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**DETERMINANTS OF STAMPS ASSESSMENT AND
PAYMENT SYSTEM (STAMPS) ONLINE PAYMENT
USAGE AMONG KUALA LUMPUR BRANCH DUTY
PAYERS**



**MASTER OF SCIENCE
INTERNATIONAL ACCOUNTING
TUNKU PUTERI INTAN SAFINAZ
SCHOOL OF ACCOUNTANCY**

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DETERMINANTS OF STAMPS ASSESSMENT AND PAYMENT SYSTEM
(STAMPS) ONLINE PAYMENT USAGE AMONG KUALA LUMPUR BRANCH
DUTY PAYERS

By
SITI RASHIDAH BINTI MOHD NOOR



Thesis Submitted to
Tunku Puteri Intan Safinaz School of Accountancy (TISSA-UUM)
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(International Accounting)

2020



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ABSTRACT

Stamps Assessment and Payment System (STAMPS) service is one of online service offered by Inland Revenue Board of Malaysia (IRBM) to duty payers who have STAMPS ID. This system enables duty payers to check stamp duty assessment and payment transaction records via internet. However, the number of user's payment is still low compare to the number of STAMPS users. This study attempts to identify the determinants of STAMPS online payment usage among Kuala Lumpur Branch duty payers. The research design adopted the Diffusion of Innovations (DOI) Theory. Data were collected from 86 duty payers who attended the stamp duty counter of Kuala Lumpur Branch using a well-structured questionnaire. Regression analysis was used to identify the influence of duty payer construct on factors that may affect the usage of the duty payer of Kuala Lumpur Branch to use the STAMPS online payment method. Findings revealed that relative advantage and compatibility are significant relationship towards the duty payers' intention to use STAMPS online payment. Compatibility is the most significant determinant among the rest, while complexity is found not to have significant influenced on intention to use STAMPS online payment. The findings of this study could be used by IRBM to understand the behaviour of the targeted user of STAMPS. By understanding the factors, IRBM can plan the right strategy to promote the STAMPS by the users which in return will be beneficial in time and cost savings. It can also be useful to other government agencies that provide online services to employers. This study adds to current literature on intention to use technology from the organisation perspective.

Keywords: Stamps Assessment and Payment System (STAMPS), Diffusion of Innovations (DOI) Theory, e-government, online payment

ABSTRAK

Stamps Assessment and Payment System (STAMPS) merupakan salah satu perkhidmatan atas talian yang ditawarkan oleh Lembaga Hasil Dalam Negeri Malaysia (LHDNM) kepada pembayar duti yang mempunyai ID STAMPS. Sistem ini membolehkan pembayar duti untuk menyemak notis taksiran duti setem dan membuat bayaran duti setem melalui atas talian. Walaubagaimanapun, bilangan penggunaannya masih kurang berbanding bilangan pengguna STAMPS. Kajian ini dilakukan untuk mengenalpasti petunjuk-petunjuk kecenderungan perilaku untuk menggunakan STAMPS di kalangan pembayar duti Cawangan Kuala Lumpur. Reka bentuk kajian mengguna pakai teori Diffusion of Innovations (DOI). Data dikumpulkan daripada 86 orang pembayar duti yang hadir ke kaunter duti setem Cawangan Kuala Lumpur dengan menggunakan soal selidik berstruktur. Analisis regresi telah digunakan untuk mengenalpasti pengaruh setiap pemboleh ubah ke atas kecenderungan perilaku untuk menggunakan perkhidmatan STAMPS. Penemuan kajian mendedahkan kelebihan relative dan kesesuaian sangat mempengaruhi kecenderungan perilaku untuk menggunakan pembayaran STAMPS melalui atas talian. Kesesuaian adalah faktor penentu yang paling signifikan di antara yang lain, sementara faktor kesukaran didapati tidak mempunyai pengaruh yang signifikan terhadap kecenderungan perilaku untuk membuat pembayaran STAMPS secara atas talian. Hasil kajian ini boleh digunakan oleh LHDNM untuk memahami tingkah laku pengguna sasaran STAMPS. Dengan memahami faktor-faktor ini, LHDNM boleh merancang strategi yang tepat untuk menggalakkan penggunaan STAMPS di kalangan pengguna yang akan memberi manfaat melalui penjimatan masa dan kos. Ia juga boleh digunakan oleh agensi-agens kerajaan yang lain yang menyediakan perkhidmatan atas talian kepada majikan. Selain itu, kajian ini akan menjadi tambahan kepada kajian semasa berkaitan dengan niat untuk menggunakan teknologi dari perspektif sesebuah organisasi.

