THE FACTOR THAT EFFECT INTENTION TO USE E-WALLET AMONG STUDENTS IN POLYTECHNIC SHAH ALAM

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ABSTRACT

E – Wallet are becoming famous in online transactions system and changing in money transferring systems. Research related to study the level of intention to use e – Wallet among students in Polytechnic Shah Alam. Hence, this study has been undertaken to examine the consumer technology anxiety, self-efficacy, perceived and subjective norm that influence the PSA student intention to use e –Wallet. A sample of 357 students from 4 departments; commerce, electrical engineering, mechanical engineering, civil engineering in PSA was involved in the study. The research instrument consisted of several sections on demographics, the profile of volunteerism, knowledge, attitudes and awareness toward volunteerism. The data was analysed using the SPSS version 26. Descriptive statistics were used to analyse the data. The study found that self-efficacy is higher which (mean = 4.38) and the second is subjective norm (mean = 4.32). The findings that self-efficacy and subjective give effect of the level of intention to use e – Wallet. This give indication that e – Wallet is still low and need to get promote to enhance the using e – Wallet in future.

Keywords: Self-efficacy, perceived risk, consumer technology anxiety, subjective norm.

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CHAPTER 1
INTRODUCTION

1.1 INTRODUCTION

Payments are made using payment instruments. Check and cash are examples of payment instruments. However, digital payment is not a single instrument but rather an umbrella term that is applied to many instruments used in various ways. It can be defined as a way of paying for services or goods via an electronic medium without the use of cash or check. It is also known as electronic payment system or e-payment. The origin of digital payment is associated with the beginning of the internet, which changed the world as nothing before. If there was no internet, there wouldn't be e-services and online stores. The internet history began in 1969 with Advanced Research Projects Administration Network (ARPANET), the military network that was meant to be communication network during the Vietnam War period. However, the main turning point occurred in 1989 when Tim Berners-Lee discovered the so-called "pages" or "sites" that made it easier to access and publish information on the internet (Angela, 2016).

Along with the development of the internet, online payments began to operate in the 1990s. Established in 1994, Stanford Federal Credit Union was the first institution to offer online banking services to all its customers. Initially, online payment systems were not user-friendly and needed specialized knowledge of data transfer protocol. However, the major players in the digital payment market were Millicent and e- cash, founded in 1995 and 1996 respectively. Most of the first online services used micropayment systems and their shared characteristic was the attempt to have electronic cash alternatives (like e-money, tokens or digital cash). Moreover, the Amazon (one of the e-commerce pioneers) was founded in 1994 (Angela, 2016).

In Malaysia, there are two major e-payment systems used, namely large value payment system (SIPS) which include real – time electronic transfer funds and securities system (RENTAS) and retail payment system which comprise of three categories. The first category is retail payment systems (e.g. national cheque information clearing system, shared automated teller machine (ATM) network, e – debit Interbank GIRO, financial process exchange, and direct debit), followed by retail payment instruments (e.g. credit card, charge card, debit card, e –

money) and retail payment channel (e.g. ATM, internet banking, mobile banking and payment) (Wendy et al, (2005).

E-wallet, it sometimes is being mentioned as digital or mobile wallet. E-wallet is a type of electronic card that able to run transaction through smartphone by storing the consumers' credit cards, debit cards or the bank account numbers for payment, utility is same as credit or debit card. E - wallets might claim to be a trigger to the conventional banking as it allows the consumers to do transfer of money or doing payments with lower cost, more convenient and faster (Chern et al, (2018).

1.1 E –WALLET IN MALAYSIA

Bank Negara Malaysia has supplied more than 30 – e wallet licenses in Malaysia which indicates that e – wallet has a huge potential to transform Malaysia into a cashless society even earlier than the projected 2050 cut – off point (Cheng et al, 2018). Based on Chern et al (2018), e – wallet services are well established and widely used in India and China but the presence of it in Malaysia is still very rare. Although cash payments in Malaysia is still the major medium of exchange, the changing of trend might be seen after the increase of introduction of cashless payments.

According to Bernama (2017), Governor Tan Sri Muhammad Ibrahim mentioned that e-payment method is a critical element that would improve the productivity and cost-efficiency is needed for the digital economy that is growing drastically at the Payment System Forum and Exhibition. Tan Sri Muhammad also stated that the advance technology, low operation cost by using the QR Code, and also the overwhelming number of Malaysian that holding debit cards and mobile phones should be treated as an advantage to optimize this e - payment technology.

1.2 PROBLEM STATEMENT

E-wallet system includes purchasing items on-line with a computer or using a smartphone to purchase something at a store. Based on Budget Presentation 2020, government launch RM30 e – wallet initiative to public. This initiative involved provision RM 450 million to promote

digital culture and transition to public for cashless system. Grab, Boost and Touch ‘n Go, are main company that join this initiative.

E- Wallet is not used entirely because they have low level of intention to use it because they still depend on physical money and current online system that have been used for quite time. Hence, this may cause the level of intention to use e – Wallet is low among students in Polytechnic Shah Alam (Chern, et al (2018).

In addition, many students don’t get enough knowledge and information about e – Wallet and how to use e – Wallet. Then, level of intention also low because students get fake news about when they using e –Wallet their personal information been used for other purpose and this will make the level of intention to use e – Wallet is low among students in Polytechnic Shah Alam (Goh, (2017).

1.3 RESEARCH OBJECTIVES

1. To know the level of intention to using e - Wallet services among students in Polytechnic Shah Alam.
2. To study the effect towards the level of intention and the variables such as consumer technology anxiety, self-efficacy, perceived risk and subjective norm to use e –Wallet among students in Polytechnic Shah Alam,

1.4 RESEARCH QUESTION

1. What is the level of intention to using e –Wallet services among students in Polytechnic Shah Alam?
2. What is the effect towards level of intention and the variables such as consumer technology anxiety, self-efficacy, perceived risk and subjective norm to use e –Wallet among students in Polytechnic Shah Alam.

1.5 RESEARCH HYPOTHESIS

H1: There was a significant variables influencing consumer technology anxiety towards the level of intention to use e – Wallet among students in Polytechnic Shah Alam.

H2: There was a significant variables influencing self-efficacy towards the level of intention to use e – Wallet among students in Polytechnic Shah Alam.

