deviation of 0.801. This demonstrated that a mobile wallet is simple to use while making a restaurant purchase. The respondents also believe that learning about mobile wallets is simple, with 140 agreeing with this assertion, with a mean score of 4.22 and a standard deviation of 0.803. Next, respondents agreed that locating everything using a mobile wallet was straightforward, with a mean of 4.13 and a standard deviation of 0.852. Finally, 131 respondents think that a mobile wallet addressed someone to be more skilful, with a mean score of 4.14 and a standard deviation of 0.871.

The researcher believed that a mobile wallet is easy to use for everyone and that most people can learn how to use it even if it is their first time.

#### 4.4.3 Mobile Self-Efficacy

Item	Questions	N	Mean	Standard Deviation
1	I would be able to use mobile wallet if I had first gone through a lesson on how to use it.	316	4.18	0.769
2	I would be able to use mobile wallet even if there was no one around to tell me how it works.	316	3.98	0.902
3	I would be able to use mobile wallet even if I had never been exposed to mobile wallet before.	316	4.04	0.885
4	I would be able to use mobile wallet if I could refer to someone for help if I face difficulties.	316	4.12	0.811
5	I would able to use mobile wallet only if I had seen someone else experience it before I try it myself.	316	4.12	0.829
	I would be able to use mobile wallet if someone assisted me to get started.	316	4.19	0.850

**Table 4.13: the summary of the mean and standard deviation of mobile self-efficacy**

In Table 4.13, researchers discovered that the mean is more than 3.00, which second-highest scored a mean of 4.17, and the standard deviation was 0.769. This was a positive result from the first item, in which 128 respondents chose to learn how to use mobile wallets despite the fact that there was no one available to explain to them what to do. Next, item 2 was the lowest mean in this

part of the questions (3.97), with a standard deviation of 0.902, where 128 respondents chose to learn how to use mobile wallets even though there was no one available to explain to them what to do. Furthermore, 125 respondents did agree that they have never been exposed to the usage of the mobile wallet before, with a mean of 4.04 and 0.886 as standard deviation. This showed how easy mobile wallets can be used even still new to the application.

Having the same mean with 4.11, respondents do found that they do not have a problem referring to someone about mobile wallet also learning from someone who already used the service before respondent using by him or herself. For standard deviation, it is 0.811, and 0.829 respectively, answered agree. Last but not least, the fifth item was about if a respondent does need someone to assist or make the first move to start using a mobile wallet; about 144 respondents agreed to this statement, and this brought the highest mean scored of 4.19 also standard deviation to 0.849. Researchers can conclude that most of the respondents can create self-efficacy on learning mobile wallet application by themselves without any help from other individuals.

#### 4.4.4 Behavioral Intention

Item	Questions	N	Mean	Standard Deviation
1	I am likely to use mobile wallet in the near future.	316	4.30	0.727
2	Given the opportunity, I will use the mobile wallet.	316	4.32	0.719
3	I am willing to use mobile wallet in the near future.	316	4.29	0.745
4	I intent to use mobile wallet when the opportunity arises.	316	4.35	0.686
5	I will think about using mobile wallet.	316	4.28	0.722

**Table 4.14: The summary of the mean and standard deviation of behavioral intention.**

In Table 4.15, the behavioral intention was the dependent variable, and the researcher can conclude that someone's behavioral intention was affected by mobile usefulness, mobile ease of use, and mobile self-efficacy. The mean can be approved that over 4.00, or most respondents agree to this variable. Respondents did agree on the first item by 139 respondents clicked number 4 on the Likert scale given. The respondents believed that they were likely to use a mobile wallet shortly, bringing the mean to 4.30, and the standard deviation was 0.728. Meanwhile, the second item scored a mean of 4.31. 144 respondents strongly agree with the mobile wallet if they are given a chance to use it, bringing to 0.719 in standard deviation.

