

# Consumer Acceptance of Mobile Payment Towards Food and Beverages Industry in Klang Valley: Literature Review

Nurul Fadhillah, Ahmad Fakhry<sup>1</sup>; Albattat, Ahmad<sup>1\*</sup>; Jacqueline, Tham<sup>1</sup>

<sup>1</sup>Graduate School of Management, Post Graduate Centre, Management and Science University, University Drive, Off Persiaran Olahraga, Section 13, 40100, Selangor, Malaysia  
Email address: dr.battat@msu.edu.my

**Abstract**— Mobile payments are becoming more popular around the world, but this is dependent on consumers' ability to adapt to new technology, as well as their changing and differing lifestyle adoptions and a variety of economic considerations. Despite the rapid rise of mobile payment, not everyone is willing to accept it due to the implications that they are not guaranteed of security and confidence, which is the main reason customers are unwilling to use mobile payment. The overarching goal of this research is to determine whether or not Klang Valley consumers accept mobile payments in the food and beverage industry. This conceptual paper addresses the connections between theories and previous studies addressing consumer acceptance of mobile payment. A desire to understand the drivers of mobile payments drives the food and beverage industry. The perceived utility of a system is determined by its perceived ease of use. The perceived utility of m-payment systems reflects consumer perception. Customers want simple, easy-to-use payment solutions precisely because perceived utility influences client acceptability at various stages. Younger generations spend more money on food and beverages. Taste and sight are important considerations when purchasing food and beverages. Food and beverage companies are experimenting with new social media engagement strategies. To improve service and stay current, owners or managers should begin implementing new Food and Beverage applications, such as online payment systems.

**Keywords**— Consumer Acceptance, Mobile Payment, Food and Beverages Industry, Klang Valley, Literature Review.

## I. INTRODUCTION

Efforts to determine whether consumers are willing to use "digital payments through a mobile device" (MPs) The term "mobile payment" refers to a technique of electronic payment that is used in conjunction with a mobile device. The aim to discover the important characteristics that cause individuals to utilise mobile payments inspires innovation in the food and beverage business. Other sensitive information such as credit card numbers, PIN codes, or passwords can be protected by encrypting them or by using a password. In Asia, mobile payments are already a common practise. Because of Malaysia's high rate of mobile phone use, mobile payment facilitates a move away from a cash-based culture. Using mobile phones to make and accept payments does not require any additional infrastructure, according to a study by Zhi Wei & Khaw Peng Tsu (2020). In the food and beverage industry, for example, QR codes are used. Because mobile payments allow users to move money or make payments at a lower cost, more convenient, and

faster, they may be an advantage to traditional banking (Blockchains, 2018). However, according to Jayaseelan (2017), the widespread use of mobile payment systems in Malaysia's daily life is a significant development that will help the country advance toward a cashless society.

There is a growing acceptance of mobile payments around the world, but it is dependent on the ability of consumers to adapt to new technology, as well as their changing and differing lifestyle adoptions and a variety of economic considerations. As of 2018, just 8% of Malaysians reported using mobile payment as their primary mode of payment, indicating that mobile payment is still relatively new in Malaysia. Due to the advantages it brings to both the food sector and its clients, mobile payment has begun to grow in the hospitality industry. Customers can pay quickly and conveniently by simply holding their phone up to the terminal and scanning a QR code, or by using one of the various available payment options (Esfahani & Bulent Ozturk, 2019). As a result of these findings, this study attempts to examine the factors that influence merchants' willingness to accept mobile payment methods. Consequently, as stated by Star Online in 2018, just a small percentage of Malaysian transactions were handled by mobile payment compared to the widely used and widely approved payment method of credit card or debit card (Ariffin & Lim, 2020). Even more so, Malaysia is expected to become a cashless transaction country by year 2022, since it is predicted that cashless transactions will grow in favour among young people, particularly those aged 15 to 35, in the future market (Ariffin & Lim, 2020). The Food and Beverage Industry can partner with mobile payment providers like e-wallets to provide consumers discounts, cash backs, gifts, or buy one get one promotion in order to enhance the use of Mobile Payment. Caroline (2021) explained this fact.

