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**FACTORS AFFECTING THE BEHAVIOURAL
INTENTION TO ADOPT ONLINE ZAKAT PAYMENT BY
TABUNG HAJI HEADQUARTERS STAFF IN
KUALA LUMPUR**



**MASTER IN ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
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**ACTORS AFFECTING THE BEHAVIOURAL INTENTION TO
ADOPT ONLINE ZAKAT PAYMENT BY TABUNG HAJI
HEADQUARTERS STAFF IN KUALA LUMPUR**

By:



**Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Partial of the Requirement for the Master in Islamic Finance and Banking**



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BY TABUNG HAJI HEADQUARTERS STAFF IN KUALA LUMPUR**

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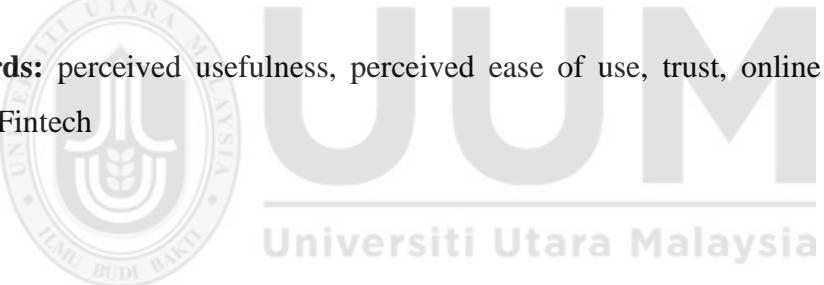
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ABSTRACT

Digitalisation transforms traditional zakat payment into varieties of online platforms. Zakat institution has developed an online platform by creating a portal on its website and collaborating with digital partners. This paper examines the relationship between perceived usefulness, perceived ease of use, and trust to adopt online zakat payment. The variables are applied following the Technology Acceptance Model (TAM) & Unified Theory of Acceptance and Use of Technology (UTAUT). This study uses a quantitative approach that conducted the distribution of questionnaires. The questionnaire was distributed to employees in Lembaga Tabung Haji Headquarters representing the zakat payer in Kuala Lumpur. Consequently, the data were analysed by using SPSS Statistical program. Findings from this study indicate that all variables are statistically significant with the intention to adopt online zakat payment.

Keywords: perceived usefulness, perceived ease of use, trust, online zakat payment, Islamic Fintech



ABSTRAK

Pendigitalan mengubah pembayaran zakat secara tradisional kepada pelbagai platform dalam talian. Institusi zakat telah membangunkan platform dalam talian dengan mewujudkan portal di laman web dan bekerjasama dengan rakan kongsi digital. Kertas kerja ini mengkaji hubungan antara persepsi kegunaan, persepsi kemudahan penggunaan, dan kepercayaan untuk menggunakan pembayaran zakat dalam talian. Pembolehubah digunakan mengikut Model Penerimaan Teknologi (TAM) & Teori Penerimaan dan Penggunaan Teknologi Bersepadu (UTAUT). Kajian ini menggunakan pendekatan kuantitatif dengan mengedar borang kaji selidik. Borang kaji selidik diedarkan kepada pekerja di Ibu Pejabat Lembaga Tabung Hajji yang mewakili pembayar zakat di Kuala Lumpur. Sehubungan itu, data dianalisis menggunakan program SPSS Statistical. Dapatan daripada kajian ini menunjukkan bahawa semua pembolehubah adalah signifikan secara statistik dengan niat untuk menggunakan pembayaran zakat dalam talian.

Kata kunci: persepsi kegunaan, persepsi kemudahan penggunaan, dan kepercayaan, pembayaran zakat dalam talian, Islamic Fintech

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LIST OF ABBREVIATION

| | |
|-----------|--|
| ANOVA | Analysis of variance |
| FPX | Financial Process Exchange |
| GLM | General Linear Model |
| KMO | Kaiser-Meyer-Olkin |
| PPZ-MAIWP | Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan |
| SAQ | Self-Administered Questionnaire |
| SPSS | Statistical Package for the Social Sciences |
| TAM | Technology Acceptance Model |
| TH | Lembaga Tabung Haji |
| UTAUT | Unified Theory of Acceptance and Use of Technology |

CHAPTER 1

INTRODUCTION

1.1 Introduction

This section begins with the sub-topic of the study's context by examining the elements affecting online zakat payment with the emergence of technology. Following are the statement of the problem, question of the study, and the research's goals. The sub-topic of the study's scope and limitations then focuses on the population of selected respondents. Finally, the subtopic of the definition of critical terms and thesis organisation.

1.2 Background of the Study

Zakat is a solution to alleviating the poverty of Muslim people that became a compulsory and part of worship for qualified Muslims to pay zakat. In Islam, the wealth does not possess for individually, but should be shared with needy people. The collection of zakat given by the rich has contributed to the social welfare of the poor and needy. Furthermore, the gap and inequalities between the rich and the poor can be reduced. It shows the high potential in increasing social economic growth, which supports the government in eradicating poverty despite ensuring the good excellent of people's life (Embong et al., 2014).

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APPENDICES

Appendix A: Letter

 ISLAMIC BUSINESS SCHOOL
UUM COLLEGE OF BUSINESS
UNIVERSITI UTARA MALAYSIA
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA

 UUM
Universiti Utara Malaysia
Tel: 604-928 6651 / 6662 / 6658
Faks (Fax): 604-928 6653
Laman Web (Web): www.ibs.edu.my

UUM/COB/IBS/A-4/1
08 Jun 2022

KEPADА SESIAPA YANG BERKENAAN

Tuan

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN SARJANA

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Dimaklumkan bahawa penama berikut adalah pelajar Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyelesaikan kajian peringkat sarjana beliau seperti berikut :

| | | |
|-----------------|---|--|
| NAMA | : | FARIDAHANNUM BINTI SALAMAT |
| NO MATRIK | : | 827274 |
| NO TELEFON | : | 018-7784833 |
| EMAIL | : | hannumsalamat@gmail.com |
| KURSUS | : | MASTER IN ISLAMIC FINANCE AND BANKING (MIFB) |
| FAKULTI | : | ISLAMIC BUSINESS SCHOOL (IBS) |
| TAJUK KAJIAN | : | FACTORS AFFECTING THE BEHAVIOURAL INTENTION TO ADOPT ONLINE ZAKAT PAYMENT |
| PENYELIA KAJIAN | : | DR. AHMAD KHILMY BIN ABDUL RAHIM |

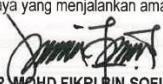
3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugasannya seperti yang dipohon. Semua maklumat dan informasi adalah dianggap SULIT dan hanya akan digunakan bagi tujuan akademik sahaja.