Kata Kunci: *Stamps Assessment and Payment System (STAMPS), Diffusion of Innovations (DOI) Theory, e-kerajaan, pembayaran atas talian.*

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LIST OF ABBREVIATIONS

STAMPS	Stamps Assessment and Payment System
IRBM	Inland Revenue Board of Malaysia
DOI	Diffusion of Innovations Theory
DFS	Digital Franking Machine
RWS	Remote Workstations
FPX	Financial Process Exchange
IT	Information Technologies
IS	Information Systems
ERP	Enterprise Resource Planning
TAM	Technology Acceptance Model
UTAUT	Unified Theory of Acceptance and Use of Technology
TRA	Theory of Reasoned Action
RA	Relative Advantage
CMP	Compatibility
CPX	Complexity
JPPH	Property Services Department of Malaysia
EPF	Employee Provident Funds
RMCD	Royal Malaysian Customs Department
PTPTN	National Higher Education Fund Corporation

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Electronic payment (e-payments) is a method used to achieve the Malaysian Financial Sector Blueprint 2010-2020 target of becoming a high-income country. E-payments provides a more expedient, efficient, and cost-effective means of moving funds over paper-based payments as one of the strategic resources for achieving greater economic performance, competitiveness and development since Malaysia is moving towards a high value-added, high-income economy. Ensuring the availability and acceptance of e-payments will make it easier for companies and society at large to enjoy greater convenience and operational productivity through expedient payments and receipts of funds. It, in effect, leads to enhancing the competitiveness of the economy and the quality of life of its people. The benefits of moving to e-payments are not only limited to financial productivity gains, but also encourage an eco-friendly climate.

Malaysian Inland Revenue Board (IRBM) had introduced “ByrHasil” and “ByrHasil” has become one of the e-payment applications that offers services and thus improves the lives of its citizens. "ByrHasil" is an IRBM implemented internet access service network and IRBM is the Ministry of Finance’s main tax collection agency. In compliance with the Inland Revenue Board of Malaysia Act 1995, IRBM was formed to provide greater

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No	Study	Country	Type of IT Studied	Data Collection	Key Informant	Unit of analysis	Organisation	Theoretical framework	IV	Key Findings
1.	Abdul Hakeem Idris, Helen Edwards & Sharon McDonald (2017)	United Kingdom	E-commerce	Survey of existing literature shows that there are certain models that dominate SMEs e-commerce adoption research	E-commerce adoption in developing countries	Organisation	Small and medium enterprises (SMEs)	Perceived E-readiness Model (PERM) and The Technology Organisation Environment (TOE) framework	<u>Internal Context</u> <ol style="list-style-type: none"> i. Awareness ii. Commitment iii. Human Resources iv. Technology Resources v. Business Resources vi. Size of Organization vii. Governance viii. Relational Complexities <u>External Context</u> <ol style="list-style-type: none"> i. Government Readiness ii. Market Forces Readiness iii. Supporting Industry Readiness 	- Suggested the integration of the Perceived E-readiness Model (PERM) and the Technology Organisation Environment Framework (TOE) serves as a theoretical foundation for understanding e-commerce adoption of SMEs in developing country.