In addition, on the third item, respondents were willing to use a mobile wallet in the future, and about 140 respondents strongly agreed to this statement. The mean scored were 4.28 and 0.745



for standard deviation. In item 4, there were 149 respondents did strongly agree to use the mobile wallet, with a mean of 4.35 and a standard deviation was 0.687. Finally, 137 respondents agree to think about using the mobile wallet, and the mean was 4.28 while the standard deviation (0.722). The researcher can conclude that most respondents believe the mobile wallet can ease their lives, especially during this pandemic COVID-19. Most of the respondents answered agree in every question given.

#### **4.5 PEARSON CORRELATION COEFFICIENT**

The Pearson Correlation Coefficient was used to calculate the relationship between independent variables (mobile usefulness, mobile ease of use, and mobile self-efficacy) and the dependent variable (behavioral intention). In this part, the mediator is treated as a dependent variable to test the relationship. This Pearson Correlation Coefficient can numerically visualize the path and strength of the linear relationship between the IVs and the DVs. The general rules of thumb for calculating the correlation coefficient shown in the table below. If the relationship was significant, researchers should decide whether the level of strength of the association is acceptable.

**Table 4.15: Strength Interval of Correlation Coefficient**

<b>Size of Correlation</b>	<b>Interpretation</b>
(.90 to 1.00) or (-.90 to 1.00)	Very high positive (negative) correlation
(.70 to 1.00) or (-.70 to .90)	High positive (negative) correlation
(.50 to 1.00) or (-.50 to -.70)	Moderate positive (negative) correlation
(.30 to 1.00) or (-.30 to -.50)	Low positive (negative) correlation
(.00 to .30) or (-.00 to -.30)	Negligible correlation

Source: Abgunbiade and Ogunyika (2013)

The results of Pearson Coefficient of this study were shown as below: -

		<b>MOBILE USEFULNESS</b>	<b>MOBILE EASE-OF- USE</b>	<b>MOBILE SELF- EFFICACY</b>	<b>BEHAVIORAL INTENTION</b>
<b>MOBILE USEFULNESS</b>	Pearson Correlation	1	.842**	.676**	.605**
	Sig. (2-tailed)		.000	.000	.000
	N	316	316	316	316
<b>MOBILE EASE- OF-USE</b>	Pearson Correlation	.842**	1	.689**	.654**
	Sig. (2-tailed)	.000		.000	.000

	N	316	316	316	316
<b>MOBILE SELF-EFFICACY</b>	Pearson Correlation	.676**	.689**	1	.657**
	Sig. (2-tailed)	.000	.000		.000
	N	316	316	316	316
<b>BEHAVIORAL INTENTION</b>	Pearson Correlation	.605**	.654**	.657**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	316	316	316	316

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

**Table 4.16: The correlation between the independent variables and the dependent variables (N=316)**

Pearson's Correlation Coefficients for each variable were shown in Table 4.8. The significant value and the number of cases was 316. The p-value was 0.000, which was less than significant level of 0.01. All correlation coefficients were to fall within a defined range from 0.605 to 0.657 which considered as moderate positive correlation. This shows the positive relationship between the independent variables (mobile usefulness, mobile ease-of-use, mobile self-efficacy) and the dependent variable (behavioral intention).

**Hypothesis 1: Mobile Usefulness**

H1: There is a moderate positive relationship between mobile usefulness and behavioral intention which was recorded a difference of 0.605.