Kerjasama pihak tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian dan salam hormat.

"WAWASAN KEMAKMURAN BERSAMA 2030"
"BERKHIDMAT UNTUK NEGARA"
"KEDAH SEJAHTERA - NIKMAT UNTUK SEMUA"
"ILMU BUDI BAKTI"

Saya yang menjalankan amanah



DR. MOHD FIKRI BIN SOFI
Pengerusi Program MIFB & MIBS
Pusat Pengajian Perniagaan Islam
Universiti Utara Malaysia

Universiti Pengurusan Terkemuka
The Eminent Management University



Appendix B: Questionnaires

Questionnaire by physical copy



**UNIVERSITI UTARA MALAYSIA
COLLEGE OF BUSINESS**

BORANG KAJI SELIDIK

**Tajuk: Faktor-Faktor Yang Mempengaruhi Niat Tingkah
Laku Menggunakan Pembayaran Zakat Dalam Talian /
Factors Affecting the Behavioural Intention to Adopt
Online Zakat Payment**

Tujuan kaji selidik ini adalah untuk mendapatkan makum balas terkait pembayaran zakat dalam talian di kawasan Wilayah Persekutuan Kuala Lumpur.

Arahan: Sila tandakan (✓) pada ruangan yang disediakan
Bahagian 1

Umur

| | |
|----------------------|--------------------------|
| 21-30 tahun | <input type="checkbox"/> |
| 31-40 tahun | <input type="checkbox"/> |
| 41 tahun dan ke atas | <input type="checkbox"/> |

Jantina

| | |
|-----------|--------------------------|
| Lelaki | <input type="checkbox"/> |
| Perempuan | <input type="checkbox"/> |

Berapakah anggaran pendapatan sebulan anda?

| | |
|---------------------|--------------------------|
| RM2,000-RM3,000 | <input type="checkbox"/> |
| RM3,001-RM4,000 | <input type="checkbox"/> |
| RM4,001-RM5,000 | <input type="checkbox"/> |
| RM5,001 dan ke atas | <input type="checkbox"/> |

Adakah anda pernah menggunakan pembayaran dalam talian (online) untuk membayar zakat?

| | |
|-------|--|
| Ya | |
| Tidak | |

Apakah platform dalam talian yang anda pernah gunakan?

| | |
|--|--|
| Portal PPZ-MAIWP | |
| Aplikasi telefon mudah alih (Gopayz, Shopee, Tulus, Boost) | |
| Portal dalam talian (PayHalal, POS Malaysia, senangPay) | |
| Perbankan Internet (Maybank, CIMB) | |
| Tiada | |

Bahagian 2

Pilih satu jawapan berdasarkan 5 skala berikut; Sangat Tidak Setuju, Tidak Setuju, Neutral, Setuju atau Sangat Setuju.

| 1 | 2 | 3 | 4 | 5 |
|---------------------|--------------|---------|--------|---------------|
| Sangat Tidak Setuju | Tidak Setuju | Neutral | Setuju | Sangat Setuju |



| 1. Hasrat Pengguna | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Saya berhasrat untuk menggunakan pembayaran Zakat secara online sekiranya ia mudah digunakan | | | | | |
| Saya berhasrat untuk menggunakan pembayaran Zakat dalam talian pada masa hadapan | | | | | |
| Saya berhasrat untuk terus menggunakan kaedah pembayaran Zakat dalam talian untuk membayar Zakat | | | | | |
| Saya berhasrat untuk menukar sepenuhnya kepada pembayaran Zakat dalam talian | | | | | |
| Memandangkan saya mempunyai akses kepada sistem Zakat dalam talian, saya berhasrat untuk menggunakaninya | | | | | |

| 2. Persepsi Penggunaan | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Menggunakan Zakat dalam talian memudahkan untuk membuat pembayaran | | | | | |
| Menggunakan pembayaran Zakat dalam talian akan membolehkan saya menyelesaikan tugas dengan cepat | | | | | |
| Menggunakan pembayaran Zakat dalam talian akan meningkatkan prestasi saya dalam membayar Zakat | | | | | |
| Menggunakan pembayaran Zakat dalam talian akan meningkatkan keberkesanan saya untuk membayar Zakat | | | | | |
| Saya mendapati bahawa platform dalam talian berguna untuk mengutip zakat | | | | | |

| 3. Kemudahan Penggunaan | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| Saya percaya laman web Zakat dalam talian akan memberikan panduan yang berguna dalam melaksanakan pembayaran dalam talian | | | | | |
| Saya rasa pembayaran Zakat dalam talian adalah mudah untuk saya | | | | | |
| Struktur dan kandungan platform dalam talian mudah difahami | | | | | |
| Mudah untuk saya menjadi mahir menggunakan pembayaran zakat dalam talian | | | | | |
| Saya dapat platform dalam talian untuk membayar zakat mudah digunakan | | | | | |

| 4. Kepercayaan Pengguna | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Saya rasa saya boleh mempercayai keupayaan sistem pembayaran Zakat dalam talian untuk melindungi privasi saya | | | | | |
| Saya berpendapat risiko yang berkaitan dengan pembayaran Zakat dalam talian adalah rendah | | | | | |
| Saya rasa saya boleh mempercayai institusi dan laman web Zakat untuk mengendalikan maklumat peribadi saya | | | | | |
| Saya rasa sistem pembayaran Zakat dalam talian boleh dipercaya | | | | | |
| Saya berpendapat pembayaran Zakat dalam talian mempunyai kemudahan yang mencukupi untuk mengendalikan transaksi dalam talian | | | | | |

Questionnaire by google form

7/27/22, 12:34 AM BORANG KAJI SELIDIK: Faktor-Faktor Yang Mempengaruhi Niat Tingkah Laku Menggunakan Pembayaran Zakat Dalam T...