H3: There was significant variables influencing perceived risk towards the level of intention to use e – Wallet among students in Polytechnic Shah Alam.

H4: There was a significant variables influencing subjective norm towards the level of intention to use e – Wallet among students in Polytechnic Shah Alam.

1.6 SCOPE OF STUDY

This research is conduct to know the level of intention to use e – Wallet services among students in Polytechnic Shah Alam. This research will be conducted in Shah Alam which involved only students from Polytechnic. This research started from January 2019 until April 2020.

1.7 SIGNIFICANT OF STUDY

The finding of this study will contribute valuable information and details about the intention to use e – Wallet services among students in Polytechnic Shah Alam. This study also to get proof when consumers especially students in Polytechnic Shah Alam had well known knowledge about e – Wallet services they used this service.

1.8 DEFINITION OF OPERATIONAL TERM

Intention

Intention refer as how hard persons are willing to try and how much determinations they are planning to use towards performing behaviour (Mamman et al, (2016). In this study, intention is a person willingness to try and use e – Wallet services.

Self-Efficacy

Self-Efficacy as judgement of one's ability to plan and implement actions that lead to achieving certain goals (Bandura, (1986). In this study, self-efficacy describes as the ability of the individual of the before they used e – Wallet services.

Consumer Technology Anxiety

Consumer technology anxiety about using technology specifically focuses on the individual consumer's state of mind regarding his or her ability and willingness to use technology- related tools. (Kiseol, Judith 2013**).** In this study, consumer technology anxiety is consumer behavioural of consumer to use e Wallet services.

Perceived Risk

Perceived risk describe as how the consumers accept some risk if they purchase some product that mainly pointed in two main points of uncertainty and consequences (Khatimah and Halim 2013). In this study, perceived risk refer to subjective appraisal based on the risk that consumer faced when using e-wallet services.

Subjective Norm

Subjective norms are determined by the grouping of both individual's motivations to agree and follow the reference and also normative belief about the reference groups (Neighbors et al, (2007). In this study, subjective norm is person behaviour towards to use e-Wallet because of other influences.

1.9 SUMMARY OF CHAPTER

As conclusion, this chapter providing a picture and general understanding background of the study, research objectives and question as well as the significance of the study. The next chapter, Chapter 2, exploring the literature review of intention to use e – wallet among students and issue when using e-Wallet service.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter focus on discussion of literature review, review of relevant theoretical model, and conceptual framework. The literature review consists of dependent and independent variable that related to the research topic and research objectives in chapter one. Following by reviewing of theoretical models that been studies previously as the foundation to develop new ideas for the conceptual framework. The conceptual framework is then formed based on the research objectives and research question.

2.2 DISCUSS AND COMPARE THE RESULTS OF PREVIOUS STUDIES IN THE SAME AREA.

2.2.1 Intention

Intention is simply defined as how hard persons are willing to try and how much determinations they are planning to use towards performing behaviour (Mamman et al., 2016). From time to time, humans develop and try to make life easier. Many forms have been taken into practice such as trading by bartering and then shifting towards a cash payment known as money. Money was created to make the trades more efficient and convenient. Money also takes various forms in terms of currency. The necessity to seek a more efficient method of payment is gradually being emphasized by many countries as one of the impacts of this digital era (Daniel, Swartz & Fermar, 2004). Money itself is used for many economic activities such as functioning as a unit of measurement and as a payment instrument. The development of money has occurred in the past decades in order to minimize transaction fees that are created from doing transactions. For example, back when money was still in the form of coins, a transaction with a huge amount and a far location would cost a lot of effort and time to complete (Odior & Banuso, 2012).

The payment system will continue to evolve throughout time. A payment system itself is a foundation that supports all economic activities, and the communities will require more practical systems with better safety and efficiency (Nakajima, 2012). When it comes to completing transactions, people will clearly choose a more convenient way (Legters, 2013). A study by Humphrey (2004) showed that in a country with an advanced economy such as China and the United States, the usage of cash to do transactions in the retail sphere has been dropping since 1980 (Humphrey, 2004). Over the past years, offline payment systems have been modified by technological advancements (e-Wallet) which generate several big e-Wallet company such as Boost, Touch n Go, GrabPay and etc. e-Wallet is commonly installed in smartphone. Since smartphone has a significant growth, lot idea of research based on concept or technology-oriented theory. One of the theories is technology acceptance model (Holden and Karsh, 2010).

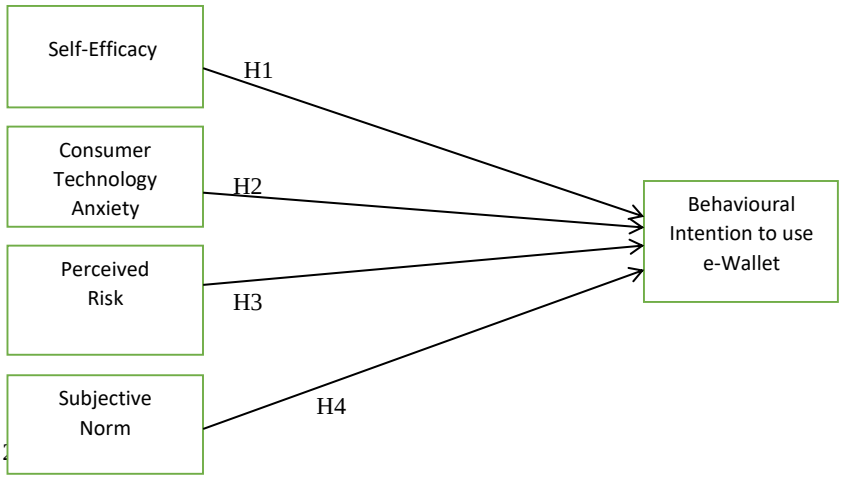
2.2.3 Technology Acceptance Model (TAM)

This model has been hypothesized by Davis (1989), which proposed two constructs as primary elements in creating attitudes and behaviours toward IT adoption named as perceived usefulness and perceived ease of use. Perceived usefulness is defined by Davis (1989) as the degree to which a person believes that using a particular technology will enhance his performance. Perceived ease of use is defined by Davis (1989) as the degree to which person believes that using a particular system would be free of effort

. Later TAM has been widely implemented and validated by researchers in many empirical papers as a model can explain the significant factors affecting technology usage (Ariffin et al., 2017; Kim et al., 2017). Furthermore, TAM reserved huge concern among online payment acceptance researchers whom have been implemented it during their studies in aim to understand the human behaviour toward using this technology (Martens et al., 2017; Ooi and Tan, 2016; Ramos-de-Luna et al., 2016). Even though the previous researches which have been used TAM, have completely proved the constructs affect peoples' intentions towards using online payment but majority concerned about using and intention to use, while this research focusing on switching behaviour from the physical type of wallet including the usage of debit and credit card to the digital type of wallet.