TAM and UTAUT, the two most commonly used adoption models, analyse individuals' intentions by examining their technological perceptions with the effect of their mental perceptions, as well.

Despite the rapid rise of mobile payment, not everyone is willing to accept mobile payments because of the implications that they are not guaranteed of the security and confidence, which is the major reason that customers are unwilling to use mobile payment (Goh, 2017). In the ease-of-use influence on intention to use mobile payment, Dwivedi, Rana, Janssen, et al.

(2017), Dwivedi, Rana, Jeyalaraj, et al. (2017), and Liébana-Cabanillas et al. (2020) clarify that there is some lack of effort for user acceptance of the proposed payment system in the ease-of-use influence on intention to use a mobile payment. Families and friends have a significant role in determining whether or not a business accepts mobile payments. TAM is the information systems theory used in this study to describe how users in the Food and Beverage Industry accept and comprehend mobile payment technologies. This can be predicted and explained by TAM, which can also be used to predict and explain consumer acceptance of the interaction with the information base in users, as well as the behaviour of end-users with wide differences in user populations. It is the overarching goal of this research to determine whether or not consumers in the Klang Valley accept mobile payments in the food and beverage industry.

## II. LITERATURE REVIEW

### *Technology Acceptance Model*

One of the most widely used models for understanding the e-commerce platform from the perspective of customers accepting applications is the Technology Acceptance Model (TAM). Research methodology for measuring technology adoption is the technology acceptance model (TAM). TAM would be the most appropriate model for this investigation. Perceived utility and perceived ease of use are the model's major determinants for new technology acceptance. This is because perceived usefulness is influenced by perceived simplicity of use, as it specifies that the variables are constant (Davis, 1989). Various studies employ TAM to analyse whether or not modern technology is well-accepted by its users (Wong, 2018).

### *Perceived Usefulness*

Individuals' job performance could be improved by using Wong's (2018) approach of perceived usefulness. Consumers' cognitive evaluations of the superiority of m-payment systems have been supported by recent studies. Due to its function in influencing customer acceptability at all stages, usefulness perceptions have the biggest impact on market growth. The Wu (2017) Customers want innovative payment solutions that are simple to use and do not require a lot of training; this is according to Aydin, (2016). Stalfors, Nykvist, (2011) examined whether or not customers thought mobile payment was useful, but they also asked if they thought it was useful and if they thought it was faster than the current payment methods already in use. Because people think it is more beneficial than the alternatives, it is a fantastic opportunity to test out the service and see if it meets their needs.

### *Perceived Ease of Use*

The perceived ease of use refers to an individual's perception that using a particular technology is simple or effortless (Bertagnolli, 2011). According to related theories and empirical investigations, the ease of use has an impact on users' acceptance, perceptions on a technical system's ease of use toward that system, and also their usage intentions for that system. For MP apps to be adopted, customers must find the

system to be useable in comparison to their present payment devices; otherwise, it may not be worth attempting and adopting a new payment system (Aydin, 2016). According to Isrososiawan (2019), the indicators for Perceived Ease of Use are straightforward and easy to comprehend. Perceived Simplicity of Use encompasses a variety of factors, including the ease with which a user can set up and use new software, as well as the ease with which they can become familiar with the user interface (Priyono, 2017). (Haomin 2020). If a person thinks that using a specific service would improve their performance, they have a high level of perceived usefulness (Redzuan, 2016).