BORANG KAJI SELIDIK: Faktor-Faktor Yang Mempengaruhi Niat Tingkah Laku Menggunakan Pembayaran Zakat Dalam Talian / Factors Affecting The Behavioural Intention To Adopt Online Zakat Payment

Assalamualaikum w.b.t

Tuan/Puan yang dihormati,

Kerjasama dan kesudian tuan/puan amatlah dihargai bagi melengkapkan borang kaji selidik ini. Tujuan kaji selidik ini adalah untuk mendapatkan makum balas terkait pembayaran zakat dalam talian di kawasan Wilayah Persekutuan Kuala Lumpur.

Terdapat 2 Bahagian soalan:

- Bahagian 1
- Bahagian 2

* Required

Bahagian 1

Universiti Utara Malaysia

1. Nama institusi atau syarikat? *

2. Umur *

Mark only one oval.

21-30 tahun
 31-40 tahun
 41 tahun dan ke atas

https://docs.google.com/forms/d/1_PahzpMm4XnjA_55fvqyH9lbT4dY9pxaEW3-P8aPI/edit 1/7

3. Jantina *

Mark only one oval.

Lelaki

Perempuan

4. Berapakah anggaran pendapatan sebulan anda? *

Mark only one oval.

RM2,000-RM3,000

RM3,001-RM4,000

RM4,001-RM5,000

RM5,001 dan ke atas

5. Adakah anda pernah menggunakan pembayaran dalam talian (online) untuk membayar zakat? *

Mark only one oval.

Ya

Tidak Skip to question 7

6. Apakah platform dalam talian yang anda pernah gunakan? *

Check all that apply.

- Portal PPZ-MAIWP
- Aplikasi telefon mudah alih (Gopayz, Shopee, Tulus, Boost)
- Portal dalam talian (PayHalal, POS Malaysia, senangPay)
- Perbankan Internet (Maybank, CIMB)
- Tiada

Bahagian
2

Pilih satu jawapan berdasarkan 5 skala berikut; Sangat Tidak Setuju, Tidak Setuju, Neutral, Setuju atau Sangat Setuju.

7. 1. Hasrat Pengguna *

Mark only one oval per row.

| | Sangat Tidak Setuju | Tidak Setuju | Neutral | Setuju | Sangat Setuju |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Saya berhasrat untuk menggunakan pembayaran Zakat secara online sekiranya ia mudah digunakan | <input type="radio"/> |
| Saya berhasrat untuk menggunakan pembayaran Zakat dalam talian pada masa hadapan | <input type="radio"/> |
| Saya berhasrat untuk terus menggunakan kaedah pembayaran Zakat dalam talian untuk membayar Zakat | <input type="radio"/> |
| Saya berhasrat untuk menukar sepenuhnya kepada pembayaran Zakat dalam talian | <input type="radio"/> |
| Memandangkan saya mempunyai akses kepada sistem Zakat dalam talian, saya berhasrat untuk menggunakaninya | <input type="radio"/> |

8. 2. Persepsi Penggunaan *

Mark only one oval per row.

| | Sangat Tidak Setuju | Tidak Setuju | Neutral | Setuju | Sangat Setuju |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Menggunakan Zakat dalam talian memudahkan untuk membuat pembayaran | <input type="radio"/> |
| Menggunakan pembayaran Zakat dalam talian akan membolehkan saya menyelesaikan tugas dengan cepat | <input type="radio"/> |
| Menggunakan pembayaran Zakat dalam talian akan meningkatkan prestasi saya dalam membayar Zakat | <input type="radio"/> |
| Menggunakan pembayaran Zakat dalam talian akan meningkatkan keberkesanannya untuk membayar Zakat | <input type="radio"/> |
| Saya mendapati bahawa platform dalam talian berguna untuk mengutip zakat | <input type="radio"/> |

9. 3. Kemudahan Penggunaan *

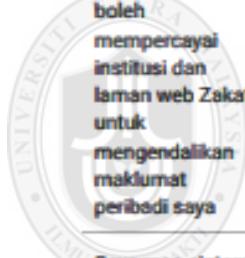
Mark only one oval per row.

| | Sangat Tidak Setuju | Tidak Setuju | Neutral | Setuju | Sangat Setuju |
|---|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Saya percaya laman web Zakat dalam talian akan memberikan panduan yang berguna dalam melaksanakan pembayaran zakat dalam talian | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Saya rasa pembayaran Zakat dalam talian adalah mudah untuk saya | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Struktur dan kandungan platform dalam talian mudah difahami | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Mudah untuk saya menjadi mahir menggunakan pembayaran zakat dalam talian | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Saya dapat platform dalam talian untuk membayar zakat mudah digunakan | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

10. 4. Kepercayaan Pengguna *

Mark only one oval per row.

| | Sangat Tidak Setuju | Tidak Setuju | Neutral | Setuju | Sangat Setuju |
|--|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Saya rasa saya boleh mempercayai keupayaan sistem pembayaran Zakat dalam talian untuk melindungi privasi saya | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Saya berpendapat risiko yang berkaitan dengan pembayaran Zakat dalam talian adalah rendah | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Saya rasa saya boleh mempercayai institusi dan laman web Zakat untuk mengendalikan maklumat peribadi saya | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Saya rasa sistem pembayaran Zakat dalam talian boleh dipercayai | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Saya berpendapat pembayaran Zakat dalam talian mempunyai kemudahan yang mencukupi untuk mengendalikan transaksi dalam talian | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



Universiti Utara Malaysia

APPENDIX B

FACTOR ANALYSIS



Appendix C: Factor Analysis

Behaviour Intention

KMO and Bartlett's Test

| | |
|--|--------------------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .877 |
| Bartlett's Test of Sphericity | Approx. Chi-Square |
| | df |
| | Sig. |

Total Variance Explained

| Component | Total | Initial Eigenvalues | | Extraction Sums of Squared Loadings | | |
|-----------|-------|---------------------|--------------|-------------------------------------|---------------|--------------|
| | | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.156 | 83.114 | 83.114 | 4.156 | 83.114 | 83.114 |
| 2 | .346 | 6.915 | 90.030 | | | |
| 3 | .242 | 4.846 | 94.875 | | | |
| 4 | .164 | 3.287 | 98.162 | | | |
| 5 | .092 | 1.838 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

Component

Matrix^a

Component

| | 1 |
|------|------|
| y101 | .915 |
| y102 | .950 |
| y103 | .915 |
| y104 | .896 |
| y105 | .882 |

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.