2.3 THEORITICAL MODEL OR FRAMEWORK OF THE STUDY

Independent Variables (IV) Dependent Variable (DV)



References: Nurshafilah et al., (2019)

2.3.1 SELF-EFFICACY

Social Cognitive Theory (SCT) is one of the most powerful theories of human behaviour. Social cognitive theory (Bandura, 1986) explains that self-efficacy as a judgment of one's ability to plan and implement actions that lead to achieving certain goals. Thus self-efficacy is the self-confidence of himself to carry out an action on a given task. According to Bandura there are four main sources that influence self-efficacy, namely mastery and persistent experience, personal experience that is felt, social persuasion and psychological conditions.

In separate research, Zane Deppenaar (2017) founds that self-efficacy variables had a significant effect on adoption intention of mobile-payment. This proves that the first hypothesis can be tested empirically, so that it can be accepted. Self-efficacy describes student perceptions of their ability to use the e wallet as their daily transaction tools. The higher the confidence of students in using the computer or system, the students will be positive in using e-wallet.

In a more related study on Goh (2017) had used self-efficacy as a determinant to behaviour intention. Their study indicates the self-efficacy has a direct relationship to the behaviour intention to use E-wallet. According to research done by Burton-Jones and Hubona (2006) and Li et al. (2011), users that involve in more various kinds of communication media and function tend to have higher self-efficacy if compare to individual with lower self-efficacy. Hence, self-efficacy is finding that will influence the use in e-payment perspective.

2.3.2 CONSUMER TECHNOLOGY ANXIETY

Technology anxiety is a negative emotional state or a negative cognition experienced by an individual when they use technology or technology equipment (Biozioneles, 2001). According to Hasan & Ahmed (2010), technology anxiety is a negative emotional response, such as fear or discomfort that people experienced when they think about using or actually using technology. As such, technology anxiety is expected to directly influence the use of new technological products and to moderate the relationship between technology leadership and the intention to use e-wallet.

Consumer anxiety about using technology specifically focuses on the individual consumer's state of mind regarding his or her ability and willingness to use technology-related tools (Meuter et al, 2003). Considering that mobile shopping consists of innovative technology-mediated services that are not limited by temporal and spatial boundaries, consumer anxiety about using mobile shopping may be higher than anxiety about other shopping methods. While online shopping is accessed via web sites that are linked to a specific fixed local area network or a specific location, mobile shopping can be accessed on-the-go via data services (Heinonen and Pura, 2006). Consumers may perceive risks when transacting shopping information via unique technology infrastructures and mobile applications.

According to Kiseol and Judith (2013) consumers with low anxiety perceive higher facilitating conditions than consumers with a high level of anxiety. Better facilitating conditions may be a precondition to overcome consumer anxiety about using technology-mediated mobile shopping in the technology adoption stage. In a separate research, Meutuer et al. (2003) found a significant relationship between technology anxiety and the usage of self-service technology. Individual with high level of technology anxiety tend to have low usage on self-service technology.

2.3.3 PERCEIVED RISK

Perceived risk describe as how the consumers accept some risk if they purchase some product that mainly pointed in two main points of uncertainty and consequences (Khatimah & Halim, 2013). Perceived risk indirectly has impacts on the intention of consumers when they use an online application that is under security treats (Peng Lu et al, 2005).

In the case of using the epayment services, it is possible that consumers may perceive disclosing their credit card information as risky, and they have no control over this (Salisbury et al, 2001). Chellappa and Pavlou (2002) describe information security as the subjective probability with which consumers believe that their personal information will not be viewed, stored or manipulated during transit or storage by inappropriate parties, in a manner consistent with their expectations.

According to Alaeddin O (2018) the result shows that perceived risk plays a significant pull moderator role in the relation between behavioral attitude and behavioral intention to switch of the mobile wallet. In a separate research by Hai et al (2019), the research also found that there is significant relationship between perceived risk and the intention of Hong Kong citizen to use mobile payment.

2.3.4 SUBJECTIVE NORM

Subjective norm is the view of an individual who influenced one another is important. According to Azjen (1991) subjective norms are an individual's perception of the social pressure to perform or not to perform the target behaviour. It can also be defined as the individual's perception of other people's views and thoughts on the suggested behaviour.

Subjective norms are determined by the grouping of both individual's motivations to agree and follow the referents and also normative beliefs about the reference groups (Neighbors, Lee et al, 2007). Bhattacherjee (2000) had categorized subjective norms into two which are interpersonal and external influence. The external influence example is the expert reviews and opinions or mass media and the interpersonal influence are family members, friend and relatives.

According to Goh (2017) the study showed a significant relationship between subjective norm and intention to adopt e-payment. This result is significant with Nysveen et al (2005) that the individual will possibly accept a certain system when the individual felt the force of social pressure subsequently from influences by elders or friends. These groups of people will influence each other through positive word of mouth that passed positive comment on e-payment. As the e-payment is easy to learn, respondents will encounter that they have capabilities to complete any single transactions by using e-payment (Goh, (2017).

2.5 SUMMARY OF CHAPTER

This chapter explained on how the literature review is made by using past research and journals. This chapter has a depth review in some variables that affected the behavioural intention to use the services provided by e-wallet. From the past researchers or past journals, the data was use as some guidelines to developing hypothesis conceptual framework and set the questionnaire.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter is about the methodology that used to collect data between the mentioned variables and the intention of using e-wallet among student. This chapter consists of the research framework, research hypothesis, research design, sampling design and data collection method, operationalization, questionnaire as well as pilot test.

