



**TECHNOLOGY ACCEPTANCE MODEL (TAM) IN PREDICTING E-PAYMENT
SATISFACTION IN MALAYSIA**

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ABSTRACT

E-payment system or Electronic Payment system has been used by many businesses and people especially in Malaysia. The use of e-payment system makes life easier since it helps many people and business in managing their financial system through the process of transferring or check the account balance. This study was conducted to identify the factors influencing user's satisfaction when using the e-payment system. Technology Acceptance Model (TAM) used to identify the factor that influenced the customer satisfaction. From this model, five factors have been identified by the researcher which is service quality, security, perceived ease of payment, perceived speed and actual use. A survey conducted among all Malaysian citizen from the age of 18 years old and above. From this survey, the researcher has interpreted the data using Statistical Package for Social Science (SPSS) Version 25 Software. Using SPSS, the data that has been collected will be analyses using reliability analysis, descriptive analysis, regression analysis and correlation analysis. Based on the regression analysis, the factors that significantly affecting user satisfaction in using e-payment system are service quality, security, perceived ease of payment, perceived speed and actual use which support the five hypothesis of this study. The correlation analysis show that there is a significant relationship between dependent variable (user satisfaction) with independent variable which is service quality, security, perceived ease of payment, perceive speed and actual use.