

**AN EXPERIMENTAL INVESTIGATION OF MOBILE COMMERCE
(M-COMMERCE) PAYMENT SYSTEMS:
A CASE OF UUM MBA STUDENTS**

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**UNIVERSITI UTARA MALAYSIA
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A CASE OF UUM MBA STUDENTS**

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In partial fulfillment of the requirement for the degree
Master of Science (Management)
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**By
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ABSTRACT

Micro payments systems are the important model for m-commerce application and implementations especially in ICT environment of Malaysia. This is because of m-commerce fasters growing area which has a huge potential in the up coming era. So, this study will be investigating the benefits, m-commerce payment environment, and services satisfaction on m-commerce providers. Issues related to micro payment system for m-commerce also discuss especially form MBA student's perspectives. The main objective of this study is; (a) to determine the level of m-commerce among students in UUM; (b) to determine the level of m-commerce payment system among students in UUM; (c) to determine the level of m-commerce payment environment among students in UUM; and (d) to examine the relationship between payment system and payment environment toward m-commerce services satisfaction. Case studies based on MBA's UUM student were conducted. So that, investigation and exploration approaches were employed to search the insights of M-Commerce payment methods.

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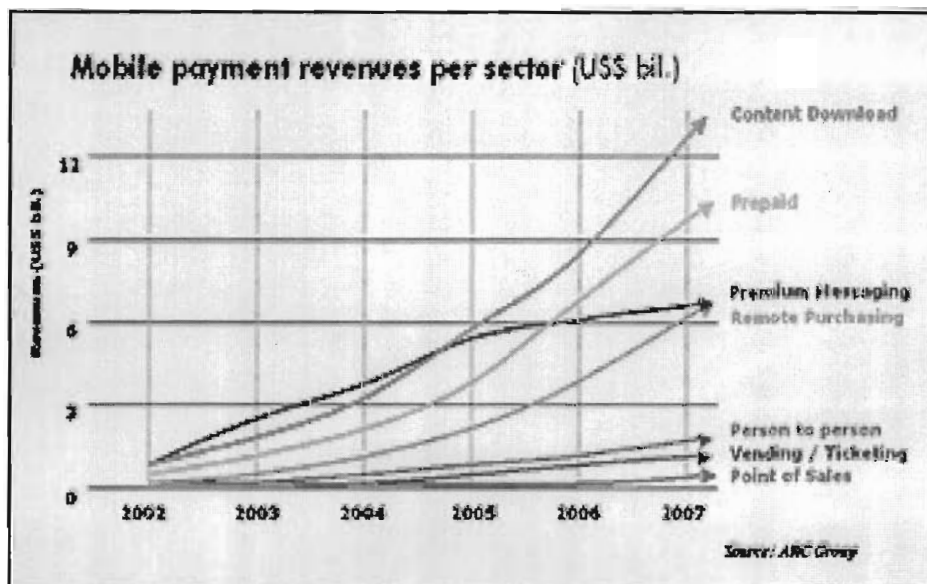
CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

M-commerce is a lucrative-and growing-market. According to the ARC Group, some 57 million people worldwide spent \$ 2.3 billion U.S. in 2002 on m-commerce purchases. The ARC Group estimates that by 2007, some 546 million users will spend a total of \$39.3 billion U.S. on mobile commerce. (Refer figure 1). That's 0.5% of all consumers spending.

Figure 1: Forecast of Mobile Payment Revenues Per Sector Up To 2007.



Sources: Alcatel-Lucent (2007)

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