



**INTENTION TO USE MOBILE PAYMENT  
AMONG GENERATION Y**

**NORSYAMMIMI BINTI SAADON**

**2017267414**

**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (INTERNATIONAL BUSINESS)  
FACULTY OF BUSINESS AND MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
KAMPUS BANDARAYA MELAKA**

**JULY 2020**

## **DECLARATION OF ORIGINAL WORK**



### **BACHELOR OF BUSINESS ADMINISTRATION WITH HONORS (INTERNATIONAL BUSINESS) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA “DECLARATION OF ORIGINAL WORK”**

I, Norsyammimi Binti Saadon,

Hereby, declared that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise is stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: .....

Date: .....

## **ACKNOWLEDGEMENT**

The completion of this project could not have been possible without the participation and support from many people whose names might not all be mentioned. Their contributions are honestly appreciated and thanked.

First of all, praise to Allah for His blessing, which gave me the ability and strength to complete this research. Besides Alhamdulillah I am very grateful and thankful for the inspiration and His guidance for me to finish my research.

I would like to express my honest gratitude to my advisor Puan Nor Azmawati Binti Husain for continuous support and good advice for my research. Her guidance has helped me during my final project writing. She has provided me with the necessary information regarding the direction and any possible errors could have come out of the research. I would also like to thank Puan Nurul Azlinda Binti Che Talib as my second examiner for her encouragement and advisory.

Moreover, I would like to express my gratitude to my parents for their never ending supports and their encouragement. Also to my friends who had contributed to helping me endlessly and their selflessness. Not to forget to all respondents who had participated for spending their time in answering the questionnaire.

## **ABSTRACT**

This study therefore explores the factors that affect generation Ys' intention to use mobile payment in Malaysia. The aim of mobile payment for consumers is a scope that encompasses many determinants, but the researcher focuses specifically on five determinants, namely ease of use, usefulness, safety of use, social influence and trust. Data were obtained from 212 respondents using convenience sampling. The data obtained was assessed using the Social Science Statistical Package (SPSS) software. Data was analysed using descriptive analysis, reliability analysis, Pearson correlation analysis, and multiple regression analysis. The result indicates that there is a positive connection including ease of use, utility and social effects on the consumer's decision to use mobile payment. Nonetheless, except for use and trust has been reported as insignificant in relation to the intention of consumers to make use of mobile payments. At the end of this report, the suggestions and scope for future research were covered.

## Table of Contents

ACKNOWLEDGEMENT .....	iv
ABSTRACT .....	x
CHAPTER 1: INTRODUCTION .....	1
1.1 Introduction .....	1
1.2 Background of Study .....	1
1.3 Problem Statement .....	4
1.4 Research Objective .....	6
1.5 Research Question .....	7
1.6 Significant of Study .....	8
1.6.1 to the mobile payment .....	8
1.6.2 to the generation Y .....	8
1.7 Limitation of Study .....	8
1.7.1 Lack of Experience .....	9
1.7.2 Respondent Cooperation .....	9
1.8 Definition of terms .....	10
1.8.1 Mobile payment .....	10
1.8.2 Generation Y (Young generation) .....	10
1.8.3 Ease to use .....	10
1.8.4 Usefulness .....	11
1.8.5 Safe to use .....	11
1.8.6 Social Influence .....	11
1.8.7 Trust .....	11
1.9 Conclusion .....	12
CHAPTER 2: LITERATURE REVIEW .....	13
2.1 Introduction .....	13
2.2 Theory of Technology Acceptance Model (TAM) .....	13