Appendix 1

2.	Vladimir Ilin, Jelena Ivetić & Dragan Simić (2017)	Western Balkan Peninsula	E-Business	Questionnaire based survey	Five developing countries in Western Balkan, Serbia, Croatia, Bosnia and Herzegovina	Organisation	ERP-enabled firms and non-ERP-enabled firms	Diffusion of Innovation (DOI) theory and Technology-Organization-Environment (TOE) framework	<p><u>Innovation</u></p> <ul style="list-style-type: none"> i. Relative Advantages ii. Financial Costs iii. Lack of IS Knowledge iv. Security Concern <p><u>Organisational</u></p> <ul style="list-style-type: none"> i. Firm Size ii. Top Management Support <p><u>Environment Context</u></p> <ul style="list-style-type: none"> i. Industry Pressure ii. Government Resources support iii. Government Regulatory Support 	<p>- The obtained results indicate that ERP-enabled firms and non-ERP-enabled firms with certain perceived relative advantages, top management support, government resource support and government regulatory support are more likely to adopt e-business.</p>
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Appendix 1

3.	Lim Wan Koon, Mohd Nihra Haruzuan, Noor Azean & Ler Shi Yun (2018)	Malaysia	Use of Frog VLE Based on Rogers' Diffusion of Innovation Theory	Questionnaire	30 Form 5 Science students and 30 Form 5 Arts students from a secondary school in Tangkak District.	Individual	Students	Diffusion of Innovation (DOI) theory and Technology Acceptance Model (TAM)	<ul style="list-style-type: none"> i. Advantages ii. Compatibility iii. Complexity iv. Observation v. Perceived of usefulness vi. Perceived of ease of use 	<ul style="list-style-type: none"> - TAM Model which proved that individual's perception towards new ideas or innovations will influence the attitude and intention of using technology - Rogers' Diffusion of Innovation Theory (DOI) which is one of the latest technology acceptance theory used by the researcher to explain the meaning of how the new ideas and technologies are spread through a social culture.
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Appendix 1

4.	Khristiano, Kalnadi & Lestari (2015)	Indonesia	Behaviour intention to use Computer Technology	Survey	Owner	Organisation	SME Apparel Wholesale Store	UTAUT	<ul style="list-style-type: none"> i. Performance Expectancy ii. Effort Expectancy iii. Social Influence iv. Facilitating Condition 	<ul style="list-style-type: none"> - Intention to use (ITU) significantly influence by EE and SI. - Behaviour intention was significantly influenced by ITU and FC
5.	Premathilaka, K.M. & Fernando, R.L.S. (2018)	Sri Lanka	Critical Success Factors Affecting E-procurement	Structured questionnaire and interviews	The national level public sector entities; Ministries, Departments, Statutory Boards and Public Companies.	Organisation	Selected public-sector organizations	Technology-Organization-Environment (TOE) framework	<p><u>Technological</u></p> <ul style="list-style-type: none"> i. Relative Advantage ii. Compatibility iii. Complexity <p><u>Organisational</u></p> <ul style="list-style-type: none"> i. Top Management Support ii. Employee Knowledge <p><u>Environment</u></p> <ul style="list-style-type: none"> i. Supplier Readiness ii. External Pressure iii. Government Support 	<ul style="list-style-type: none"> - Weak procurement guidelines, Weak Legal framework and ICT infrastructure, and Lack of IT knowledge and experience of employees are the present barriers to e-Procurement adoption in national level public sector organizations in Sri Lanka. Policy recommendations for the e-Procurement adoption

Appendix 1

6.	Fathey Mohammed Othman Ibrahim & Norafida Ithnin (2016)	Yemen	Factors Influencing Cloud Computing Adoption for E-government	An electronic version of the questionnaire	IT staff in five public organizations in Yemen	Organisation	Selected public organizations	Fit-Viability Model (FVM)	<ul style="list-style-type: none"> i. Task ii. Relative Advantage iii. Complexity iv. Compatibility v. Trialability vi. Security vii. Fit viii. Top Management Support ix. Cloud Knowledge x. ROI xi. Asset Specificity xii. Uncertainty xiii. IT infrastructure xiv. IT Skills xv. IT Standards xvi. Viability xvii. Adoption 	<ul style="list-style-type: none"> - Cloud computing has unique features such as measured services, elasticity and resource polling may make it an ideal solution to many of developing countries challenges such as cost, lack of compatibility and lack of IT skills
7.	Luay Daoud & Marhaiza Ibrahim (2018)	Malaysia	The Factors Affecting on E-procurement Usage: The Moderating Role of Power	Questionnaire	Jordanian	Organisation	Firms in Jordan	Technology-Organization-Environment (TOE) framework and Diffusion of Innovations (DOI) theory	<p><u>Technological</u></p> <ul style="list-style-type: none"> i. Relative Advantage ii. Compatibility iii. Complexity <p><u>Organisational</u></p> <ul style="list-style-type: none"> i. Top Management Support 	<ul style="list-style-type: none"> - Top management can exploit the results of this study to have a better comprehension on the determinants that facilitate the e-procurement usage