3.2 RESEARCH DESIGN

Research design is the set of methods and procedures used in collecting and analysing measures of the variables specified in the problem research. We use the primary data to collect the data such as questionnaire to know the intention to use e-wallet services and the relationship between intention and variables among student in Politeknik Shah Alam.

3.3 POPULATION, SAMPLE AND SAMPLING METHOD/ TECHNIQUE

3.3.1 POPULATION

Population refers to a large collection of individuals or objects that is the main focus of a scientific query. This is the reason why researchers rely on sampling techniques. A research population is also known as a well-defined collection of individuals or objects known to have similar characteristics. In this study, the population are the people who are study at Polytechnic Shah Alam.

3.3.2 SAMPLE

Sample is a group of people, objects, or items that are taken from a larger population for measurement. The sample should be representative of the population to ensure that we can generalise the findings from research sample to the population as a whole. The sample of this research are 285 people who are study at Polytechnic Shah Alam.

3.3.3 SAMPLING TECHNIQUES

Simple Random Sampling Method

Sampling techniques are one of the crucial parts of social research. In social research, it is not possible to research the entire population that is the subject of the study. Not just because there are so many, but also because the character of the population is always dynamic. Therefore, researchers use samples when collecting data to answer problems or research questions. The sample is part of the population. The population refers as any group of entities, which share some common set of characteristic. Therefore, a sample is considered as subset or some part of a larger population.

Simple random sampling is a sampling technique where every item in the population has an even chance and likelihood of being selected in the sample. On this research, among 357 students in Polytechnic will be the sample for this research. An advantage of convenience method is help this study gathering useful data and information that would not have been possible using probability sampling technique, which require more formal access to lists of populations. By using the Krejcie and Morgan method as Table 3.1 below, we get to know the sample size of the population in Polytechnic Shah Alam.

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 3.1 Krejcie & Morgan

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3.4 DATA COLLECTION METHOD

Data collection is the process of gathering and measuring information on variables of interest, in an established systematic fashion that enables one to answer stated research questions, test hypotheses, and evaluate outcomes (Kabir, 2016). The main data used in this study is the primary data type which is through questionnaire distribution. The process of collecting data by the researcher is to distribute the questionnaire to the study the intention of using e-Wallet among student at Polytechnic Shah Alam.

3.5 RESEARCH INSTRUMENT

Research instrument refer to the measurement tools that used in this study, such as the questionnaire with the objective to obtain data and response from the target population.

3.5.1 QUESTIONNAIRES DESIGN

Questionnaire is the research instrument applied to conduct the research. It contained series of questions which aim to gain useful information from the target respondents toward the topic being study (Sekaran & Bougie, 2010). The questionnaire can be further classified as structured questionnaire. For this study, structured questionnaire was used to gather information about intention of using e-wallet among student in Politeknik Shah Alam.

The questionnaire for in this study consist five section which are Section A, Section B, Section C, Section D and Section E. In the Section A, the demographic information will be asked. The basic information of respondent such as gender, age, marital status, level of education and race will be collected in the questionnaire. Ordinal scale will be applied in the Section A in this questionnaire.

Section B of the questionnaire consists about Consumer Technology Anxiety. Consumer Technology Anxiety is a negative emotional state or a negative cognition experienced by an individual when they use technology or technology equipment (Biozioneles, 2001). The scale that implied in this part of questionnaire is likert scale, which consists of five-point scale, ranging from strongly disagree to strongly agree. The reason of adopting likert scale in the questionnaire is due to the easiness for respondent to understand the measurement and help to avoid the misunderstanding during answered the question. This questionnaire is adopted from Lewis, Agarwal & Sambamurthy (2003)

Section C in this questionnaire explained about the Self-Efficacy. Social Cognitive Theory (SCT) is one of the most powerful theories of human behaviour. Social cognitive theory (Bandura, 1986) explains that self-efficacy as a judgment of one's ability to plan and implement actions that lead to achieving certain goals. Self-efficacy scales have been used to measure an individual's sense of self-efficacy. The scale that implied in this part of questionnaire is likert scale, which consists of five-point scale, ranging from strongly disagree to strongly agree. The scale that implied in this part of questionnaire is likert scale, which consists of five-point scale, ranging from strongly disagree to strongly agree. This questionnaire is adopted from Lewis, Agarwal & Sambamurthy (2003) and Gopi (2006).

Section D questions were asked about Perceived Risk. Perceived risk describe as how the consumers accept some risk if they purchase some product that mainly pointed in two main points of uncertainty and consequences (Khatimah, Halim 2013). The scale that implied in this part of questionnaire is likert scale, which consists of five-point scale, ranging from strongly disagree to strongly agree. This questionnaire is adopted from Godwin (1996).

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Section E were being asked about Subjective Norms. Subjective norms are determined by the grouping of both individual's motivations to agree and follow the referents and also normative beliefs about the reference groups (Neighbors, Lee et al, 2007). The scale that implied in this part of questionnaire is likert scale, which consists of five-point scale, ranging from strongly disagree to strongly agree. The questionnaire has been adopted from Fu, Fan & Chao (2006).

3.5.2 PILOT TEST

Pilot Test was conducted to examine the accuracy and improving the consistency of the questionnaire. Pilot test helps to refine the questionnaire before it used in the actual data collection. The appropriate sample size for the pilot test is 30 respondents (Zikmund, 2010).

A pilot test was carried out to test the reliability of each attributes in the questionnaire. It is also important to ensure all wordings and phrases of the questionnaire are clear. Nunnally (1978) offered a rule of thumb of 0.7. More recently, one tends to see 0.8 cited as a minimum alpha. Any alpha values that less than 0.7 means that the correlation is weak. The alpha value which less than 0.7 is considered to have poor reliability. Hair et al, (2007). One thing to keep in mind is the alpha is heavily dependent on the number of items composing the scale. In this study, pilot test is conducted in Polytechnic Shah Alam, where 30 participants are participated for the pilot test regard of the questionnaire. After the pilot test has been conducted and justify its consistency, the researchers distribute in Polytechnic Shah Alam.

