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IMPACT OF SOCIAL INFLUENCE TOWARDS BEHAVIOURAL INTENTION AMONG COMMUNITY IN KLANG VALLEY

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ABSTRACT

The study challenge stated, "Assessing the factors driving the adoption of mobile banking technology by the Malaysian community," highlighting the critical necessity to explore particular barriers and facilitators. Can have an impact on the uptake of mobile banking technologies in various Malaysian communities. As a result, the primary goal of this study is to investigate social effect as a predictor of e-wallet behavioral intention among mobile phone users in the Klang Valley.The Unified Theory of Acceptance and Use of Technology (UTAUT) paradigm is used in this study. An online survey questionnaire will be completed by the Klang Valley e-wallet community among mobile phone users in Ampang and Bandar Baru Sentul for this project.. This questionnaire was used to gather information from 110 communities.The researchers discovered no statistically significant link between social influence and behavioral intentions.Future study should look at the elements that impact behavioral intentions in various places and business
sectors.

ARTICLE INFO

Keywords:

Social Influence, Behavioural Intention, Theory of Acceptance

1.0 INTRODUCTION

E-wallets have gained popularity in recent years due to their convenience and benefits in various economies (Zamil et al., 2022). These electronic payment systems operate similarly to debit or credit cards, requiring a link to the user's bank account for transactions (Singh et al., 2017). In Malaysia, e-wallets such as Boost, BigPay, GrabPay, and Touch'n Go are widely available, enabling customers to make purchases both online and at physical stores, including convenience shops (Singh et al., 2017). The ease of making payments anytime and anywhere through mobile payment systems has made e-wallets a preferred method for transactions (Zamil et al., 2022).

Social influence significantly impacts consumer behavior, with individuals often adjusting their beliefs and behaviors to align with social group expectations (Napis & Daud, 2023). People may feel compelled to adopt new systems, like e-wallets, if they perceive significant referents endorsing their use (Napis & Daud, 2023). Social contagion theory suggests that individuals within the same social group tend to behave similarly, leading to a local information effect that influences decision-making processes (Napis & Daud, 2023). Consumers often consider public evaluations when making purchases, with aggregated knowledge from the population contributing to the perceived usefulness of a product or service (Napis & Daud, 2023). The impact of social factors on e-wallet adoption is evident, as individuals may be influenced by societal norms and group standards when deciding to use e-wallets for transactions (Napis & Daud, 2023). The perceived utility of e-wallets can be influenced by social influence, as individuals may be more inclined to adopt e-wallets if they observe others within their social circles using them (Napis & Daud, 2023).

2.0 LITERATURE REVIEW

2.1 Social Influence

Social influence significantly impacts consumer behavior, leading individuals to conform to societal expectations and group norms. Haderi and Aziz (2015) emphasize that individuals modify their behaviors to align with social groups (Centola & Macy, 2007). Stockman (2017) further explains how individuals may adhere to behaviors endorsed by significant referents, even in the face of negative consequences (Rizki & Hadiansah, 2020). Zhang et al. (2016) discuss the local and global effects of social influence on consumer choices, highlighting how individuals within the same social group tend to exhibit similar behaviors due to social contagion (Wróbel & Imbir, 2019).

Moreover, social influence affects decision-making processes, creating a "rich get richer" dynamic, as observed by Pan, Hou, and Liu (2017) (Iyengar et al., 2011). This dynamic results in common items receiving more attention and value as individuals make choices influenced by social factors. Lwoga & Lwoga (2017) delve into the causes and mechanisms of social influence spread, discussing the concept of social contagion (Hsiao et al., 2020). In conclusion, social influence on consumer behavior is a complex phenomenon that involves adapting beliefs and behaviors to conform to social norms and group expectations. This influence pervades decision-making and preferences, shaping individuals' choices in response to societal pressures.