Appendix 1

								<ul style="list-style-type: none"> ii. Organisation Readiness <p><u>Environment</u></p> <ul style="list-style-type: none"> i. Competitive Pressure Readiness 		
8.	Hasimi Sallehudin, Razli Che Razak & Mohammad Ismail (2015)	Malaysia	Factors Influencing Cloud Computing Adoption in the Public Sector	Online survey questionnaire	Malaysian public sector IT officers	Organisation	Society's (Perjasa) Facebook group in May, 2014	Diffusion of Innovation Theory (DOI) and IT personnel characteristics	<ul style="list-style-type: none"> i. Relative Advantage ii. Compatibility iii. Complexity iv. Trialability v. IT Personnel Characteristics vi. Propensity to adopt cloud-based services 	<ul style="list-style-type: none"> - Relative advantage, compatibility, and IT personnel knowledge are the innovation attributes and the human factor for cloud computing adoption in the Malaysian public sector.

Appendix 1

9.	Baharom, Yap, Ashar, Hanafi & Hazmi (2017)	Malaysia	Citizen Satisfaction with E-Government Portals in Malaysia	Face-to-face questionnaire survey	Individuals with experience in using e-government portals	Individual	Experience in using e-government portals	Technology Acceptance Model (TAM) and Service Quality Model (SERVQUAL)	<ul style="list-style-type: none"> i. Perceived ease to use ii. Citizen trust iii. Content quality iv. Service quality 	<ul style="list-style-type: none"> - Citizen satisfaction with e-government portals in Malaysia is somewhat positive and that three of the four determinants are significant predictors of citizen satisfaction; namely, service quality, followed by perceived ease of use and content quality.
10.	Francisco Liébana-Cabanillas, Iviane Ramos de Luna & Francisco Montoro Ríos (2017)		Intention to use new mobile payment systems: a comparative analysis of SMS and NFC payments	Online questionnaire	The consumers reflected in the Survey on, a project that considered a national panel of Internet users.	Individual	Consumers of the NFC and SMS mobile payment systems	Technology Acceptance Model (TAM)	<ul style="list-style-type: none"> i. Subjective Norms ii. Perceived usefulness iii. Perceived ease to use iv. Attitude v. Perceived security 	<ul style="list-style-type: none"> - Adoption of the NFC mobile payment system, in order of importance the most important variables in the intention to use are: the attitude, followed by subjective norms, perceived usefulness and perceived security.



**Pusat Pengajian Perakaunan
Tunku Puteri Intan Safinaz**
TUNKU PUTERI INTAN SAFINAZ SCHOOL OF ACCOUNTANCY
Universiti Utara Malaysia



**QUESTIONNAIRE
SOAL SELIDIK**

**DETERMINANTS OF STAMPS ONLINE PAYMENT USAGE AMONG KUALA
LUMPUR BRANCH DUTY PAYERS**

Dear participant,

This questionnaire is designed to study about the Determinants of STAMPS Online Payment Among Kuala Lumpur Branch Duty Payers. Your participant is highly appreciated.

This study is conducted as a partial fulfilment for my Master of Science (International Accounting). The information you provide for the purpose of this study will be kept **STRICTLY CONFIDENTIAL** and for the academic purpose only.

Your input is highly valued. Thank you very much for your time and cooperation.

Yours sincerely,

Peserta yang dihormati,

Soal selidik ini direka untuk mengkaji tentang kecenderungan untuk menggunakan sistem pembayaran STAMPS secara atas talian dikalangan Pembayar Duti Cawangan Kuala Lumpur. Penyertaan anda adalah amat diharapkan.

Kajian ini dilakukan sebagai memenuhi sebahagian daripada keperluan Sarjana Sains (Perakaunan Antarabangsa). Maklumat yang anda berikan untuk tujuan kajian ini akan **DIRAHSIAKAN** dan untuk tujuan akademik sahaja.