### *Perceived Security*

Customers' perceptions of security are based on their opinion that mobile payment methods are safe. Consumers are reluctant to accept mobile payment because of their views of security against the danger connected with mobile transactions (Zhao, 2021). According to a previous researcher, there are many parties involved in mobile payments such as banks, telecom firms, and multiple merchants, which may lead to an increase in privacy and security concerns among the population. As a result, it has the potential to influence how consumers perceive risk and security while making mobile payments (Aydin, 2016). When it comes to utilising a mobile phone to make payments, customers are concerned about the security aspects, and this should have an impact on their willingness to utilise the service, according to what (Hauff, 2020) has to say. Previous research has shown that consumers' perceptions of security are critical in influencing whether they will use mobile payments (Zhao, 2021).

### *Perceived Trustworthiness*

Due to the high level of uncertainty and risk associated in online transactions of mobile payments, trust has been given enormous respect in the electronic market setting (Gao & Waechter, 2017). As a result of the increased risk and uncertainty that comes with using mobile payments. When it comes to adopting an m-payment service, dependability is much more vital than it was in the past. This means that when it comes to moving from one mobile payment platform to another, customers' trust in mobile payments is defined as the desire of users to execute financial transactions via a mobile network while also expecting that platform to fulfil its responsibilities. The ability to influence a consumer is to establish trust that can increase the consumer's acceptance of a purchase (Zainol, 2021) while (Hoque, 2018) declared that knowledge does foster trust and faith in the information source's material. e-commerce websites are heavily reliant on user evaluations, ratings, and other people's experiences, said (Patel, 2021). As a result, consumers' approval to purchase the aim that customers trust from information sources has a significant impact.

### *Social Influence*

Including family, friends and reference groups in an individual's belief system might influence their desire to be in a given location. There is no direct influence but there is also a social influence that has a good impact on the intention to use

mobile payment in the prior study, according to Yong (2018). As a result, the study's (Nguyen, 2016) goal is to discover what influences consumers' decision to use mobile payment. According to the findings, the following variables were taken into consideration: perceived trust, ease of use, enjoyment, usefulness, behavioural control, and social influence. According to the findings, there is a strong correlation between the intention to utilise mobile payments and one's own individual opinions, resources, and social factors. These social groups, according to Haderi (2015), suit the needs of people who frequently alter their beliefs and behaviours, which is why individuals have their own conceptions of the necessity of acting in specific ways. More than that, people might be influenced by their way of life to choose and make decisions that can be viewed as more useful in terms of how they were educated about the facts, where they chose to intend (Lwoga, 2017). The influence of social norms and social factors on consumer acceptance of mobile payment in TAM and UTAUT can be deduced from the effect of subjective norms and social factors.

**Mobile Payments**

Because it is such an easy-to-use technology for data exchange and can be integrated into a variety of features, mobile payment has become increasingly popular among consumers. According to Luna (2019), "mobile payment is a financial system of a private or business nature, in which an electronic mobile device is used to initiate, validate, and make a financial transaction." With mobile banking, banks can save money, attract new clients, and keep the ones they already have. With this channel, banks are able to market more network banking products and services, such as loans or credit cards, to their customers. Aside from operational efficiency and client choice, the mobile payment service provides a number of channels that can help reduce costs. Several studies have been conducted on the behaviour of mobile payment users, with an emphasis on initial acceptance and the majority of TAM applied to investigate the drivers of mobile payment acceptance.

**Consumer Acceptance**

According to recent research, there are a number of factors that may be important in influencing whether or not consumers accept mobile payment methods. Meanwhile, it is obvious that there is a research vacuum in regard to a lack of hypothesis-testing studies on mobile payment acceptance and in regard to emerging a mindful of the relative relevance and linkages of diverse acceptance. (Schierz, 2010). When it comes to predicting consumer intention to use mobile payment and their intent to advocate the technology, (Oliveira, 2016) found that the proposed model has strong explanatory power. Customers' adoption of mobile banking in Egypt has been studied using TAM and TRA (Mostafa, 2015). Throughout the study it has been confirmed that intention to utilise mobile banking is based on technology and trust attitudes.