2.2 Behavioural Intention

Behavioral intention, defined as an individual's inclination to act or a consumer's readiness to adopt a new system, plays a crucial role in predicting customer behavior and assessing their willingness to use digital financial instruments like e-wallet applications (Daragmeh et al., 2021). Various factors influence people's willingness to utilize e-wallets, including perceived utility, simplicity, trustworthiness, and security (Daragmeh et al., 2021). Studies have shown that positive and negative emotions and ideas can impact human actions and decisions, including the intention to use e-wallet services (Daragmeh et al., 2021).

Research on e-wallet adoption among different demographics, such as Malaysian university students and millennials, has highlighted the importance of factors like perceived usefulness, ease of use, consumer trust, and perceived risk in influencing the intention to adopt e-wallets (Seng et al., 2023; , Harishanthan & Neruja, 2023). Additionally, the impact of external factors like the COVID-19 pandemic has been observed, where consumers who perceive online trust, security, ease of use, and usefulness are more likely to use e-wallets during such crises (Moreno et al., 2022).

Furthermore, the continuous intention to use e-wallets has been studied in various contexts, such as among young Malaysians and academics in Palestine, emphasizing the significance of elements like confirmation on perceived usefulness in driving post-adoption behavior (Daragmeh et al., 2022; , Napis & Daud, 2023). The adoption of e-wallets is also influenced by factors like perceived security, privacy, and savings, with habit and effort expectancy constructs showing varying impacts on intention to use e-wallets (Thaker et al., 2022). In conclusion, understanding the behavioral intentions of individuals towards e-wallet technology is essential for businesses and governments aiming to promote financial stability and modernize payment systems. Factors such as perceived utility, simplicity, trustworthiness, and security, along with external influences like the COVID-19 pandemic, play significant roles in shaping consumer intentions towards e-wallet adoption.

2.3 The Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) paradigm is a widely recognized model that has been empirically verified and is considered comprehensive in evaluating consumer uptake of technology (Azalan et al., 2022). This model focuses on individual users rather than companies, making it particularly suitable for analyzing research heavily influenced by human variables (Chawla & Joshi, 2019). The UTAUT model has been revised and adapted to identify critical factors that drive e-wallet usage in specific cultural contexts, such as the cashless culture in the Klang Valley (Azalan et al., 2022).

UTAUT has been used in various studies to assess technology adoption and user behavior, showing its versatility and applicability across different domains. For instance, it has been integrated with other theories like the Protection Motivation Theory (PMT) to explore factors influencing the adoption of Personal Health Records (Hsieh et al., 2016). Additionally, the UTAUT model has been extended to investigate the behavioral intention and usage of e-wallets by incorporating constructs such as mobile self-efficacy, perceived enjoyment, and satisfaction (Esawe, 2022). Moreover, the influence of the UTAUT model has been observed in educational settings, where it has been found to impact the use of Information and Communication Technology (ICT) by elementary school teachers (Ningsih et al., 2023). Furthermore, the UTAUT model has been applied to assess the acceptance of e-wallets during the COVID-19 pandemic, highlighting its relevance in understanding changing consumer behaviors in response to external factors (Moreno et al., 2022).

In conclusion, the Unified Theory of Acceptance and Use of Technology (UTAUT) is a robust model that offers a comprehensive framework for evaluating technology acceptance and usage behaviors across various contexts, including the adoption of e-wallets in different cultural settings.

3.0 METHODOLOGY

3.1 Figures and Tables

Figures and tables should be included inside the main text body. They should not have any cosmetic alterations, such as a shadow frame. The image or table is separated from the subsequent text by one blank line.

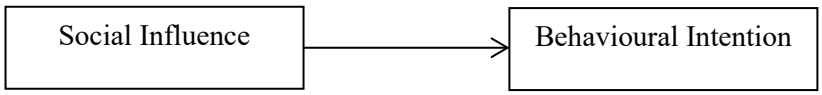

Figure 1

3.2 Operational Framework

A conceptual framework, according to Camp (2001), is a structure that the researcher feels best captures the natural course of the topic under investigation.A conceptual framework, according to Leihr and Smith (1999), "presents an integrated method for examining the topic under study from a statistical perspective" and "describes the relationships among the key concepts of a study."It is organized logically to aid in the creation of a picture or visual representation of how the topics in the research relate to one another (Grant and Osanloo, 2014).This diagram depicts the study's independent variable (IV) and dependent variable (DV).There are two variables in the study framework: independent variables and dependent variables.One of the independent components is social influence. The dependent variable is behavioral intention, which impacts e-wallet knowledge and adoption among Klang Valley mobile phone users.