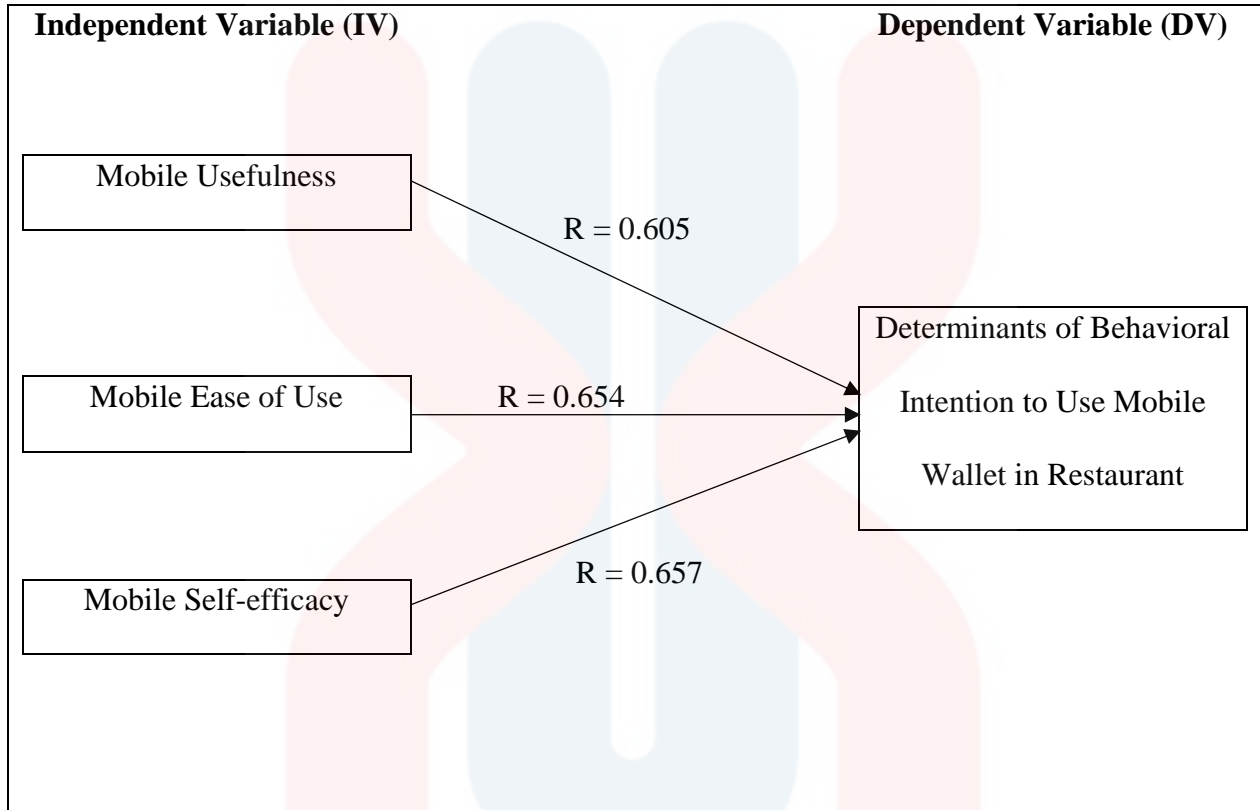
**Hypothesis 2: Mobile Ease-Of-Use**

H2: There is a moderate positive relationship between mobile ease-of-use and behavioral intention variables was recorded 0.654.

**Hypothesis 3: Mobile Self-Efficacy**

H3: There is a moderate positive relationship between mobile self-efficacy and behavioral intention variables which has recorded 0.657.

#### 4.6 DISCUSSION BASED ON RESEARCH QUESTIONS



**Figure 4.8: Correlation between Mobile Usefulness, Ease-of-use, Self-efficacy and determinants of behavioral intention in restaurant**

The structure had demonstrated in Figure 4.8, along with the significant independent and dependent variables' data values. This study has been shown three independent variables (usefulness, ease-of-use, and self-efficacy) to have a reasonable correlation with the dependent variable (behavioral intention). Pearson correlation coefficient of 0.657 was observed between consumer behavioral aim to use a mobile wallet and mobile self-efficacy. Meanwhile, mobile usefulness and behavioral intention have the lowest Pearson correlation coefficient of 0.605. The Pearson correlation coefficient between ease of usage of mobile devices and behavioral intention was 0.654.