**Food and Beverages Industry**

According to a study by (Noor, 2018), Malaysians, particularly the younger generation, are spending more money on food and beverage items, signalling the most rapid shift in

Malaysians' attitudes regarding food taste and preference. Therefore, the researchers explain the vibrant determinants as taste and sight are vital for food and beverage goods which might impact purchased decision from customers. Nowadays, Meals and beverage became an interesting choice of food throughout the society. F&B businesses are utilising social media to reach out to their clients in new and innovative ways (Perumal, 2017). Chi Minh City (2018) suggests that owners and managers of new food and beverage businesses implement online payment systems to streamline customer service and keep pace with the industry's rapid expansion. The food and beverage industry has a significant impact on the adoption of e-wallets, and restaurants can take advantage of this by partnering with e-wallet providers to promote their own sales while also publicising the existence of e-wallet providers. (Caroline, 2021). Even though e-wallet and other mobile payment methods are well-known for their speed and convenience, customers are more inclined to utilise them when purchasing fast food (Caroline, 2021).

**Theoretical Framework**

Consumer acceptability of a technology is utilised to evaluate from these theoretical framework. Technology acceptance model (TAM) are commonly utilised in theoretical model. The past studies throughout the 20 years these models are used as the theoretic basis of fundamentals system acceptance, while TAM model is based on the theory of reasoned action (TRA) (Ajzen & Fishbein, 1980) that aims to simplify behaviour and the intention of usage. Theory of Reasoned Action, Theory of Planned Behaviour, and the Unified Theory of Acceptance and Usage of Technology, to name a few, have all been established to serve as theoretical foundations, as has the Technology Acceptance Model (TAM). TAM could be a method to examine consumers' intentions towards adoption of mobile payment. In reality, TAM has been utilised to analyse user's behavioural intention, acceptance and adoption which indicates the most essential constructs of PEOU and PU.

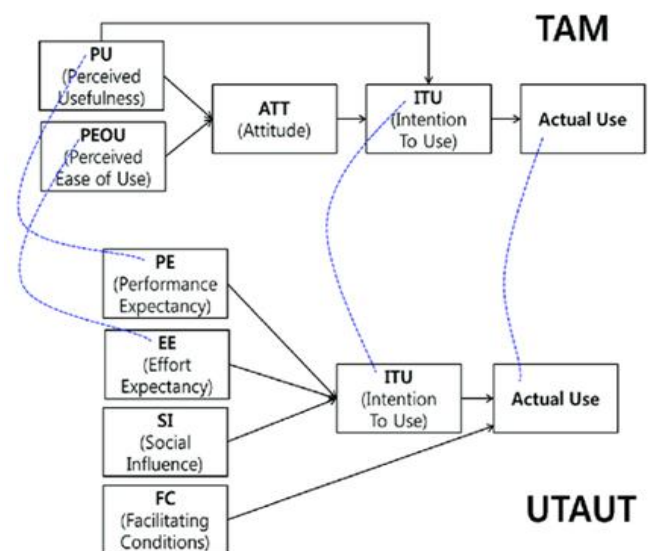


Fig. 1. TAM and UTAUT Theoretical Framework. Source: Davis (1989), Venkatesh (2003)

### III. METHODOLOGY

This research intends to fill the gap in the Study consumer acceptance of mobile payment towards food and beverages industry in Klang Valley. It is hoped that the findings of this research can help the food and beverages industry in Klang Valley to understand their consumer acceptance of mobile payment. The scope of this research is limited to and focused on the theoretical review of literature. This conceptual paper addresses the linkages between theories and previous studies addressing the conceptualization of consumer acceptance of mobile payment.