3.3 Research Approach

Because the goal of this thesis is to explore consumer perceptions of product placement, it is relevant to analyze public views and acceptance of e-wallets by mobile phone users in the Klang Valley.necessity.A quantitative approach employing multiple choice questionnaires was utilized to collect data.Data collection for descriptive and explanatory purposes can increase the reliability and accuracy of study outcomes.A descriptive questionnaire investigates broad statistical findings concerning customer preferences across various product locations. Likert scale surveys will most likely probe client purchasing behavior rather than actual purchases.

3.4 Questionnaire Design

The research process includes a review of relevant literature, data collecting, data analysis, discussion, and conclusion. A Google Form questionnaire was issued to all community areas in the Klang Valley, including Ampang and Bandar Baru Sentul, to collect data for this study. A quantitative study was done to assess the impact of e-wallets on mobile phone users.The self-administered questionnaire was made available on the Internet in two languages: Malay and English (Appendix 2).Because all of the participants were Malay, the questionnaire was written in Malay. The English version is the translated version for this study.

3.5 Sampling Data Collection

The non-probability convenience sampling strategy was used in this thesis. It was one of the most effective methods for collecting data by randomly picking samples. However, because the samples are drawn at random, bias and other uncontrollable variables may arise. Saunders et al., 2009.Meanwhile, given this was a case study on product placement in Klang Valley, all samples had to be people who had previously used e-wallets. During the research period, which included a wide spectrum of public coverage, the assessment of variables impacting the adoption of mobile banking technology by the Malaysian community received the first audience rating. about the Klang Valley, and all participants in this study filled out the questionnaire. The Internet is the most efficient way to integrate many forms, online questionnaires, and links

delivered through various types of social media. Take a look at WhatsApp, Facebook, and Instagram. The data will be collected between October 18 and October 22, 2023.

3.6 Reliability and Validity

To ensure the data's validity and reliability, the questionnaire begins with an explanation of terminology to avoid misconceptions. Furthermore, as indicated in the surveys when they were delivered, the questionnaires were anonymous. The poll included 110 participants and obtained real responses. The SPSS technique was utilized in the thesis to assess the dependability of the results.

3.7 Analysis Method

IBM SPSS (Statistical Package for the Social Sciences) is a computer application that simplifies statistical data analysis by producing tabular reports, graphs, distribution and trend plots, descriptive statistics, and complicated statistical analysis. SPSS has various functionalities, and three techniques were employed in this thesis: descriptive statistics, reliability testing, and correlation. (n, d) Chandler Cronbach's alpha was used to assess the questionnaire's consistency, which was mostly demonstrated via Likert scale items."Cronbach's alpha is the most popular measure of internal consistency ("reliability")," according to Laerd Stats (2013). It is frequently used in questionnaires where numerous Likert items form a scale and researchers want to determine if the scale is dependable. Alpha is a number ranging from 0 to 1.

Findings and Discussion

Demographic Category	Frequency	Percentage
Gender		
• Male	34	30.9
• Female	76	69.1
Total	**110**	**100.00**
Age		
• Less than 20 years old	2	1.8
• 20-30 years old	86	78.2
• 30-40 years old	18	16.4
• 40-50 years old	2	1.8
• Above 50 years old	2	1.8
Total	**110**	**100.00**
Occupation		
• Government	6	5.5
• Non-Profit sector	2	1.8
• Student	34	30.9
• Private	47	42.7
• Others	21	19.1
Total	**110**	**100.00**