Table 3.2 Result of the Reliability Statistics

Context	Number of Items	Cronbach's Alpha
Consumer Technology Anxiety	5	.714
Self – Efficacy	5	.696
Perceived Risk	5	.764
Subjective Norm	5	.947

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha based on Standardized Items	No of Items
.862	.857	27

Table 3.3 Total of Pilot Test Result

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3.6 METHOD OF DATA ANALYSIS

Data analysis refer to the process of transforming and interpreting the data in order to obtain the useful information which could provide helps in making conclusion and support the decision making. The first step of data analysis was begun with the editing the data collected into the respective code. After that, the data will be organized according to the objectives and research questions. The data that collected by questionnaire format will be tested and analysed by using a software program which called as Statistical Package for Social Sciences (SPSS) version 25. SPSS software able to compile and analyses the complicated data and showing the related information such as reliability, correlation and so on. The results generated were very dependable and widely used in the academic research.

Commented [sh4]: justify

3.6.1 DESCRIPTIVE ANALYSIS

Descriptive statistics was used to explore the data collected from respondents, summarize and describe the data collected (Coakes, Steed, & Price, (2005) It was useful due to it enable researchers to have an overview of the demographic statistics. Data collected from respondents is examined using the SPSS. Descriptive analysis also used to analyse the respondent data about the level of intention of using e-Wallet among student in Politeknik Shah Alam. The common measure that usually use such as mean, frequency, percentage and total data will be used to analyse the data obtained through the questionnaires.

Besides that, in this study, descriptive statistics have been measure on the independent variables, which is consumer technology anxiety, self-efficacy, perceived risk and subjective norm. The results had shown in mean and the highest mean would determine that respondents are more likely to think about into particular variable on intention of using e-Wallet among student in Polytechnic Shah Alam.

3.6.2 INFERENTIAL ANALYSIS

Inferential analysis is used to make judgment of the probability that an observed difference between groups in a dependable on or on that might have happened by chance in the study. In this study, Pearson's Correlation Coefficient and Multiple Regression were used.

3.6.2.1 PEARSON CORRELATION COEFFICIENT

Pearson correlation coefficient is a statistical measure that calculates the strengths of the relationship between the relative movements of two variables. The values between -1.0 and 1.0 A calculated number greater than 1.0 or less than -1.0 means that there was an error in the correlation measurement. Positive one means a perfect linear relationship and average one represent perfect negative relationship.

A value of exactly 1.0 means there is a perfect positive relationship between the two variables. For positive increase in one variable, there is also a positive increase in the second variable. A value of 1.0 means there is a perfect negative relationship between the two variables. This shows that the variables move in opposite directions-for a positive increase in one variable, there is a decrease in the second variable. If the correlation between two variables is 0, there is no relationship between them.

The purpose of this report is to test the relationship between independent variable (consumer technology anxiety, self-efficacy, perceived risk and subjective norm) and dependent variable (intention to use). The outcome is important for e-wallet company to understand the factors that influence intention to use e-wallet and also help them to improve their services. Pearson's coefficient in this research using the rules of thumb as Table 3.5 below, to get know the relationship between the independent variable and dependent variables.

Table 3.5 Rules of Thumb about Correlation Coefficient

Coefficient Range	Strength of Association
+ 0.91 to + 1.00	Very Strong
+ 0.71 to + 0.90	High
+ 0.41 to + 0.70	Moderate
+0.21 to + 0.40	Small but definite relationship
+ 0.00 to + 0.20	Slight, almost negligible

Source: (F. Hair Jr. et al., 2006). Research for business. New York: John Wiley & sons, Inc.

3.7 SUMMARY OF CHAPTER

In this chapter, there are population, research design, sampling technique, sample size and questionnaire design was discussing to ensure the accurate collection process of data. Research design has been made using quantitative survey in Polytechnic Shah Alam and the questions designed by using Likert scale. Method of data collection was gained by primary data and secondary data. Hence from a past journal and article from internet sources. Hence, Likert scale is uses as a tool for research instruments. For sampling design part, Krejcie and Morgan sampling design were used to gain sample size according to the population. Then, Statistical Package for the Social Science (SPSS) were used to check the accuracy of the data that is collected. Lastly, this chapter briefly summarized the analysis method which is descriptive analysis and inferential analysis that used to analyse the questionnaire data.

Chapter 4

ANALYSIS AND RESULT

4.1 INTRODUCTION

A total of 357 responses were obtained from questionnaire we share through Google document to students in Polytechnic Shah Alam. The entire questionnaire has answered perfectly. In this research, there are some independent variables on intention to use e-wallet among students in Polytechnic Shah Alam

The demographic data had been analysed through descriptive statistic provided in the Statistical Package for Social Science 26 (SPSS). In this study, there were questions were asked under respondents‟ demographic profile section such as gender, marital status, race, age, level of education and monthly spending.

4.2 DESCRIPTIVE ANALYSIS

Descriptive statistics were data analysis by percentage, frequency and by using Measure of central tendency (MCT) - mean, mode and median. The descriptive analysis conducted based on independent variables and dependent variable that could be related to each other. Descriptive analysis could be used to summarize the data.

4.2.1 RESPONDENT DEMOGRAPHIC PROFILE

A total of 357 responses were obtained from questionnaire we share through Google document. The profile of the respondents is shown in Table 4.1

Table 4.1

Profile of the Respondents

Respondent's Demographic		**Frequency**	**Percentage (%)**
Gender	Male	198	55.46
	Female	159	44.54

Age	18 Years old	34	9.52
	19 – 21 years old	231	64.71
	22 – 25 years old	75	21.01
	26 years and above	17	4.76
Marital Status	Single	348	97.48
	Married	9	2.52
Department	JPG	138	38.66
	JKA	127	35.57
	JKM	45	12.61
	JKE	47	13.17
Semester	1	44	12.33
	2	17	4.76
	3	17	4.76
	4	60	16.81
	5	162	45.38
	6	57	15.97
Level of Education	Certificate	6	1.68
	Diploma	331	92.72
	Degree	20	5.60
Race	Malay	290	81.23
	Indian	41	11.49
	Chinese	12	3.36
	Other	14	3.92
Religion	Islam	301	84.31
	Tamil	41	11.49
	Buddha	15	4.20
	Other	0	0
Do you using e-wallet	Yes	245	68.63
	No	112	31.37

Monthly spending

Below RM 150.00	150	42.02
RM 151.00 – RM 250.00	98	27.45
RM 251.00 – RM 350.00	44	12.32
RM 351.00 – RM 450.00	40	11.21
RM 451.00 and above	25	7.00

The respondents comprised mainly of males, 198 respondents (55.46%) and 159 females (47.18%). 11.49% (41) of the 357 respondents were Indians, 3.36% (12) were Chinese and 81.23% (290) were Malays whereas other races comprised of 3.92%. In terms of religion, 4.20% (15) of the 357 respondents were Buddha, 11.49% (41) were Tamil and 84.31% (301) were Islam.

