

**UNIVERSITI TEKNOLOGI MARA**

**THE IMPACT OF PSYCHOLOGICAL  
EMPOWERMENT ON MOBILE  
COMMERCE ACCEPTANCE  
AMONG SMALL MEDIUM  
ENTERPRISES (SMES) BUSINESS  
OWNERS: THE MODERATING  
EFFECT OF PERCEIVED RISKS**

**MEGAT MUZZAMIR BIN MEGAT ABU BAZAR**

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## **ABSTRACT**

The new digital transformation is a catch-all term for describing the implementation of new technologies, talent, and processes to improve business operations and satisfy customers. Mobile commerce is a digital transformation platform providing a transaction gateway to multi-devices users. The benefits of mobile commerce are undeniable and found important to be implemented among small and medium enterprises (SMEs). Despite the goodness of mobile commerce technology, there are still low rates of adoption of mobile technology among SMEs in developing countries such as Malaysia. One of the key contributors to change failures is a lack of motivation in terms of psychological empowerment within the business players themselves and the effect of perceived risks that may take part as an additional cost in the business nature. Consequently, there is an urgent need for a better understanding of these crucial variables of change. Thus, this research proposed a new conceptual framework for organizational change of study by validating the key factors of mobile commerce acceptance among business owners through psychological empowerment perspective and testing the moderating effect of perceived risks. The population of this study is narrowed down to SME business owners within Selangor, Malaysia. A pilot test was conducted to establish face validity and construct measurement validation. Data was then collected via 350 questionnaires via an online platform in the parent study through a purposive sampling technique. A total of 331 usable questionnaires were subsequently analyzed by using the current SPSS technique and reporting procedures. The result showed that two out of three of the antecedents of psychological empowerment were positively significant towards mobile commerce acceptance, and perceived risks were found to moderate the relationship between psychological empowerment and mobile commerce acceptance among the business owners of SMEs. The results suggested that the framework used in this study may provide a wider view of the motivation aspect of adopting mobile commerce technology and have provided additional insight into how perceived risk can moderate change. This study is optimistic that the findings can contribute to improving or innovating business strategy, particularly in mobile service transformation programs.

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