Level Of Education		
• Bachelor Degree	51	46.4
• Diploma	34	30.9
• SPM	17	15.5
• Others	8	7.3
Total	**110**	**100.00**
Race		
• Malay	107	97.3
• Chinese	1	9
• India	1	9
• Others	1	9
Total	**110**	**100.00**
Marital Status		
• Married	28	25.5
• Single	82	74.5
Total	**110**	**100.00**
Experienced		
• Yes	95	86.4
• No	15	13.6
Total	**110**	**100.00**
	Frequency	*Percentage*
Social Influence		
1.People who influence my behaviour think that I should use e-wallet.		
• Strongly Disagree	3	2.7
• Disagree	11	10
• Neutral	41	37.3
• Agree	40	35.4
• Strongly Agree	15	13.6
Total	**110**	**100.00**
2. People who are important to me think that I should use e-wallet.		
• Strongly Disagree	3	2.7
• Disagree	16	14.5
• Neutral	36	32.7
• Agree	44	40
• Strongly Agree	11	10
Total	**110**	**100.00**

3. The people whose opinions that I value think that I should use e-wallet.		
• Strongly Disagree	2	1.8
• Disagree	2	1.8
• Neutral	33	30
• Agree	53	48.2
• Strongly Agree	18	16.4
Total	**110**	**100.00**

Additionally, three questions were used to assess social impact The Cronbach's alpha coefficient for this set of questions is 0.828, which shows that it is good. Therefore, the coefficient given for the query is reliable

Table 2: Correlations

Correlations

		SocialInfluence	BehaviouralIntention
SocialInfluence	Pearson Correlation	1	.500**
	Sig. (2-tailed)		<.001
	N	110	110
BehaviouralIntention	Pearson Correlation	.500**	1
	Sig. (2-tailed)	<.001	
	N	110	110

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

With a correlation value of 0.500, the table shows a substantial positive relationship between social impact and behavioral intention.Both significant findings are 0.001, which is less than the 0.05 significance level. It shows a statistically significant relationship between social influence and behavioral intent.This sort of impact is known as local information, and it impacts behavior in a variety of ways, including how individuals make lifestyle choices and preferences, and when they are taught more about it, these decisions are thought to be more important than others (Lwoga & Lwoga, 2017). Furthermore, when numerous items compete for limited attention, social effect alters human selection behavior, resulting in the 'rich get richer' dynamics in which popular objects acquire more attention (Pan, Hou, & Liu 2017). It also refers to the extent to which an individual's decision and intention to use a certain technology is impacted by the opinions of their peers (Nur & Panggabean, 2021).Friends, family members, coworkers, bosses, or someone significant to them can be peers (Venkatesh et al., 2003).

4.0 CONCLUSION

The study aimed to investigate whether social influence affects the willingness of the Klang Valley community to adopt e-wallets. The findings reveal that social influence (SI) does indeed play a significant role in shaping the community's inclination towards e-wallet usage. This corroborates with the results of Slade et al. (2015), whose study highlighted the impact of social effects on public attitudes towards e-wallets. Conversely, Kwateng et al. (2019) reported minimal influence of social factors on a community's readiness to embrace new systems or technologies. However, in contrast, our study underscores the considerable influence of social factors, particularly social influence (SI), on the Klang Valley community's eagerness to embrace e-wallets.

This observation aligns with the principles outlined in the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh et al. (2003), which posits that social influence plays a pivotal role in shaping individuals' intentions to adopt new technologies. The endorsement and acceptance of e-wallets within the Klang Valley community can be attributed, in part, to social influences exerted by peers, family, and societal norms.

Understanding the impact of social influence on e-wallet adoption is crucial for policymakers and businesses aiming to promote the widespread use of digital payment systems. By recognizing the significance of social factors in shaping consumer behavior, stakeholders can tailor marketing strategies and interventions to leverage social networks and norms effectively. Additionally, future research could delve deeper into the mechanisms through which social influence operates in influencing e-wallet adoption, providing insights for refining strategies to encourage greater acceptance and utilization of these technologies within communities.

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