The age of the respondents showed 18 years old comprised of 34 (9.52%) of respondents. 19-21 years old with 231 (64.71%) of respondents. 22-25 years old comprised of 75 (21.01%) and 26 years old and above with 17 (4.76%). In terms of marital status, 348 (97.48%) of respondents were single while 9 (2.52%) for the married respondents.

The education level of the respondents was high, diploma comprised of 331 (92.72%) of the respondents. Degree with 20 (5.60%) of respondents while certificate holders 6 (1.68%).

For the department, respondents comprised from JPG, 138 respondents (38.66%), JKA with 127 respondents (35.57%), JKM with 45 respondents (12.61%) and others from JKE with 47 respondents (13.17%). In terms of semester, semester 5 students were the highest with 162 respondents (45.38%). Semester 4 came second with 60 respondents (16.81%). Next, semester 6 came with 57 respondents (15.97%), semester 1 came with 44 respondents (12.33%). Semester 3 came with 17 respondents (4.76%) and lastly semester 2 came with 17 respondents (4.76%).

The respondents comprised mainly of students who were using e-wallet with 245 respondents (68.63%) and 112 students who were not using e-wallet (31.37%). In terms of level of monthly spending, below RM150 was the highest with 150 respondents (42.02%), followed by

RM151-RM250 with 98 respondents (27.45%), RM251-RM350 came third with 44 respondents (12.32%), RM351-RM450 with 40 respondents (11.21%). Lastly, RM451 and above came with 25 respondents (7%).

4.2.2 CENTRAL TENDENCIES MEASUREMENT OF CONSTRUCTS

According to (Gravetter, FJ & Wallnau, LB (2013), central tendency referred to statistical measure that identified single value which act as representative of an entire distribution and aimed to provide accurate description of the entire collected data. Central tendency is defined as "the statistical measure that identifies a single value as representative of an entire distribution (Gravetter, FJ & Wallnau, LB (2000). In this study, mean was used to measure the central tendency while dispersion was described by using standard deviation (Saunders, Lewis, & Thornhill, (2009).

Table 4.2 Statistical Summary

Variable	Item	Mean	Std. Deviation	N
Intention to use	IN1	4.32	.981	357
	IN2	3.56	.887	357
	IN3	4.27	.838	357
	IN4	3.49	.904	357
	IN5	4.38	.815	357
Consumer Technology Anxiety	CTA1	3.80	.866	357
	CTA2	3.49	.904	357
	CTA3	3.51	.889	357
	CTA4	3.49	.967	357

	CTA5	3.54	.925	357
Self-Efficacy	SE1	4.38	.815	357
	SE2	4.20	.842	357
	SE3	4.27	.838	357
	SE4	4.08	.834	357
	SE5	4.33	.885	357
Perceived Risk	PR1	3.63	.910	357
	PR2	3.44	.939	357
	PR3	3.41	.961	357
	PR4	3.56	.887	357
	PR5	4.39	.973	357
Subjective Norm	SN1	4.32	1.033	357
	SN2	4.18	.962	357
	SN3	4.16	.981	357
	SN4	4.23	.857	357
	SN5	4.32	.981	357

Source: Developed for the research

Table 4.2 shows the results of the variables that have the highest and the lowest mean with respective standard deviation achieved. Firstly, for the consumer technology anxiety, TCA1 has the highest mean value at 3.80 with standard deviation of 0.866 while both TCA2 and TCA4 shows the lowest mean 3.49 with standard deviation of 0.904 and 0.967

For self-efficacy, SE1 has recorded the highest mean value at 4.38 with standard deviation of 0.815. On the other hand, SE4 appeared to have the lowest mean value of 4.08 with standard deviation of 0.834.

For perceived risk, PR5 have the highest mean score is 4.39 with standard deviation of 0.973. The lowest mean score achieved by PR3 is 3.41 with standard deviation of 0.961.

For subjective norm, SN1 and SN5 have recorded the highest mean value at 4.32 with standard deviation of 1.033 and 0.981. On the other hand, SN3 appeared to have the lowest mean value of 4.16 with standard deviation of 0.981

4.3 SCALE MEASUREMENT

4.3.1 Reliability Test

According to Haradhan (2017) reliability concerns the faith that one can have in the data obtained from the use of an instrument, that is, the degree to which any measuring tool controls for random error. An attempt has been taken here to review the reliability and validity, and threat to them in some details. Reliability analysis was a test of Cronbach‟s alpha to ensure the measurements were free for bias, in order to obtain consistent results (Campbel& cook, 1979). The coefficient alpha value was range from 0 to 1 whereby values less than 0.6 indicated unsatisfactory internal consistency reliability (F. Hair Jr. et al., (2006)

Table 4.3 Result of Reliability Test

CONSTRUCT	STATEMENT	NO. OF ITEM	CRONBACH'S ALPHA
INTENTION TO USE	INT1	5	**0.749**
	INT2		
	INT3		
	INT4		
	INT5		
CONSUMER	TCA1	5	**0.864**

TECHNOLOGY ANXIETY			
	TCA2		
	TCA3		
	TCA4		
	TCA5		
SELF-EFFICACY	SE1	5	**0.905**
	SE2		
	SE3		
	SE4		
	SE5		
PERCEIVED RISK	PR1	5	**0.728**
	PR2		
	PR3		
	PR4		
	PR5		
SUBJECTIVE NORM	SN1	5	**0.921**
	SN2		
	SN3		
	SN4		
	SN5		

Sources: Developed for research

4.4 INFERENTIAL ANALYSIS

Inferential analysis was a branch of analysis that went beyond mere description, and based on sample data seeks to generalize from the sample to the population from which the sample was drawn (M., J.L., K., J., & K., 2008)

4.4.1 PEARSON CORRELATION ANALYSIS

According to F. Hair Jr. et al., (2006) correlation coefficient indicates the strength of the association between any two metric variables. The sign (+ or -) indicates the direction of the relationship. The value can range from +1 to -1, with +1 indicating a perfect positive relationship, 0 indicating no relationship.