### IV. DISCUSSION

In order to comprehend the e-commerce platform from customers' perspective, the Technology Acceptance Model (TAM) has become extremely popular. TAM is the most appropriate model to utilise in this investigation, according to Kusumah (2018). A perceived utility and simplicity of use are two key factors of recent technology acceptability. Its perceived utility is determined by the system's perceived simplicity of use (Davis, 1989). Various studies employ TAM to assess users' adoption of modern tech (Wong, 2018). As stated by Wong (2018), this system would improve job performance. Research shows perceived utility reflects consumers' cognitive assessment of m-payment systems. In this way, perceived utility influences market expansion by influencing client acceptability at various phases. Wu (2017). Customers want new payment solutions to be simple and easy to use, according to Aydin, (2016). For example, Stalfors and Nykvist (2011) asked consumers if they thought mobile payments were beneficial and faster than other payment methods. A good situation for trying out or using the offered service is indicated by the perceived benefits.

In other words, the perceived ease of use refers to how easy it is to utilise a system (Bertagnolli, 2011). Usability affects consumers' adoption of a technical system, as postulated in related theories, and supported by empirical studies. In order to adopt a new payment system, people must find it easier to use than their present payment gadgets (Aydin, 2016). It is easy to understand, according to Isrososiawan (2019). When comparing cash payment systems to third party e-payment systems (Priyono, 2017), perceived ease of use has dimensions such as installation and learning (Priyono, 2017). (Haomin 2020). Individuals who believe that adopting a particular service will improve their performance are characterised as perceived usefulness (Redzuan, 2016). Securing mobile payments is perceived as secure by consumers. Consumers who refuse to accept mobile payments cite their concerns about security and the accompanying risk (Zhao, 2021). A variety of parties are engaged in mobile payments, such as banks and telecom firms. This raise worries about privacy and security. The effect of risk perceptions and security concerns in mobile payments (Aydin, 2016). Consumers are concerned about safety and security when using a mobile phone as a stage, which (Hauff, 2020) describes as a cause (Hauff, 2020). Consumers' willingness to accept mobile payments is determined by perceived security, according to previous research (Zhao, 2021)

Due to the high level of uncertainty and risk associated in online transactions and mobile payments, trust has gained tremendous favour in the electronic market (Gao & Waechter, 2017). This is because there is a greater risk and unpredictability in mobile payments. Some researchers believe that credibility is more significant than convenience in determining m-payment intentions. With respect to mobile payment transition, trust in mobile payment is defined as the desire to perform payments over a mobile network and expect the payment platform to fulfil its responsibilities. When it comes to influencing consumers, (Zainol, 2021) stated that building trust is the best way to increase their willingness to buy. According to some, society heavily relies on e-commerce web site evaluations, reviews, and user experiences (Patel, 2021). In this way, consumers are influenced by the information sources they trust. Intention to be in a given group is influenced by the beliefs of the users, including family, friends, and reference groups According to Yong (2018), while there is no direct influence, there is a social influence that has a beneficial impact on the intention to use mobile payment. (Nguyen, 2016) set out to investigate the elements that influence consumer propensity to use mobile payments. The study's criteria are perceived trust, ease of use, enjoyment, utility, behavioural control, and social impact. That personal attitudes, resources, and social influences are significantly associated with intention to use mobile payments. People's conceptions of requirement to be in specific ways are explained by Haderi (2015). Determining how people learn, choose, and make decisions can also influence their lifestyle (Lwoga, 2017). Consent to use mobile payment in TAM and UTAUT is influenced by subjective norms and social variables.

It is straightforward to use and can be implemented in numerous aspects, according to Luna (2019). M-banking provides extra benefits to the financial industry, such as cost reductions, new customer acquisition, and customer retention. This channel allows the bank to cross-sell and upsell other network banking goods like loans and credit cards. It also has multiple channels, which can increase operational efficiency, customer preference and cost effectiveness. One study utilised TAM to investigate initial acceptability determinants for mobile payments. According to recent research, there are several factors that influence consumer approval. Determining the relative importance and linkages of various acceptance is a research gap. Schierz (2010). These findings (Oliveira, 2016) support the proposed model's explanatory ability in predicting consumer adoption of mobile payments and their intent to refer the technology to friends and family. A TAM and TRA study (Mostafa, 2015) examined Egypt's customer acceptability of mobile banking. An interest in mobile banking is driven by technology and trust.

