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**CONSUMERS' INTENTION TO USE E-MONEY MOBILE  
USING THE DECOMPOSED THEORY OF PLANNED  
BEHAVIOR**



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**UUM**  
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA**

**2016**

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DECOMPOSED THEORY OF PLANNED BEHAVIOR**



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Thesis Submitted to  
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**Pusat Pengajian Pengurusan Perniagaan**  
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## ABSTRACT

The purpose of this study is to understand consumers' behavior on their intention to use e-money mobile. The study of the intention to use e-money mobile is still at the early stage in payment transaction. The e-money mobile is a new product for payment transaction that look for massive, micro, and quick means for transaction. The model that integrates in this study is the Decomposed Theory of Planned Behaviour (DTPB). In particular, it is simultaneously assesses the determinants of consumers' intention to use e-money mobile in Indonesia which examines twelve (12) variables. The variables are attitude, awareness, subjective norm, perceived behavioral control, perceived risk, perceived security, relative advantage, complexity, social-cultural influence, family, self-confidence, and resources facilitating conditions. Based on a sample of one thousand and three hundred (1300) respondents was selected using mall-intercept method with technique sampling multistage cluster sampling and systematic random sampling in Padang, Indonesia. The Partial Least Squares Method (PLS) series PLS 2.0 M3 for algorithm and bootstrap techniques and SPSS 18 was used to test the hypothesis that has been developed. Results show that all variables had significant positive influence on the intention to use e-money mobile excluded the awareness. The awareness has positive influence but not significant on the intention to use e-money mobile. This study contributes to improve the specific theory of DTPB that generally limited to e-Commerce, e-Banking, and others social networking. The findings give more information to the issuers about the characteristic consumers and add new knowledge for academics, practioners, bank, assurance companies, airline companies and the health sector.

**Keywords** E-money Mobile, Intention to Use, Decomposed Theory of Planned Behaviour, Payment Transaction

## ABSTRAK

Kajian ini bertujuan untuk memahami gelagat pengguna terhadap niat mereka menggunakan e-wang mudah alih. Kajian mengenai niat untuk menggunakan e-wang mudah alih masih di peringkat awal dalam urus niaga pembayaran. E-wang mudah alih adalah produk baru untuk transaksi pembayaran secara besar-besaran, mikro, dan cara cepat untuk bertransaksi. Kajian ini mengintegrasikan Teori Penguraian Tingkah laku Terancang (DTPB). Secara khususnya, ia menilai serentak penentu niat pengguna untuk menggunakan e-wang mudah alih di Indonesia dengan meneliti dua belas (12) pemboleh ubah. Pemboleh ubah tersebut adalah sikap, kesedaran, norma subjektif, kawalan tingkah laku dilihat, risiko dilihat, keselamatan dilihat, kelebihan relatif, kerumitan, pengaruh sosial budaya, keluarga, keyakinan diri, dan sumber memudahkan keadaan. Berdasarkan sampel satu ribu tiga ratus responden (1300) telah dipilih menggunakan kaedah pintasan-mal (*mall-intercept*) dengan teknik pensampelan iatu pensampelan kelompok berbilang dan persampelan rawak sistematik di Padang, Indonesia. Kaedah Separa Least Squares (PLS) siri PLS 2.0 M3 untuk algoritma dan teknik ikat but (*bootstrap*) serta SPSS 18 telah digunakan untuk menguji hipotesis yang telah dibangunkan. Keputusan kajian ini menunjukkan bahawa semua pemboleh ubah mempunyai pengaruh positif yang signifikan terhadap niat untuk menggunakan e-wang mudah alih kecuali kesedaran. Pemboleh ubah kesedaran ini mempunyai pengaruh penting yang positif tetapi tidak signifikan pada niat untuk menggunakan e-wang mudah alih. Dari segi sumbangan, kajian ini meningkatkan teori DTPB yang biasanya terhad kepada e-dagang, e-perbankan, dan rangkaian-rangkaian sosial sahaja. Penemuan kajian ini memberi lebih banyak maklumat kepada “penerbit” tentang ciri-ciri pengguna dan menambah pengetahuan baharu kepada ahli akademik, pengamal, bank, syarikat insurans, syarikat penerbangan dan sektor kesihatan.

**Kata kunci** E-wang Mudah Alih, Niat Untuk Digunakan, Teori Penguraian Tingkah laku Terancang, Transaksi Pembayaran



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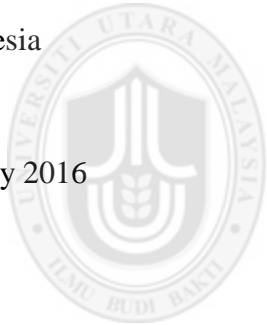
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# CHAPTER 1

## INTRODUCTION

### 1.1 Introduction

This chapter provides a background on general and specific approach related to this study along with problem statement, research questions, objectives, significance of the study, scope and limitations of the study. Finally, it ends outlining the organization of the thesis.

### 1.2 Background of the Study

The electronic payment system is an innovative payment system that makes use of technological advancement which greatly affects micropayment transaction. Many countries in the world have implemented this by allowing transaction of cash in an electronic manner whereas there are still growing attending on this innovative payment system, especially among developing countries. Globally, the adoption of e-money has existed since 20 years ago. However, it was pointed out by Popovska-Kamnar (2014) that there are diversity dissatisfaction experiences among consumers when performing the transaction which usually leads to system failure and success transactions.

In this electronic payment system, the term e-Cash (which is derived from e-Money) was introduced in 1993 and it is defined as a digital cash used in electronic transactions as named by Dr. David Chaum the innovator of

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