#### 4.7 SUMMARY

Finally, after analyzing the interactions of all of the variables, the researchers concluded that the study's three theories was valid. For mobile usefulness, the Pearson correlation coefficients between the independent variables and the dependent variable are 0.605, 0.654, and 0.657 for mobile ease of use and self-efficacy, respectively. There was a moderate positive relationship between each of the independent variables and the dependent variable as a result of this analysis. It also addressed the study's questions about whether there was a connection between mobile usefulness and behavioural intention, as well as between mobile ease of use and behavioural intention, and between mobile self-efficacy and behavioural intention. Finally, there was a connection between the usefulness and ease of use of mobile devices, as well as self-efficacy and behavioral motivation to use a mobile wallet in restaurants.

## **CHAPTER 5**

### **CONCLUSION**

#### **5.1 INTRODUCTION**

This section brought everything in this study to a close. All aspects such as the research objective, framework, and research methodology was briefly discussed in this section. The research determinants of behavioral intention to use mobile wallet in restaurant is evaluated for its importance. The study's results were interpreted and presented after a review of the findings was given.

#### **5.2 RECAPITULATION STUDY**

The research has been conducted to determine the relationship between mobile usefulness, mobile ease-of-use, mobile self-efficacy toward behavioural intention to use mobile wallet in restaurant. The focus point of this study were to know the relationship between mobile usefulness, mobile ease-of-use, mobile self-efficacy toward behavioural intention to use mobile wallet in

restaurant. Primary data collection was used in this case, along with a set of questionnaires to elicit input from respondents. Three hundred eighty-four respondents were chosen for this study based on the table established by Krejcie and Morgan (1970). This study also analysed the relationship between mobile usefulness, mobile ease-of-use, mobile self-efficacy toward behavioural intention to use mobile wallet in restaurant.

### 5.2.1 Relationship Between Mobile Usefulness and Behavioural Intention

Research question 1 of this study asked the relationship between mobile usefulness and behavioural intention on using mobile wallet at the restaurant. This also to answer the first objective and hypothesis. Table 5.1 shown the research objectives, and hypothesis.

**Table 5.1: Research Objective 1 & Research Question 1**

<b>Research Objective (RO)</b>	<b>Research Question (RQ)</b>
To examine the relationship between mobile usefulness and behavioural intention.	What was the relationship between mobile usefulness and behavioural intention.

**H1: There is a significant relationship between mobile usefulness and behavioural intention.**

Chapter 4 reviews the findings of hypothesis H1 in efforts to answer RQ1. According to H1, there was a significant connection between mobile usefulness and behavioural intention to use a mobile wallet in a restaurant. According to the results, there was a moderate positive relationship



with a correlation coefficient of 1 and a p-value of 0.01, which was less than the highly significant amount of.001. As a result, H1 was approved.

### 5.2.2 Relationship Between Mobile Ease of Use and Behavioural Intention

Research question 2 of this study asked the relationship between mobile ease of use and behavioural on using mobile wallet at the restaurant. This also to answer the second objective and hypothesis. Table 5.2 shown the research objectives, questions and hypothesis.

**Table 5.2: Research Objective 2 & Research Question 2**

<b>Research Objective (RO)</b>	<b>Research Question (RQ)</b>
To evaluate the relationship between mobile ease of use and behavioural intention.	What was the relationship between mobile ease of use and behavioural intention.

**H2: There is a significant relationship between mobile ease of use and behavioural intention.**

The results of hypothesis H2 were analyzed to provide a response to RQ2. According to H2, there was a significant correlation between mobile ease of use and the behavioral intention to use a mobile wallet at a restaurant. According to the results, there was a moderate positive correlation with a correlation coefficient of 0.842 and a p-value of 0.01, which was less than the highly significant level of.001. As a result, H2 was approved.

### 5.2.3 Relationship Between Mobile Self-Efficacy and Behavioural Intention

Research question 3 of this study asked the relationship between mobile self-efficacy and behavioural intention on using mobile wallet at the restaurant. This also to answer the third objective and hypothesis. Table 5.3 shows the research objectives, questions and hypothesis.

**Table 5.3: Research Objective 3 & Research Question 3**

Research Objective (RO)	Research Question (RQ)
To investigate the relationship between mobile self-efficacy and behavioural intention.	What was the relationship between mobile self-efficacy and behavioural intention.