Perceived Usefulness

KMO and Bartlett's Test

| | | |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .857 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1061.533 |
| df | | 10 |
| Sig. | | <.001 |

Total Variance Explained

| Component | Total | Initial Eigenvalues | | Extraction Sums of Squared Loadings | | |
|-----------|-------|---------------------|--------------|-------------------------------------|---------------|--------------|
| | | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.449 | 88.976 | 88.976 | 4.449 | 88.976 | 88.976 |
| 2 | .311 | 6.228 | 95.205 | | | |
| 3 | .109 | 2.173 | 97.377 | | | |
| 4 | .091 | 1.814 | 99.191 | | | |
| 5 | .040 | .809 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

Component Matrix^a

| Component | 1 |
|-----------|------|
| x101 | .942 |
| x102 | .957 |
| x103 | .921 |
| x104 | .939 |
| x105 | .957 |

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.



Perceived Ease of Use

KMO and Bartlett's Test

| | | |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .892 | |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1123.291 |
| | df | 10 |
| | Sig. | <.001 |

Total Variance Explained

| Component | Total | Initial Eigenvalues | | Extraction Sums of Squared Loadings | | |
|-----------|-------|---------------------|--------------|-------------------------------------|---------------|--------------|
| | | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.527 | 90.549 | 90.549 | 4.527 | 90.549 | 90.549 |
| 2 | .249 | 4.989 | 95.539 | | | |
| 3 | .120 | 2.408 | 97.947 | | | |
| 4 | .055 | 1.094 | 99.041 | | | |
| 5 | .048 | .959 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

Component Matrix^a

| Component | 1 |
|-----------|------|
| x201 | .895 |
| x202 | .954 |
| x203 | .964 |
| x204 | .965 |
| x205 | .978 |

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.

Trust

KMO and Bartlett's Test

| | |
|--|--------------------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .836 |
| Bartlett's Test of Sphericity | Approx. Chi-Square |
| | df |
| | Sig. |

Total Variance Explained

| Component | Total | Initial Eigenvalues | | Extraction Sums of Squared Loadings | | |
|-----------|-------|---------------------|--------------|-------------------------------------|---------------|--------------|
| | | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.314 | 86.271 | 86.271 | 4.314 | 86.271 | 86.271 |
| 2 | .239 | 4.770 | 91.041 | | | |
| 3 | .209 | 4.177 | 95.218 | | | |
| 4 | .169 | 3.371 | 98.589 | | | |
| 5 | .071 | 1.411 | 100.000 | | | |

Extraction Method: Principal Component Analysis.

**Component
Matrix^a**

Component

| | 1 |
|------|------|
| x301 | .932 |
| x302 | .924 |
| x303 | .923 |
| x304 | .949 |
| x305 | .916 |

Appendix D: Reliability Test

Behaviour Intention

| Reliability Statistics | | |
|-------------------------------|-----------------------------------|------------|
| Cronbach's Alpha | Alpha Based on Standardized Items | N of Items |
| .949 | .949 | 5 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|------------------------------|----------------------------------|
| y101 | 16.48 | 11.654 | .861 | .807 | .936 |
| y102 | 16.51 | 11.432 | .917 | .871 | .927 |
| y103 | 16.60 | 11.492 | .863 | .772 | .936 |
| y104 | 16.80 | 11.369 | .838 | .726 | .941 |
| y105 | 16.70 | 11.752 | .819 | .694 | .943 |

Perceived Usefulness

| Reliability Statistics | | |
|-------------------------------|-----------------------------------|------------|
| Cronbach's Alpha | Alpha Based on Standardized Items | N of Items |
| .968 | .969 | 5 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|------------------------------|----------------------------------|
| x101 | 16.83 | 10.153 | .904 | .920 | .961 |
| x102 | 16.82 | 10.037 | .927 | .932 | .957 |
| x103 | 17.01 | 9.604 | .879 | .832 | .966 |
| x104 | 16.98 | 9.826 | .908 | .867 | .960 |
| x105 | 16.88 | 10.076 | .930 | .869 | .957 |

Perceived Ease of Use

Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .974 | .974 | 5 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|------------------------------|----------------------------------|
| x201 | 16.66 | 10.380 | .842 | .740 | .980 |
| x202 | 16.56 | 9.998 | .927 | .878 | .967 |
| x203 | 16.63 | 9.900 | .943 | .909 | .964 |
| x204 | 16.66 | 9.823 | .943 | .925 | .964 |
| x205 | 16.63 | 9.609 | .965 | .935 | .961 |