Maklumbalas anda amatlah dihargai. Terima kasih atas kerjasama yang diberikan.

Yang ikhlas,

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Section One: Stamp Assessment and Payment System (STAMPS) Usage

Bahagian Satu: Penggunaan STAMPS

Please tick (/) where appropriate.

1. Did your organization use the Stamp Assessment and Payment System (STAMPS)?

Yes (please proceed with the questionnaire)

No (please return it back to the researcher)

Section Two: Organization Profile

Bahagian Dua: Maklumat Organisasi

In this section, closely with your organization profile.

Dalam bahagian ini, kami ingin mengetahui dengan lebih lanjut mengenai organisasi anda.

Please tick (/) where appropriate.

1. **Which of the following describes the sector in which your organisation operates?**

Antara berikut yang manakah menerangkan sektor di mana organisasi anda beroperasi?

Financial Sector
Sektor Kewangan

Legal Sector
Sektor Undang-undang

Others Sector (please specify)
Sektor Lain-lain

2. **Please indicate how long your organisation has been in business?**

Sila nyatakan berapa lama organisasi anda berada dalam perniagaan?

Less than 5 years
Kurang daripada 5 tahun

11-15 years
Sebelas hingga lima belas tahun

5 - 10 years
Lima hingga sepuluh tahun

More than 15 years
Lebih daripada 15 tahun

3. **Approximately, how many full-time employees in your organization?**

Berapakah anggaran bilangan pekerja sepenuh masa yang terdapat di dalam organisasi anda?

0 – 9 employees
0 – 9 pekerja

20 – 29 employees
20 – 29 pekerja

10 – 19 employees
10– 19 pekerja

More than 30 employees
Lebih daripada 30 pekerja

4. What is your present job position in your organization?
Apakah jawatan anda sekarang?

- Owner/Director/Partner
Pemilik/Pengarah/Rakan kongsi
- Executive
Eksekutif
5 – 9 pekerja
- Others (please specify)
- Manager
Pengurus
- Non-executive
Pegawai sokongan

Section Three: Relative Advantage of STAMPS online payment

Bahagian Tiga: Kelebihan Relatif sistem bayaran STAMPS secara atas talian

In this section, please indicate your organization's perception on the benefits that could be offered by the STAMPS online payment.

Dalam bahagian ini, nyatakan persepsi organisasi anda mengenai manfaat yang boleh diberikan oleh sistem bayaran STAMPS secara atas talian.

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organization's opinion.

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.

	1	2	3	4	5			
	Strongly Disagree Sangat Tidak Setuju			Strongly Agree Sangat Setuju				
1.	Using the STAMPS online payment system would improve data accuracy. <i>Menggunakan sistem pembayaran STAMPS secara atas talian akan meningkatkan ketepatan data.</i>			1	2	3	4	5
2.	Using the STAMPS online payment system would improve operations efficiency. <i>Menggunakan sistem pembayaran STAMPS secara atas talian akan meningkatkan keberkesanan operasi.</i>			1	2	3	4	5
3.	Using the STAMPS online payment system would make application process faster. <i>Menggunakan sistem pembayaran STAMPS secara atas talian akan mempercepatkan proses aplikasi.</i>			1	2	3	4	5
4.	Using the STAMPS online payment system would reduce administrative costs. <i>Menggunakan sistem pembayaran STAMPS secara atas talian akan mengurangkan kos pentadbiran.</i>			1	2	3	4	5
5.	Using the STAMPS online payment system would reduce operations costs. <i>Menggunakan sistem pembayaran STAMPS secara atas talian akan mengurangkan kos operasi.</i>			1	2	3	4	5

Section Four: Compatibility of STAMPS online payment

Bahagian Empat: Kesesuaian sistem bayaran STAMPS secara atas talian

Appendix 2

In this section, please indicate the degree to which the STAMPS online payment system is perceived by your organization as being consistent with your organization's existing values, beliefs, and experiences.