Malaysians, especially younger generations, tend to spend more on food and beverage products, according to a 2018 report. Taste and sight are crucial for food and beverage goods and can affect customers' purchasing decisions. Now a days, food and drink has become a popular meal choice. Thus, the F&B industry is exploring new ways to engage clients via social media (Perumal, 2017). In order to improve service and keep up with current business trends, owners or managers should

start implementing new Food and Beverage applications, such as online payment systems (Chi Minh City, 2018). Also, restaurants may see this as an opportunity to promote their own products while boosting the e-wallet providers' existence, which is beneficial to both parties.

### V. CONCLUSION

Consumers' willingness to use mobile payments research (MPs). Mobile payment is a type of electronic payment transaction. The food and beverage industry are motivated by a desire to understand the drivers of mobile payments. The system's perceived ease of use determines its perceived utility. Consumers' perception of m-payment systems is reflected in perceived utility. Precisely because perceived utility influences client acceptability at various stages, Customers want simple, easy-to-use payment solutions. Younger generations spend more on food and drink. Taste and sight are crucial factors in food and beverage purchases. The food and beverage industry are exploring new social media engagement strategies. Owners or managers should start implementing new Food and Beverage applications, such as online payment systems, to improve service and stay current.

### REFERENCES

- [1]. Alhaderi, S., & Ahmed, F. (2015). The Effect of Social Characteristic; In The Acceptance And Continue Usage For Information Technology In The Public Sector. *International Journal Of Business And Social Science*, 6(7), 186-192.
- [2]. Aydin, G. (2016). Adoption of mobile payment systems: a study on mobile wallets. *Pressacademia*, 5(1), 73-73. <https://doi.org/10.17261/pressacademia.2016116555>
- [3]. Bertagnolli, C. (2011). Delle vicende dell'agricoltura in Italia; studio e note di C. Bertagnolli. *Delle Vicende Dell'agricoltura in Italia; Studio e Note Di C. Bertagnolli.*, 13(3), 319-340. <https://doi.org/10.5962/bhl.title.33621>
- [4]. Caroline, S. (2021). Differences Of Individual Demographic Characteristics Towards E-Wallet Payment In Restaurants. *XII(2)*, 94-102.
- [5]. Che Hamid, H. E., MSAad, N. J. A., Mat Razali, N. A., Khairuddin, M. A., Ismail, M. N., Ramli, S., ... & Shah, P. N. N. A. (2019, November). Disaster management support model for Malaysia. In *International Visual Informatics Conference* (pp. 570-581). Springer, Cham.
- [6]. Chi Minh City, H. (2018). *Proceedings of the Global Conference on Business, Hospitality, and Tourism Research: Volume 1*. 1. <https://doi.org/10.5038/2641-5046-v1>
- [7]. Chuah, S., Cao Stella, S., Guo Trey, J., & Lian Ivey, Z. (n.d.). Consumers' Adoption of Mobile Payment: Comparison between China and Malaysia. In *Advances in Business Research International Journal*.
- [8]. Creswell John W. (2014). *Research Design*. 136-153.
- [9]. Dalilah, Md Salleh; Albattat, Ahmad; Nur Hafify Shazwani, Rosli; Theana, Nesamani; Wan Hamisah, Wan Hassan (2020) The Preferences of Potential Tourists in Utilizing Travel Agencies and Travel Application. *International Journal of Scientific & Technology Research*, 9(3). March 2020 Edition. ISSN 2277-8616.
- [10]. de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146(October 2017), 931-944. <https://doi.org/10.1016/j.techfore.2018.09.018>