**H3: There is a significant relationship between mobile self-efficacy and behavioural intention.**

The results of hypothesis H3 reviewed to answer RQ3. H3 stated that there was a significant relationship between mobile self-efficacy and behavioural intention on using mobile wallet at the restaurant. From the findings, it shown that there was a moderate positive with the correlation coefficient of 0.676 while p value is 0.01 which was less than the highly significant level .001.

Therefore, H3 was accepted.



### 5.3 FINDING AND DISCUSSION

This research has been completed the Reliability Test with 30 respondents previously. It has delivered to 316 respondents in an online questionnaire. Then, it was being evaluated using the Cronbach's Alpha Coefficient, which ranged from 0.805 to 0.906 and indicated that the outcome was very good to excellent. Up next was the mobile ease of use indicator scoring the highest Cronbach's Alpha value of 0.906, mobile usefulness coming in second at 0.887, and followed by mobile self-efficacy at 0.805. All variables met the minimum standard for Reliability since all Cronbach's Alpha Coefficients were more outstanding than 0.7.

The mobile usefulness variable had the maximum mean value of 4.2357 in the Descriptive Analysis for the independent variables, followed by the mobile ease of use variable (4.1907). Mobile self-efficacy variables had the lowest mean value of 4.0980 among the independent variables. The dependent variable's mean value was 4.3042. To sum up, everything stated that mobile self-efficacy was the most significant behavioral intention to use a mobile wallet in restaurants. The researchers used the Correlation Analysis to determine the linear relationship between two variables defined as the study's purpose. According to Table 5.1, there was a moderately positive correlation between mobile usefulness, mobile ease of use, mobile self-efficacy, and behavioral intention to use a mobile wallet in restaurants.

Hypothesis	Significant Value	Conclusion	Correlation Value	Conclusion
1	0.000	Accepted	0.605	Moderate Positive Correlation
2	0.000	Accepted	0.654	Moderate Positive Correlation
3	0.000	Accepted	0.657	Moderate Positive Correlation

**Table 5.4: Summary of Correlation Analysis**

#### 5.4 LIMITATION OF STUDY

This evaluation finds some limitations. The first limitation understands the questionnaire and how to tick the question was influencing data quality and reliability. Some respondents may have difficulty reading the question and answering it without sincerity. These beliefs affect knowledge accuracy.

Apart from that, some respondents indicated a preference for not responding to the questionnaire. They did not wish to share their thoughts or data about their behavioral intention to

using a mobile wallet in the restaurant. They was expressed concern about the researchers disclosing their information to third parties. This was because there were far too many scammers today who can endanger people's personal lives. Additionally, some respondents failed to respond to the questionnaire, which resulted in missing data, which substantially impacted the conclusions drawn from the data.

On the other hand, this study only focused on the three factors, which were mobile usefulness, mobile ease-of-use, and mobile self-efficacy. Future study may include other variables namely value, trust and perceived enjoyment (Susan, 2020).

## **5.5 SUGGESTIONS FOR FURTHER STUDY**

As discussed previously, some suggestions was made for additional research on the same subject or topic. The first suggestion for future researchers was to increase the global distribution of survey forms. Another recommendation was to conduct a multi-state or multi-country comparison to understand mobile payment purposes better. For instance, including east and west Malaysians in the study could ensure that the findings were representative and trustworthy.

The second suggestion for further research was to extend the research model used to understand the consumer's behavioral purpose better while using a mobile wallet. This study

examines only three factors associated with the determinants of behavioral intention to use a mobile wallet. Additionally, future research should include an analysis of the intention of continual usage.

Finally, it was recommended that the questionnaire be translated into several languages, such as English, Malay, and Chinese, to aid comprehension and avoid any misunderstandings or invalid answers, which would impair the questionnaire's accuracy.