Dalam bahagian ini, nyatakan persepsi organisasi anda ke atas kesesuaian sistem bayaran STAMPS secara atas talian dengan nilai-nilai, kepercayaan, dan pengalaman sedia ada organisasi anda.

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organization's opinion.

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.

1	2	3	4	5
Strongly Disagree <i>Sangat Tidak Setuju</i>			Strongly Agree <i>Sangat Setuju</i>	

1.	The STAMPS online payment system would fit well our organizational beliefs and practices. <i>Sistem bayaran STAMPS secara atas talian akan bersesuaian dengan kepercayaan dan amalan organisasi kami.</i>	1	2	3	4	5
2.	The STAMPS online payment system would fit well our existing technology infrastructure. <i>Sistem bayaran STAMPS secara atas talian akan bersesuaian dengan infrastruktur teknologi kami yang sedia ada.</i>	1	2	3	4	5
3.	Our organization has a positive attitude towards STAMPS online payment system. <i>Organisasi kami mempunyai sikap yang positif terhadap sistem bayaran STAMPS secara atas talian.</i>	1	2	3	4	5
4.	The STAMPS online payment system would be consistent with our business strategy. <i>Sistem bayaran STAMPS secara atas talian akan selaras dengan strategi perniagaan kami.</i>	1	2	3	4	5
5.	Our organization has enough technical knowledge to implement STAMPS online payment system. <i>Organisasi kami mempunyai pengetahuan teknikal yang mencukupi untuk melaksanakan sistem bayaran STAMPS secara atas talian.</i>	1	2	3	4	5

Section Five: Complexity of STAMPS online payment system
Bahagian Lima: Kesukaran sistem bayaran STAMPS secara atas talian.

In this section, please indicate the degree to which the STAMPS online payment system is perceived by your organization as relatively easy to understand and use.

Dalam bahagian ini, nyatakan persepsi organisasi anda ke atas kesukaran sistem bayaran STAMPS secara atas talian. untuk difahami dan digunakan.

Using the scale below, please indicate your level of agreement with each of the following statements

by circling the number that best reflects your organization's opinion.

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.

1	2	3	4	5
Strongly Disagree <i>Sangat Tidak Setuju</i>			Strongly Agree <i>Sangat Setuju</i>	

1.	Learning to operate the STAMPS online payment system is easy for our organization. <i>Belajar untuk mengendalikan sistem bayaran STAMPS secara atas talian adalah mudah bagi organisasi kami.</i>	1	2	3	4	5
2.	Our organization finds it easy to get the STAMPS online payment system to do what we want it to do. <i>Organisasi kami mendapati adalah mudah bagi sistem bayaran STAMPS secara atas talian melakukan apa yang kami mahu ia lakukan.</i>	1	2	3	4	5
3.	Our organization finds the STAMPS online payment system easy to use. <i>Organisasi kami mendapati sistem bayaran STAMPS secara atas talian mudah untuk digunakan.</i>	1	2	3	4	5
4.	Our organization finds the STAMPS online payment system to be flexible to interact with. <i>Organisasi kami mendapati sistem bayaran STAMPS secara atas talian. adalah fleksibel untuk berinteraksi.</i>	1	2	3	4	5
5.	Our interaction with the STAMPS online payment system is clear and understandable. <i>Interaksi kami dengan sistem bayaran STAMPS secara atas talian adalah jelas dan mudah difahami.</i>	1	2	3	4	5
6.	It is easy for our staffs to become skilful at using the STAMPS online payment system. <i>Ia adalah mudah untuk kakitangan organisasi kami untuk mahir menggunakan sistem bayaran STAMPS secara atas talian..</i>	1	2	3	4	5

Section Six: Determinants of STAMPS online payment system usage
Bahagian Enam: Kecenderungan penggunaan sistem bayaran STAMPS secara atas talian.

In this section, please indicate your organization's determinants of STAMPS online payment system usage in the future.

Dalam bahagian ini, nyatakan niat organisasi anda untuk menggunakan sistem bayaran STAMPS secara atas talian.pada masa hadapan.

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organization's opinion.

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.