Trust



Reliability Statistics

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .960 | .960 | 5 |

Item-Total Statistics

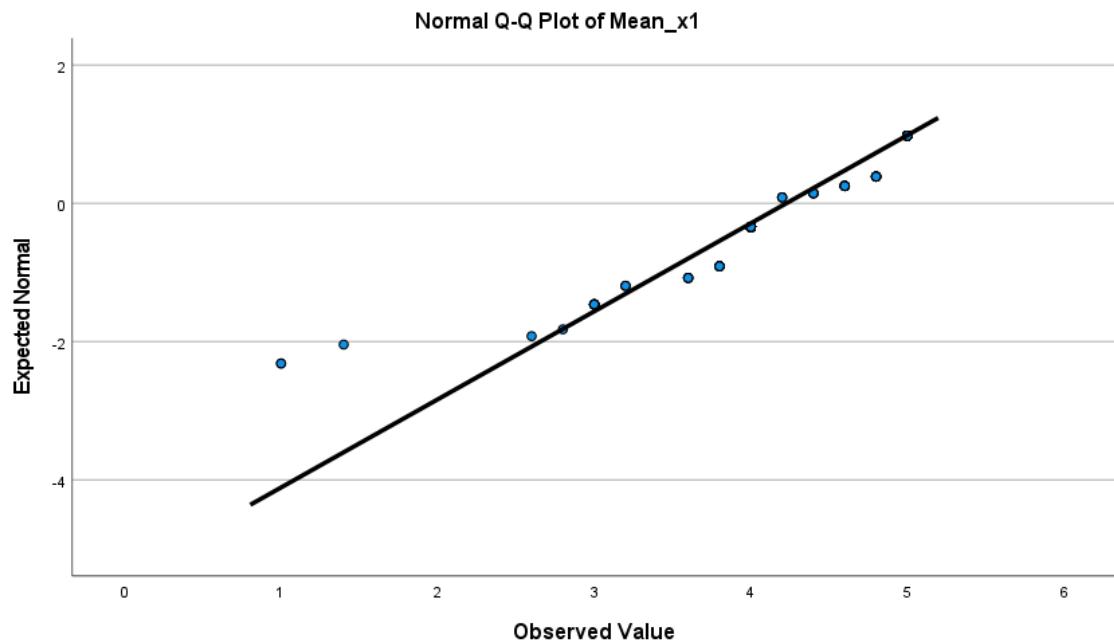
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|------|----------------------------|--------------------------------|----------------------------------|------------------------------|----------------------------------|
| x301 | 15.87 | 10.531 | .893 | .830 | .949 |
| x302 | 15.94 | 10.573 | .880 | .804 | .951 |
| x303 | 15.97 | 10.409 | .879 | .817 | .952 |
| x304 | 15.85 | 10.588 | .918 | .875 | .945 |
| x305 | 15.77 | 11.066 | .867 | .794 | .954 |

Appendix E: Normality Test

Perceived Usefulness

| Descriptives | | | |
|--------------|----------------------------------|--|------------|
| | | Statistic | Std. Error |
| Mean_x1 | Mean | 4.2262 | 0.06519 |
| | 95% Confidence Interval for Mean | Lower Bound 4.0973 Upper Bound 4.3551 | |
| | 5% Trimmed Mean | 4.2989 | |
| | Median | 4.0000 | |
| | Variance | 0.616 | |
| | Std. Deviation | 0.78502 | |
| | Minimum | 1.00 | |
| | Maximum | 5.00 | |
| | Range | 4.00 | |
| | Interquartile Range | 1.00 | |
| Skewness | | -1.415 | 0.201 |
| | Kurtosis | 3.348 | 0.400 |

| Tests of Normality | | | | | | |
|--------------------|---------------------------------|-----|-------|--------------|-----|-------|
| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
| | Statistic | df | Sig. | Statistic | df | Sig. |
| Mean_x1 | 0.180 | 145 | 0.000 | 0.822 | 145 | 0.000 |



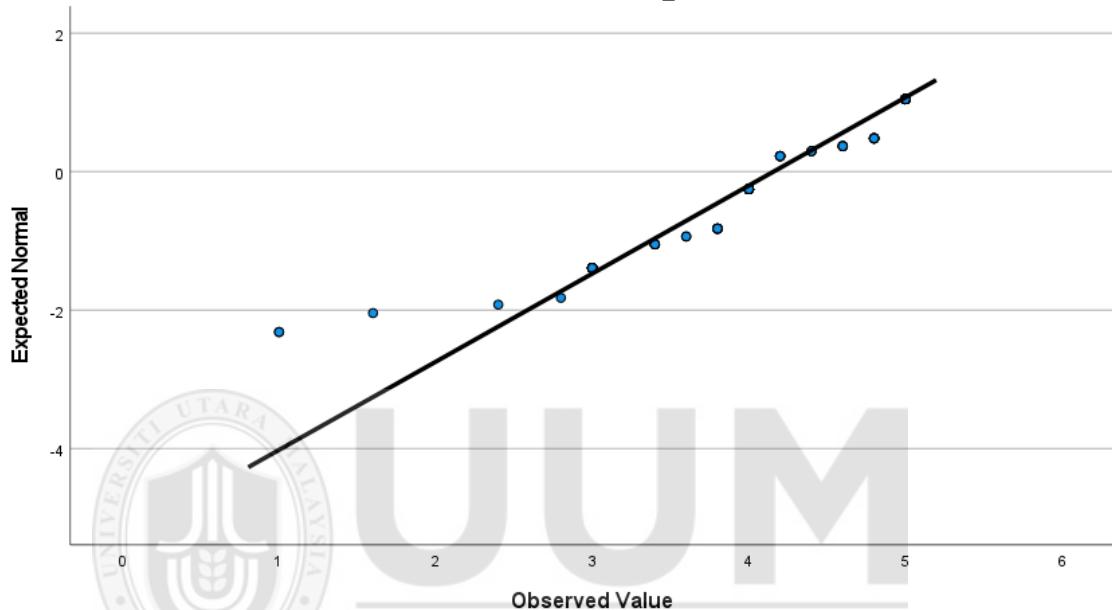
Perceived Ease of Use

| Descriptives | | | |
|--------------|----------------------------------|----------------------------|------------------|
| | | Statistic | Std. Error |
| Mean_x2 | Mean | 4.1572 | 0.06525 |
| | 95% Confidence Interval for Mean | Lower Bound Upper Bound | 4.0283 4.2862 |
| | 5% Trimmed Mean | 4.2222 | |
| | Median | 4.0000 | |
| | Variance | 0.617 | |
| | Std. Deviation | 0.78570 | |
| | Minimum | 1.00 | |
| | Maximum | 5.00 | |
| | Range | 4.00 | |
| | Interquartile Range | 1.00 | |
| | Skewness | -1.216 | 0.201 |
| | Kurtosis | 2.686 | 0.400 |

Tests of Normality

| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
|---------|---------------------------------|-----|-------|--------------|-----|-------|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| Mean_x2 | 0.193 | 145 | 0.000 | 0.844 | 145 | 0.000 |