## **5.5 CONCLUSION**

As a result, it was clear that someone's behavioral purpose influences their used of a mobile wallet when making a restaurant purchase. It was hoped that this research could contributed to or disclose additional knowledge about Malaysia's mobile wallets. Mobile wallet in particular, provide the consumer with a great deal of convenience as well as several advantages. In this report, the applications could make more improvements and attractive products to gain more users from every age in this modern day. Through this report, it was hoped that mobile wallets can be used commonly not only by young people but also by senior citizens, allowing everyone to profit and allowing more mobile wallet applications to be used in the future.

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## APPENDIX

### SECTION A: DEMOGRAPHIC DETAILS

Please tick (/) as appropriate.

Sila tandakan (/) mengikut kesesuaian

#### 1. Gender

Male

Female

#### 2. Age

20 years old and below

21–30 years' old

31–40 years' old

41–50 years' old

51 years old and above

#### 3. Educational level

No college degree

Diploma/ Advanced diploma

Bachelor's degree/ Professional qualification

Master/PhD degree

#### 4. Marital status

Single

Married

**5. Occupation**

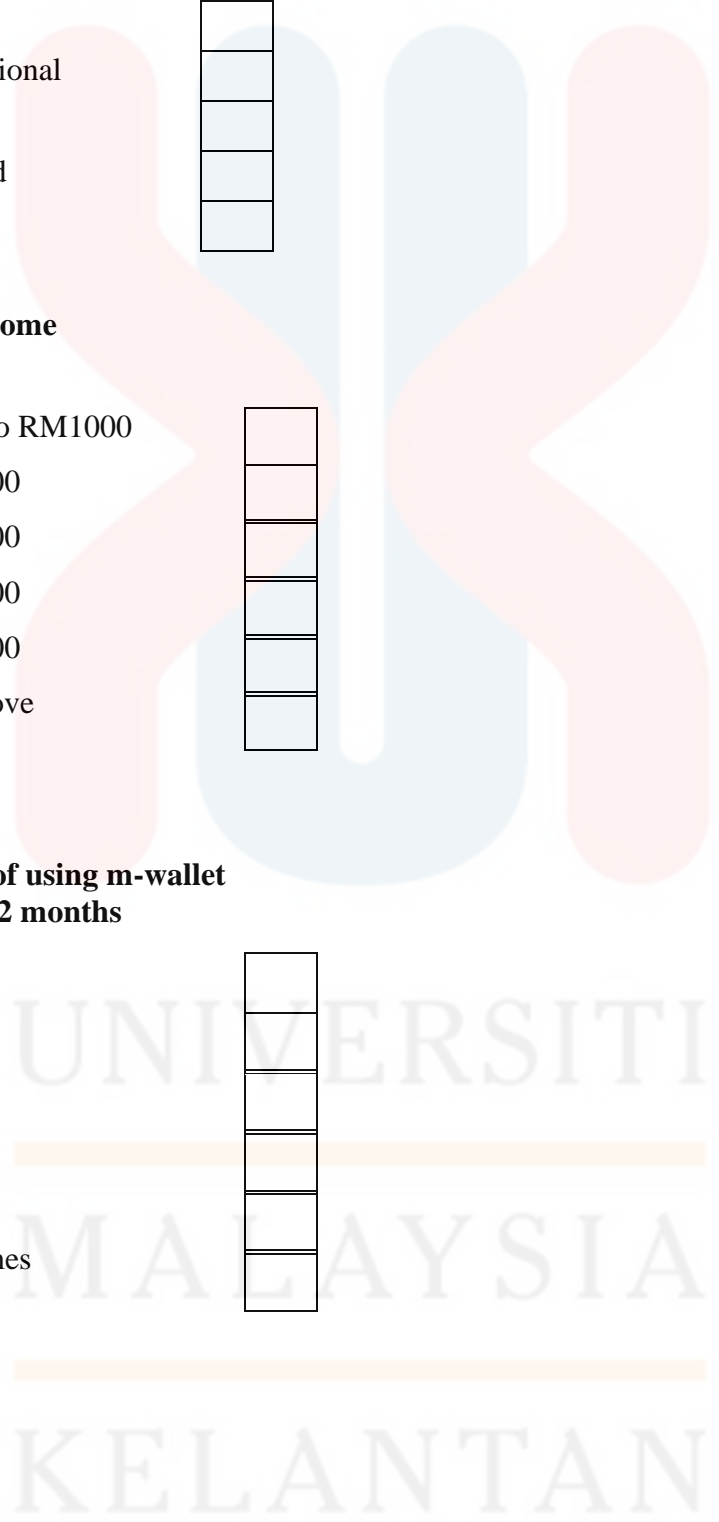
Unemployed	<input type="checkbox"/>
Working Professional	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>
Private employed	<input type="checkbox"/>
Student	<input type="checkbox"/>