Table 4.5 Pearson Correlation

Correlations

		INT_USE	CON_ANX	SEL_EFF	PER_RISK	SUB_NORM
INT_USE	Pearson Correlation	1	.569**	.900**	.660**	.824**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	357	357	357	357	357
CON_ANX	Pearson Correlation	.569**	1	.360**	.674**	.316**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	357	357	357	357	357
SEL_EFF	Pearson Correlation	.900**	.360**	1	.500**	.798**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	357	357	357	357	357
PER_RISK	Pearson Correlation	.660**	.674**	.500**	1	.445**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	357	357	357	357	357
SUB_NORM	Pearson Correlation	.824**	.316**	.798**	.445**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	357	357	357	357	357

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

Table 4.5 showed that the correlation between independent variable, which included consumer technology anxiety, self-efficacy, perceived risk and subjective norm with dependent variable, which was, the intention to use e-wallet among students in Polytechnic Shah Alam.

There was a significant relationship between consumer technology anxiety and intention to use e-wallet among students in Polytechnic Shah Alam. This was because the p-value equal to 0.002 and less than alpha value 0.05. Moreover, the value of the correlation coefficient, which was 0.569, fell under the coefficient range of "± 0.41 to ±0.70". This indicated a moderate relationship between consumer technology anxieties towards intention to use e-wallet.

Next, there was a significant relationship between self-efficacy and intention to use e-wallet among students in Polytechnic Shah Alam. This was because p-value equal to 0.000 and less than alpha value 0.05. Moreover, the value of the correlation coefficient, which was 0.900, fell under the coefficient range "± 0.71 to ±0.90". This indicated a strong relationship between the self-efficacy towards intention to use e-wallet.

Moreover, there was a significant relationship between perceived risk and intention to use e-wallet among students in Polytechnic Shah Alam. This was because the p-value equal to 0.000 and less than alpha value 0.05. The value of the correlation coefficient, which was 0.660, fell under the coefficient range of "± 0.41 to ±0.70". This indicated a moderate relationship between perceived risks towards intention to use e-wallet.

There was also a significant relationship between subjective norms and intention to use e-wallet among students in Polytechnic Shah Alam. This was because the p-value equal to 0.000 and less than alpha value 0.05. The value of the correlation, which was 0.824, fell under the coefficient range of "± 0.71 to ±0.90". This indicated a strong relationship between subjective norms towards intention to use e-wallet.

4.4.2 MULTIPLE REGRESSION ANALYSIS

According to F. Hair Jr. et al., (2006) multiple regression is a regression model with two or more independent variables. It was an analysis of association in which the effects of two or more independent variables on a single, interval- scaled dependent variable were investigated simultaneously (Zikmund et al., 2009)

Table 4.6 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig. F Change
1	.956[a]	.915	.914	.92092	.915

a. Predictors: (Constant), SUB_NORM, CON_TEC_ANX, PER_RISK, SEL_EFF

The variables were tested insignificant with ($p<0.05$). The regression tests had presented a strong inference with R square of 0.915. Approximately 91.5% of the variations of intention to use e-wallet could be explained by consumer technology anxiety, self-efficacy, perceived risk and subjective norm. The adjusted R square value was 0.914

Table 4.7 ANOVA

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3194.134	4	798.534	941.570	.000[b]
	Residual	298.527	352	.848		
	Total	3492.661	356			

a. Dependent Variable: INT_USE

b. Predictors: (Constant), SUB_NORM, CON_ANX, PER_RISK, SEL_EFF

Table 4.7 showed that p-value (Sig 0.000) was less than alpha value 0.05. The alternative hypothesis as four independent variables was significantly explained the variance in intention level supported by the data and would be accepted.

Table 4.8 Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.218	.337		.645	.519
	CON_ANX	.168	.018	.197	9.322	.000
	SEL_EFF	.486	.023	.557	20.770	.000
	PER_RISK	.131	.022	.135	5.907	.000
	SUB_NORM	.192	.019	.257	9.907	.000

a. Dependent Variable: INT_USE

The multiple regression analysis indicated that the following tested variables were highly significant at $p<0.05$ – a 95% degree of confidence. The beta value (standardize coefficients) of consumer technology anxiety ($\beta=0.197$), perceived risk ($\beta=0.135$), and subjective norm ($\beta=0.257$) indicated that the independent variable was positively related to customer satisfaction. Self-efficacy was found not to be significant.

Hypothesis 1 (consumer technology anxiety was positively related to intention to use e-wallet) was accepted at $p<0.05$. Hypothesis 2 (self-efficacy was negatively related to intention to use e-wallet was rejected). Hypothesis 3 (perceived risk was positively related to intention to use e-wallet) was accepted at $p<0.05$. Hypothesis 4 (subjective norm was positively related to intention to use e-wallet) was accepted at $p<0.05$.

4.5 SUMMARY OF CHAPTER

In summary, this chapter served to present the results and findings obtained from data gathering for this study. Furthermore, an internal reliability test carried out to the reliability test of all constructs. In this research, there were few variables like subjective norm that fulfill the intention of use e-wallet among student in Polytechnic Shah Alam, followed by consumer technology anxiety, perceived risk and self-efficacy.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

This chapter discusses the statistical results in Chapter 4. It recapitulates the study and discusses the major findings in the later section. Implication and limitation of the study will be discussed and suggestion for the research will be highlighted for the future research.

5.2 DISCUSSION

5.2.1 RECAPITULATION OF THE STUDY

This study aims to understand why intention of using e-Wallet is still low among students in Shah Alam Polytechnic. There is high need to understand how to increase the intention of using e-Wallet among students in Shah Alam Polytechnic. In order to substantiate the research problem, four independent variables such as consumer technology anxiety, self-efficacy, perceived risk and subjective norm were chosen. The findings of the study will eventually answer the following questions:

1) What is the level of intention of using e – Wallet services among students in Polytechnic Shah Alam?
2) What is the effect of the variables such as consumer technology anxiety, self-efficacy, perceived risk and subjective norm towards the level of intention in using e – Wallet.