Normal Q-Q Plot of Mean_x2



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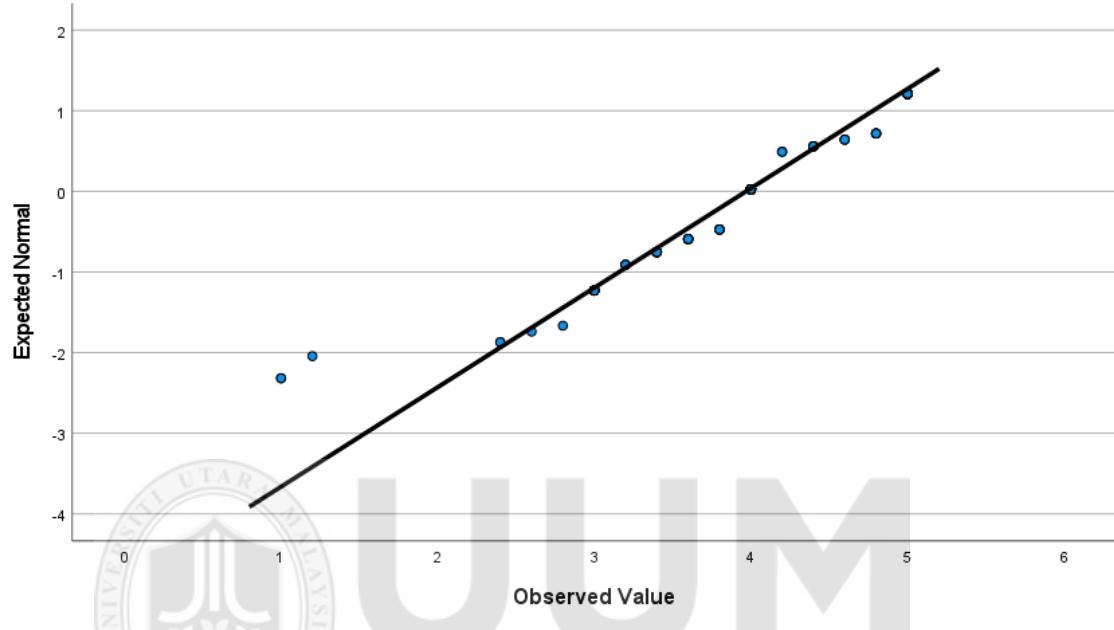
Descriptives

| | | Statistic | Std. Error |
|---------|----------------------------------|-----------|------------|
| Mean_x3 | Mean | 3.9697 | 0.06736 |
| | 95% Confidence Interval for Mean | 3.8365 | |
| | Lower Bound | 4.1028 | |
| | Upper Bound | | |
| | 5% Trimmed Mean | 4.0245 | |
| | Median | 4.0000 | |
| | Variance | 0.658 | |
| | Std. Deviation | 0.81115 | |
| | Minimum | 1.00 | |
| | Maximum | 5.00 | |
| | Range | 4.00 | |
| | Interquartile Range | 1.30 | |
| | Skewness | -0.876 | 0.201 |
| | Kurtosis | 1.753 | 0.400 |

Tests of Normality

| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
|---------|---------------------------------|-----|-------|--------------|-----|-------|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| Mean_x3 | 0.177 | 145 | 0.000 | 0.887 | 145 | 0.000 |

Normal Q-Q Plot of Mean_x3



Appendix F: Descriptive Analysis

Statistics

| | Age | Gender | MonthlyIncome | UserExperience |
|------|---------|--------|---------------|----------------|
| N | Valid | 145 | 145 | 145 |
| | Missing | 0 | 0 | 0 |
| Mean | | 2.21 | 1.57 | 2.69 |
| | | | | 1.43 |

Age

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------|---------|---------------|--------------------|
| Valid | 21-30 years | 29 | 20.0 | 20.0 |
| | 31-40 years | 56 | 38.6 | 58.6 |
| | 41 years and above | 60 | 41.4 | 100.0 |
| | Total | 145 | 100.0 | 100.0 |

Gender

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|---------|---------------|--------------------|
| Valid | Male | 62 | 42.8 | 42.8 |
| | Female | 83 | 57.2 | 57.2 |
| | Total | 145 | 100.0 | 100.0 |

Monthly Income

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|---------|---------------|--------------------|
| Valid | RM2,000-RM3,000 | 28 | 19.3 | 19.3 |
| | RM3,001-RM4,000 | 39 | 26.9 | 46.2 |
| | RM4,001-RM5,000 | 28 | 19.3 | 65.5 |
| | RM5,000 and above | 50 | 34.5 | 100.0 |
| | Total | 145 | 100.0 | 100.0 |

UserExperience

| | Frequency | Percent | Cumulative | |
|-----------|-----------|---------|---------------|--------------------|
| | | | Valid Percent | Cumulative Percent |
| Valid Yes | 82 | 56.6 | 56.6 | 56.6 |
| Valid No | 63 | 43.4 | 43.4 | 100.0 |
| Total | 145 | 100.0 | 100.0 | |



Appendix G: Test of Differences

T-test

Gender

| Group Statistics | | | | | |
|------------------|--------|----|--------|----------------|-----------------|
| | Gender | N | Mean | Std. Deviation | Std. Error Mean |
| Intention | Male | 62 | 4.0581 | 1.00189 | .12724 |
| | Female | 83 | 4.2265 | .70106 | .07695 |

Independent Samples Test

| | Levene's Test for Equality of Variances | t-test for Equality of Means | | | | | | 95% Confidence Interval of the Difference | | | | |
|-----------|---|------------------------------|--------------|-----------|-------------|--------------|-----------------|---|--------------------|------------------|-------|-------|
| | | Significance | | | Mean | | | One- Sided | Two- Sided | Difference | Lower | Upper |
| | | F | Sig. | t | df | p | p | | | | | |
| Intention | Equal variances assumed | 4.5 26 | .035 1.19 | - 1.19 | 143 1 | .118 .236 | .236 -.16844 | -.16844 .14144 | .14144 -.44803 | .11115 .12645 | | |
| | Equal variances not assumed | | | - 1.13 | 103. 483 | .130 .260 | .260 -.16844 | .14870 .14870 | -.46334 -.46334 | | | |