**6. Monthly Income**

Below or equal to RM1000	<input type="checkbox"/>
RM1001-RM2000	<input type="checkbox"/>
RM2001-RM3000	<input type="checkbox"/>
RM3001-RM4000	<input type="checkbox"/>
RM4001-RM5000	<input type="checkbox"/>
RM5001 and above	<input type="checkbox"/>

**7. Experience of using m-wallet in the past 12 months**

1-5 times	<input type="checkbox"/>
6-10 times	<input type="checkbox"/>
11-15 times	<input type="checkbox"/>
16-20 times	<input type="checkbox"/>
21-25 times	<input type="checkbox"/>
More than 25 times	<input type="checkbox"/>





**Table 1**

Measurement items. Likert-scale (1 = Strongly disagree, 2 = Disagree, 3 = Partially disagree, 4 = Neutral, 5 = Partially agree, 6 = Agree, 7 = Strongly agree)

Questions	Likert-scales						
<b>SECTION A (Mobile Usefulness)</b>							
I find mobile wallet to be advantageous.	1	2	3	4	5	6	7
Using mobile wallet would improve my effectiveness in my daily life.	1	2	3	4	5	6	7
Using mobile wallet would save times in paying.	1	2	3	4	5	6	7
Using mobile wallet enhances my productivity in paying.	1	2	3	4	5	6	7
Using mobile wallet enables me to pay quicker.	1	2	3	4	5	6	7
<b>SECTION B (Mobile Ease of Use)</b>							
I think using mobile wallet is easy for me.	1	2	3	4	5	6	7
I think learning to use mobile wallet is easy.	1	2	3	4	5	6	7
I think finding what I want through mobile wallet is easy.	1	2	3	4	5	6	7
I think becoming skilful at using mobile wallet is easy.	1	2	3	4	5	6	7
<b>SECTION C (Mobile Self-efficacy)</b>							
I would be able to use mobile wallet if I had first gone through a lesson on how to use it.	1	2	3	4	5	6	7

I would be able to use mobile wallet even if there was no one around to tell me how it works.	1	2	3	4	5	6	7
I would be able to use mobile wallet even if I had never been exposed to mobile wallet before.	1	2	3	4	5	6	7
I would be able to use mobile wallet if I could refer to someone for help if I face difficulties.	1	2	3	4	5	6	7
I would be able to use mobile wallet only if I had seen someone else experience it before I try it myself.	1	2	3	4	5	6	7
I would be able to use mobile wallet if someone assisted me to get started.	1	2	3	4	5	6	7
<b>SECTION D (Behavioural Intention)</b>							
I am likely to use mobile wallet in the near future.	1	2	3	4	5	6	7
Given the opportunity, I will use the mobile wallet.	1	2	3	4	5	6	7
I am willing to use mobile wallet in the near future.	1	2	3	4	5	6	7
I intent to use mobile wallet when the opportunity arises.	1	2	3	4	5	6	7
I will think about using mobile wallet.	1	2	3	4	5	6	7

## H21 TURNITIN

### ORIGINALITY REPORT

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SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

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<b>1</b>	Susan Lew, Garry Wei-Han Tan, Xiu-Ming Loh, Jun-Jie Hew, Keng-Boon Ooi. "The disruptive mobile wallet in the hospitality industry: An extended mobile technology acceptance model", Technology in Society, 2020 Publication	<b>4%</b>
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