

**UNIVERSITITEKNOLOGIMARA**

**MEASURING THE EFFECTIVENESS OF USING  
E-WALLET**

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## **ABSTRACT**

In view of the promising growth of E-wallet in Malaysia, this study aims to discover the important factors influencing consumers purchase decision using E-wallet. The objective of this study is to measure the effectiveness of using E-wallet among Inland Revenue Board staff at Johor Bahru branch which represent all generation. Approximately 200 questionnaires were distributed among Inland Revenue Board Staff at Johor Bahru Branch. All respondent were answered. However, only 192 questionnaires were usable, the rest which are 8 set of questionnaire had been rejected because inadequate data. Stratified random sampling technique was used to measure the Convenience, Security, Social Influence and Speed to adoption of E-Wallet. Pearson correlation was used to measure the relationship between the variables. The results indicated significant relationships between the variables of convenience, security and speed to the effectiveness of using E-Wallet. However, only variables of social influence have insignificant relationship. These variables did not contribute consumer to use E-Wallet. Based on the results of this study, this research may able to give some contributions to different parties in the society. The first party that would be mentioned is the facility providers that providing E-wallet services and also entrepreneurs that are interesting to develop E-wallet service in Malaysia in the future. Information that included in this study can give a guideline and reference to those entrepreneurs a better perception on issues that should be concerned when providing the service.

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# TABLE OF CONTENTS

	<b>Page</b>
<b>AUTHOR'S DECLARATION</b>	<b>ii</b>
<b>ABSTRACT</b>	<b>iii</b>
<b>ACKNOWLEDGEMENT</b>	<b>iv</b>
<b>TABLE OF CONTENTS</b>	<b>v</b>
<b>LIST OF TABLES</b>	<b>viii</b>
<b>LIST OF FIGURES</b>	<b>ix</b>
<b>LIST OF ABBREVIATIONS</b>	<b>x</b>
<b>CHAPTER ONE INTRODUCTION</b>	<b>1</b>
1.1 Introduction	1
1.2 Research Background	2
1.3 Problem Statement	4
1.4 Research Questions	5
1.5 Research Objectives	5
1.6 Significance of the Study	6
1.7 Scope of the Study	7
1.8 Limitation of the Study	7
1.9 Summary	7
<b>CHAPTER TWO LITERATURE REVIEW</b>	<b>8</b>
2.1 Convenience	8
2.2 Security	10
2.3 Social Influence	12
2.4 Speed	14
2.5 Customer Purchase Of Using E-Wallet / Effectiveness Of Using E-Wallet	16
2.6 Variables and Measurements	17
2.7 Conceptual Framework	18
2.8 Hypothesis Development	19
2.9 Summary	20

<b>CHAPTER THREE RESEARCH METHODOLOGY</b>	<b>21</b>
3.1 RESEARCH DESIGN	21
3.2 RESEARCH INSTRUMENT	21
3.3 DESIGN OF INSTRUMENT	22
3.4 MEASUREMENT	22
3.5 POPULATION	25
3.6 SAMPLING AND SELECTION OF SAMPLE	25
3.7 SAMPLING TECHNIQUES	25
3.8 DATA COLLECTION METHOD	25
3.9 DATA COLLECTION PROCEDURES	26
3.10 PILOT TEST	27
3.11 CRONBACH'S ALPHA	27
3.12 DATA ANALYSIS AND PROCEDURE	28
3.13 SUMMARY	32
<b>CHAPTER FOUR DATA ANALYSIS</b>	<b>33</b>
4.1 INTRODUCTION	33
4.2 FOCUS OF RESEARCH	33
4.3 RESPONSE RATE	33
4.4 PROFILE OF RESPONDENT	34
4.5 RELIABILITY AND VALIDITY	35
4.6 DESCRIPTIVE ANALYSIS	39
4.7 CORRELATION ANALYSIS	45
4.8 REGRESSION ANALYSIS ON COEFFICIENT OF DETERMINATION ( $R^2$ )	47
4.9 MULTIPLE REGRESSION ANALYSIS OF COEFFICIENT	48
4.10 SUMMARY	49
<b>CHAPTER FIVE DISCUSSION, CONCLUSION AND RECOMMENDATION</b>	<b>50</b>
5.1 INTRODUCTION	50
5.2 DISCUSSION OF MAJOR FINDINGS	50
5.3 IMPLICATION OF STUDY	53