User Experience

Group Statistics

| UserExperience | | N | Mean | Std. Deviation | Std. Error Mean |
|----------------|-----|----|--------|----------------|-----------------|
| Intention | Yes | 82 | 4.3976 | .64291 | .07100 |
| | No | 63 | 3.8381 | .96644 | .12176 |

Independent Samples Test

| Intention | Levene's Test for Equality of Variances | | | t-test for Equality of Means | | | | | 95% Confidence Interval of the Difference | | |
|-----------|---|-------|------|------------------------------|------|---------------|---------------|----------------|---|--------|--------|
| | Equal variances assumed | F | Sig. | t | df | Significance | Mean | Std. | Lower | Upper | |
| | | | | | | One- Sided | Two- Sided | Differe nce | | | |
| Yes | Equal variances assumed | 4.576 | .034 | 4.17 | 143 | <.001 | <.001 | .55947 | .13393 | .29472 | .82421 |
| No | Equal variances not assumed | | | 3.96 | 102. | <.001 | <.001 | .55947 | .14095 | .27991 | .83902 |

ONE-WAY ANOVA

Age

Descriptive

Intention

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|--------------------|-----|--------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| 21-30 years | 29 | 4.1379 | .90412 | .16789 | 3.7940 | 4.4818 | 1.00 | 5.00 |
| 31-40 years | 56 | 4.3786 | .60263 | .08053 | 4.2172 | 4.5400 | 3.00 | 5.00 |
| 41 years and above | 60 | 3.9533 | .96048 | .12400 | 3.7052 | 4.2015 | 1.00 | 5.00 |
| Total | 145 | 4.1545 | .84385 | .07008 | 4.0160 | 4.2930 | 1.00 | 5.00 |

ANOVA

Intention

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 5.248 | 2 | 2.624 | 3.830 | .024 |
| Within Groups | 97.292 | 142 | .685 | | |
| Total | 102.540 | 144 | | | |

Multiple Comparisons

Dependent Variable: Intention

| | (I) Age | (J) Age | (I-J) | 95% Confidence Interval | | | |
|-------|-------------|--------------------|---------|-------------------------|------------|--------|-------------|
| | | | | Mean Difference | Std. Error | Sig. | Lower Bound |
| | | | | Upper Bound | | | |
| Tukey | 21-30 years | 31-40 years | -.24064 | .18937 | .414 | -.6892 | .2079 |
| HSD | | 41 years and above | .18460 | .18720 | .587 | -.2588 | .6280 |
| | | 31-40 years | .24064 | .18937 | .414 | -.2079 | .6892 |

| | | | | | | | |
|-----|--------------------|--------------------|----------|--------|------|--------|--------|
| | | 41 years and above | .42524* | .15380 | .018 | .0610 | .7895 |
| | 41 years and above | 21-30 years | -.18460 | .18720 | .587 | -.6280 | .2588 |
| | | 31-40 years | -.42524* | .15380 | .018 | -.7895 | -.0610 |
| LSD | 21-30 years | 31-40 years | -.24064 | .18937 | .206 | -.6150 | .1337 |
| | | 41 years and above | .18460 | .18720 | .326 | -.1855 | .5547 |
| | 31-40 years | 21-30 years | .24064 | .18937 | .206 | -.1337 | .6150 |
| | | 41 years and above | .42524* | .15380 | .006 | .1212 | .7293 |
| | 41 years and above | 21-30 years | -.18460 | .18720 | .326 | -.5547 | .1855 |
| | | 31-40 years | -.42524* | .15380 | .006 | -.7293 | -.1212 |

*: The mean difference is significant at the 0.05 level.

Monthly Income



Intention

| Intention | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | | |
|-------------------|-----|--------|----------------|------------|----------------------------------|-------------|------|------|
| | | | | | for Mean | | | |
| | | | | | Lower Bound | Upper Bound | | |
| RM2,000-RM3,000 | 28 | 3.9857 | .88264 | .16680 | 3.6435 | 4.3280 | 1.00 | 5.00 |
| RM3,001-RM4,000 | 39 | 4.2103 | .62568 | .10019 | 4.0074 | 4.4131 | 3.00 | 5.00 |
| RM4,001-RM5,000 | 28 | 4.2571 | .68822 | .13006 | 3.9903 | 4.5240 | 2.40 | 5.00 |
| RM5,000 and above | 50 | 4.1480 | 1.03633 | .14656 | 3.8535 | 4.4425 | 1.00 | 5.00 |
| Total | 145 | 4.1545 | .84385 | .07008 | 4.0160 | 4.2930 | 1.00 | 5.00 |

ANOVA

Mean_y1

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between Groups | 1.216 | 3 | .405 | .564 | .640 |
| Within Groups | 101.324 | 141 | .719 | | |
| Total | 102.540 | 144 | | | |

Multiple Comparisons

Dependent Variable: Intention

| | | Mean | | 95% Confidence Interval | | | |
|-----------|-------------------|-------------------|------------------|-------------------------|------|-------------|-------------|
| | (I) | (J) | Difference (I-J) | Std. Error | Sig. | Lower Bound | Upper Bound |
| Tukey HSD | RM2,000-RM3,000 | RM3,001-RM4,000 | -.22454 | .20998 | .709 | -.7705 | .3214 |
| | | RM4,001-RM5,000 | -.27143 | .22656 | .629 | -.8605 | .3176 |
| | | RM5,000 and above | -.16229 | .20009 | .849 | -.6825 | .3579 |
| | | RM3,001-RM4,000 | .22454 | .20998 | .709 | -.3214 | .7705 |
| | | RM4,001-RM5,000 | -.04689 | .20998 | .996 | -.5928 | .4990 |
| | | RM5,000 and above | .06226 | .18110 | .986 | -.4086 | .5331 |
| | RM4,001-RM5,000 | RM2,000-RM3,000 | .27143 | .22656 | .629 | -.3176 | .8605 |
| | | RM3,001-RM4,000 | .04689 | .20998 | .996 | -.4990 | .5928 |
| | | RM5,000 and above | .10914 | .20009 | .948 | -.4111 | .6294 |
| | | RM5,000 and above | .16229 | .20009 | .849 | -.3579 | .6825 |
| | RM5,000 and above | RM2,000-RM3,000 | -.06226 | .18110 | .986 | -.5331 | .4086 |