There were several hypotheses developed to test the relationship between the independent variables and the dependent variables. The hypothesis was developed to identify if the variables such as consumer technology anxiety, self-efficacy, perceived risk and subjective norm are influences the intention of using e-Wallet among students in Polytechnic Shah Alam.

5.3 CONCLUSION

The findings of the research conclude consumer technology anxiety, self-efficacy, perceived risk and subjective norm are determinants for the level of intention of using e-Wallet. That variables are found to be significant in affecting the consumers about the level of intention of using e-Wallet among students in Shah Alam Polytechnic.

The findings provided by the study may give empirically justified foundation for the students to develop their level of intention of using e-Wallet. By understanding the determinants of intention of using e-Wallet, appropriate variables can be taken to increase the level of intention of using e-Wallet among students in Shah Alam Polytechnic.

Continued research is needed to improve this study and to address the limitation of the present study. As such, it is hoped that this study will give a preliminary insight and understanding on the students to use e-Wallet services. The present study has profiled a student willing to use e-Wallet and has positive attitude towards e-Wallet, wants to comply with other important student's opinion on the use of e-Wallet.

5.4 RECOMMENDATION

After this research, some limitations had being examined throughout the process. Hence, there some suggestions and recommendations can be referred by future scholars to rectify the limitations. First of all, generations and age of target respondents should be widen in future study. Different generations student grew up with different exposure of technology especially financial technology which is related to e-Wallet services. Hence, the level of intention and variables that will affect the intention might have some differences in different category of people.

Secondly, for respondents that came from different department of studies. It is suggested to add in sample size that involving different field of studies and do a comparison between them towards intention of using e-Wallet. For example, students from Commerce Department, Engineering Department, Electrical Department and Mechanical Department will have different opinions towards the intention of using e-Wallet.

Thirdly, for the limitation regarding the education level of target respondent should also being overcome by adding different education level of respondents into the samples. Besides of students of undergraduate, the future could also add in respondent of different level of study. It can be respondents from certificate, diploma, degree, master and PhD. Different education level would have different perception and opinion towards a e-Wallet services. So, it is suggested that different education level of respondent can be included for more accurate future study.

5.5 FUTURE RESEARCH

In order to improve and further develop the finding, various additional researches can be conducted on the level of intention to using e-Wallet among students in Shah Alam Polytechnic. This investigation will be useful for intention to use e-Wallet to improve the action plan. In addition to the independent variables covered in the present research, various other variables like consumer technology anxiety, self-efficacy, perceived risk and subjective norm can also be incorporated to make the research study more concrete. Further studies can be carried out which can apply different conceptual framework. Therefore, it is suggested that further research should be carried out on a comprehensive basis at micro as well as macro level in order to have more accurate findings.

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APPENDIX

This questionnaire is to meet the needs our business research. The questionnaire aims to study Intention of use

E-Wallet among student in Polytechnic Shah Alam.

Section a – Demographic Data

1. Gender : ☐ Male ☐ Female

2. Age: ☐ 18 year's old
   ☐ Between 19 – 21 year's old
   ☐ Between 22 – 25 year's old
   ☐ Above 26 year's old

3. Department: ☐ JPG
   ☐ JKA
   ☐ JKM
   ☐ JKE

4. Semester: ☐ 1
   ☐ 2
   ☐ 3
   ☐ 4
   ☐ 5
   ☐ 6 (LI)

5. Marital status: ☐ Single ☐ Married

6. Level of education : ☐ Certificate ☐ Diploma ☐ Degree

7. Race: ☐ Malay
   ☐ Indian
   ☐ Chinese
   ☐ Other

8. Religion: ☐ Islam
☐ Hindu
☐ Buddha
☐ Other

9. Do you use E-Wallet? : ☐ No ☐ Yes

10. Race : ☐ Malay ☐ Indian
☐ Chinese ☐ Others

11. Current level of monthly spending:

Below RM 150.00	☐
Between RM 151.00 to RM 250.00	☐
Between RM 251.00 to RM 350.00	☐
Between RM 351.00 to RM 450.00	☐
Above RM 451.00	☐

Strongly **Dis**agree	**Dis**agree	Less Agree	Agree	Strongly Agree
1	**2**	**3**	**4**	**5**

Section B: Consumer Technology Anxiety

	1	**2**	**3**	**4**	**5**
1. I feel apprehensive about the thought of using a smartphone to do my e-Wallet.					
2. I hesitate to use an e-Wallet for fear of making mistakes in my e-Wallet that I cannot correct.					
3. I find using a mobile to do my e-Wallet somewhat intimidating.					
4. I fear of making any mistakes in the process of using e-Wallet services.					
5. I am afraid that if I begin to use e-Wallet I will become dependent upon them and lose some of my reasoning skills.					

Section C: Self-Efficacy

	1	**2**	**3**	**4**	**5**
1. I would feel comfortable using the e-Wallet on my own					
2. If I wanted to, I could easily operate any of the equipment to e-Wallet on my own.					
3. I would be able to use the e-Wallet even there was no one around to show me how to use it.					
4. I would find mobile payment procedure to be flexible to interact with.					
5. Using e-Wallet would make me perform my financial transactions more quickly.					

Section D: Perceived Risk

	1	**2**	**3**	**4**	**5**
1. It is hard for my private information to remain confidential with e-Wallet.					
2. Privacy is not well maintained with e-Wallet system.					

3. Unauthorized parties could monitor my e-Wallet activities					
4. My private information and e-Wallet information could be logged by unauthorized parties and subsequently disclosed without my consent.					
4. E-Wallet has minimum financial risk.					
5. I am willing to use e-Wallet if the software is protected.					

Section E: Subjective Norm

	1	**2**	**3**	**4**	**5**
1. Most people I know use e-Wallet					
2. People who are important to me would think I should choose e-Wallet					
3. People who influence my behaviour would approve that I choose E-Wallet.					
4. It is expected of me that I should use e-Wallet.					
5. I think it is important that everyone in the society should use e-Wallet.					

Section F: Intention to use

	1	**2**	**3**	**4**	**5**
1. Now I pay for purchases with a mobile phone.					
2. I am likely to use e-wallet services in the near future.					
3. I am willing to use e-wallet services in the near future.					
4. I intend to use e-wallet services when the opportunity arises.					
5. Using e-wallet is fun.					