1	2	3	4	5
Strongly Disagree <i>Sangat Tidak Setuju</i>			Strongly Agree <i>Sangat Setuju</i>	

1.	Our organization plans to use the STAMPS online payment system in the future. <i>Organisasi kami merancang untuk menggunakan sistem bayaran STAMPS secara atas talian. pada masa hadapan.</i>	1	2	3	4	5
2.	If possible, our organization will try to use the STAMPS online payment system. <i>Jika boleh, organisasi kami akan cuba menggunakan sistem bayaran STAMPS secara atas talian.</i>	1	2	3	4	5
3.	Our organization will try to use the STAMPS online payment system if necessary in work. <i>Organisasi kami akan cuba menggunakan sistem bayaran STAMPS secara atas talian. sekiranya perlu dalam kerja.</i>	1	2	3	4	5

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME AND SUPPORT.

TERIMA KASIH ATAS MASA DAN SOKONGAN ANDA.

Reliability**Reliability Statistics**

Cronbach's Alpha	N of Items
.953	19

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
relative1	64.38	90.192	.559	.953
relative2	64.53	88.275	.777	.949
relative3	64.51	87.970	.719	.950
relative4	64.70	90.260	.604	.952
relative5	64.63	88.236	.824	.949
compatibility1	64.51	90.370	.654	.951
compatibility2	64.52	90.441	.627	.951
compatibility3	64.50	89.947	.639	.951
compatibility4	64.69	87.465	.781	.949
compatibility5	64.88	87.751	.679	.951
complexity1	64.56	89.755	.712	.950
complexity2	64.64	89.810	.735	.950
complexity3	64.78	87.609	.793	.949
complexity4	64.66	89.497	.717	.950
complexity5	64.65	90.912	.684	.951
complexity6	64.74	90.804	.670	.951
determinant1	64.62	89.557	.717	.950
determinant2	64.60	87.960	.768	.949
determinant3	64.44	89.167	.701	.950

Normality Analysis**Descriptive Statistics**

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Relative Advantage of STAMPS online payment	86	.327	.260	.693	.514
Compatibility of STAMPS online payment	86	.557	.260	.566	.514
Complexity of STAMPS online payment system	86	.728	.260	.593	.514
Determinants of STAMPS online payment system usage	86	.370	.260	-.648	.514
Valid N (list wise)	86				

Descriptive Analysis

Descriptive Statistics

	N	Mean	Std. Deviation
relative1	86	3.81	.790
relative2	86	3.66	.713
relative3	86	3.69	.786
relative4	86	3.50	.732
relative5	86	3.57	.678
Relative Advantage of STAMPS online payment	86	3.6465	.59778
compatibility1	86	3.69	.673
compatibility2	86	3.67	.694
compatibility3	86	3.70	.721
compatibility4	86	3.51	.763
compatibility5	86	3.31	.844
Compatibility of STAMPS online payment	86	3.5767	.59758
complexity1	86	3.64	.667
complexity2	86	3.56	.644
complexity3	86	3.42	.743
complexity4	86	3.53	.681
complexity5	86	3.55	.607
complexity6	86	3.45	.626
Complexity of STAMPS online payment system	86	3.5252	.54863
determinant1	86	3.58	.677
determinant2	86	3.59	.742

determinant3	86	3.76	.718
Determinants of STAMPS online payment system usage	86	3.6434	.66626
Valid N (list wise)	86		



Correlations**Correlations**

		Relative Advantage of STAMPS online payment	Compatibility of STAMPS online payment	Complexity of STAMPS online payment system	Determinants of STAMPS online payment system usage
Relative Advantage of STAMPS online payment	Pearson Correlation Sig. (2-tailed) N	1 .000 86	.670** .000 86	.619** .000 86	.688** .000 86
Compatibility of STAMPS online payment	Pearson Correlation Sig. (2-tailed) N	.670** .000 86	1 .000 86	.516** .000 86	.700** .000 86
Complexity of STAMPS online payment system	Pearson Correlation Sig. (2-tailed) N	.619** .000 86	.516** .000 86	1 .000 86	.552** .000 86
Determinants of STAMPS online payment system usage	Pearson Correlation Sig. (2-tailed) N	.688** .000 86	.700** .000 86	.552** .000 86	1 .000 86

** . Correlation is significant at the 0.01 level (2-tailed).