| | | | | | | | |
|-----|----------------------|----------------------|---------|--------|------|--------|-------|
| | | RM4,001- RM5,000 | -.10914 | .20009 | .948 | -.6294 | .4111 |
| LSD | RM2,000- RM3,000 | RM3,001- RM4,000 | -.22454 | .20998 | .287 | -.6397 | .1906 |
| | | RM4,001- RM5,000 | -.27143 | .22656 | .233 | -.7193 | .1765 |
| | | RM5,000 and above | -.16229 | .20009 | .419 | -.5579 | .2333 |
| | RM3,001- RM4,000 | RM2,000- RM3,000 | .22454 | .20998 | .287 | -.1906 | .6397 |
| | | RM4,001- RM5,000 | -.04689 | .20998 | .824 | -.4620 | .3682 |
| | | RM5,000 and above | .06226 | .18110 | .732 | -.2958 | .4203 |
| | RM4,001- RM5,000 | RM2,000- RM3,000 | .27143 | .22656 | .233 | -.1765 | .7193 |
| | | RM3,001- RM4,000 | .04689 | .20998 | .824 | -.3682 | .4620 |
| | | RM5,000 and above | .10914 | .20009 | .586 | -.2864 | .5047 |
| | RM5,000 and above | RM2,000- RM3,000 | .16229 | .20009 | .419 | -.2333 | .5579 |
| | | RM3,001- RM4,000 | -.06226 | .18110 | .732 | -.4203 | .2958 |
| | | RM4,001- RM5,000 | -.10914 | .20009 | .586 | -.5047 | .2864 |

Appendix H: Correlation

Perceived Usefulness & Intention

Correlations

| | | Perceived Usefulness | Intention |
|-------------------------|---------------------|----------------------|-----------|
| Perceived Usefulness | Pearson Correlation | 1 | .835** |
| | Sig. (2-tailed) | | 0.000 |
| | N | 145 | 145 |
| Intention | Pearson Correlation | .835** | 1 |
| | Sig. (2-tailed) | 0.000 | |
| | N | 145 | 145 |

Perceived Ease of Use & Intention

Correlations Universiti Utara Malaysia

| | | Perceived Ease of Use | Intention |
|--------------------------|---------------------|-----------------------|-----------|
| Perceived Ease of Use | Pearson Correlation | 1 | .819** |
| | Sig. (2-tailed) | | 0.000 |
| | N | 145 | 145 |
| Intention | Pearson Correlation | .819** | 1 |
| | Sig. (2-tailed) | 0.000 | |
| | N | 145 | 145 |

Trust & Intention

Correlations

| | | Trust | Intention |
|-----------|---------------------|--------|-----------|
| Trust | Pearson Correlation | 1 | .759** |
| | Sig. (2-tailed) | | 0.000 |
| | N | 145 | 145 |
| Intention | Pearson Correlation | .759** | 1 |
| | Sig. (2-tailed) | 0.000 | |
| | N | 145 | 145 |



Appendix I: Multiple Linear Regressions

Variables Entered/Removed^a

| Model | Variables | Variables | Method |
|-------|--|-----------|--------|
| | Entered | Removed | |
| 1 | Mean_x3, Mean_x2, Mean_x1 ^b | . | Enter |

a. Dependent Variable: Mean_y1

b. All requested variables entered.

Model Summary^b

| Mod el | R Square | Adjusted R Square | Estimate Error of the R Square | Change Statistics | | | | Sig. F Change | Durbin- Watson | |
|-----------|-------------------|----------------------|--|-------------------|-------------|---------|-----|------------------|-------------------|-------|
| | | | | R Change | F Change | df1 | df2 | | | |
| 1 | .858 ^a | .737 | .731 | .43762 | .737 | 131.478 | 3 | 141 | <.001 | 2.158 |

a. Predictors: (Constant), Mean_x3, Mean_x2, Mean_x1

b. Dependent Variable: Mean_y1

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ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|--------------------|
| 1 | Regression | 75.537 | 3 | 25.179 | 131.478 | <.001 ^b |
| | Residual | 27.003 | 141 | .192 | | |
| | Total | 102.540 | 144 | | | |

a. Dependent Variable: Mean_y1

b. Predictors: (Constant), Mean_x3, Mean_x2, Mean_x1

Coefficients^a

| Model | Coefficients | Standard Unstandardi- zed zed Coefficie- nts | t | Sig. | 95.0% Confidence Interval for B | | Correlations |
|-------|--------------|---|---|------|---------------------------------|--|--------------|
| | | | | | | | |
| | | | | | | | |

| | B | Std. Error | Beta | | | Lower Bound | Upper Bound | Zero- order | Partia l | Part |
|--------------|----------|---------------|------|-------|-------|----------------|----------------|----------------|-------------|------|
| 1 (Constant) | .1 44 | .205 | | .700 | .485 | -.262 | .549 | | | |
| Usefulness | .4 55 | .110 | .423 | 4.121 | <.001 | .237 | .673 | .835 | .328 | .178 |
| Ease of use | .2 98 | .110 | .278 | 2.712 | .008 | .081 | .516 | .819 | .223 | .117 |
| Trust | .2 14 | .077 | .206 | 2.785 | .006 | .062 | .366 | .759 | .228 | .120 |

a. Dependent Variable: Mean_y1

Residuals Statistics^a

| | Minimum | Maximum | Mean | Std. Deviation | N |
|----------------------|----------|---------|--------|----------------|-----|
| Predicted Value | 1.1105 | 4.9781 | 4.1545 | .72427 | 145 |
| Residual | -2.01120 | 1.18450 | .00000 | .43303 | 145 |
| Std. Predicted Value | -4.203 | 1.137 | .000 | 1.000 | 145 |
| Std. Residual | -4.596 | 2.707 | .000 | .990 | 145 |

a. Dependent Variable: Mean_y1