- [11]. Elmansori, M. M., & Ishak, Z. (2021). Factors influencing e-government services adoption in Libya: an empirical study. *Electronic Government, an International Journal*, 17(4), 494-511.
- [12]. Eshfahani, S. S., & Bulent Ozturk, A. (2019). The influence of individual differences on NFC-based mobile payment adoption in the restaurant industry. *Journal of Hospitality and Tourism Technology*, 10(2), 219-232. <https://doi.org/10.1108/JHTT-01-2018-0009>
- [13]. Gao, L., & Waechter, K. A. (2017). Examining the role of initial trust in user adoption of mobile payment services: an empirical investigation. *Information Systems Frontiers*, 19(3), 525-548. <https://doi.org/10.1007/s10796-015-9611-0>
- [14]. Haomin, W., Supervisor, L., & Sallis, J. (n.d.). Factors Influencing Usage of Third Party Mobile Payment Services in China: An Empirical Study.
- [15]. Hauff, J. (n.d.). Consumer Acceptance Of Mobile Payment Services An Empirical Study Of Factors Explaining Swedish Consumers Intention To Use Mobile Payment Services.
- [16]. Hoque, M. Z. (2018). What Determines the Purchase Intention of Liquid Milk during a Food Security Crisis? The Role of Perceived Trust , Knowledge , and Risk. 1-22. <https://doi.org/10.3390/su10103722>
- [17]. Isrososiawan, S., Hurriyati, R., & Dirgantari, P. D. (2019). User Mobile Payment Behavior Using Technology Acceptance Model (TAM): Study of "Dana" E-Wallet Users. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(2), 181. <https://doi.org/10.24252/minds.v6i2.11274>
- [18]. Jayawardena, C. D. W., Ahmad, A., & Jaharadak, A. A. (2020). Synthesis of digital transformation beyond technology perspective: digital strategy, leadership & culture. *Journal of critical reviews*, 7(10), 349-357.
- [19]. Jayawardena, C., Ahmad, A., & Jaharadak, A. A. (2020). The Leadership and Technology Acceptance perspective of Digital Transformation in Sri Lankan Hotels: A pilot study. *Solid State Technology*, 63(2s).
- [20]. Koenig-Lewis, N., Marquet, M., Palmer, A., & Zhao, A. L. (2015). Enjoyment and social influence: predicting mobile payment adoption. *Service Industries Journal*, 35(10), 537-554. <https://doi.org/10.1080/02642069.2015.1043278>
- [21]. Kusumah, E. P. (2018). Technology Acceptance Model (TAM) of Statistical Package for the Social Sciences (SPSS) Applications. *Integrated Journal of Business and Economics*, 2(1), 1. <https://doi.org/10.33019/ijbe.v2i1.47>
- [22]. Mei, Y. C. (n.d.). Factors Influencing Consumers ' Perceived Usefulness of M-Wallet in Klang Valley , Malaysia. 8(4), 1-23.
- [23]. Mostafa, R. (2015). Investigating the Role of Trust in Mobile Banking Acceptance. In *Ideas in Marketing: Finding the New and Polishing the Old* (pp. 834-842). Springer International Publishing. [https://doi.org/10.1007/978-3-319-10951-0\\_305](https://doi.org/10.1007/978-3-319-10951-0_305)
- [24]. Nguyen, T. N., Cao, T. K., Dang, P. L., & Nguyen, H. A. (2016). Predicting Consumer Intention to Use Mobile Payment Services: Empirical Evidence from Vietnam. *International Journal of Marketing Studies*, 8(1), 117. <https://doi.org/10.5539/ijms.v8n1p117>
- [25]. Noor, Y. M., Hong, L. M., Nasharuddin, F. M., Hong, K. M., & Aziz, N. (2018). The Factor Influencing Customer Preference Towards International Food and Beverage Franchise in Malaysia. *International Journal of Accounting, Finance and Business*, 3(2012), 25-33.
- [26]. Nurul Farah Izzah Zailani; Albattat, Ahmad; Amirul Hakeem Sulaiman; Indah Adriana Abu Nazari; Nik Faisal Nik Nasirman (2020) Factors influencing consumer perception on ride-sharing application services: a case study of grab car. *Psychology and Education*, Vol.57, Iss.9, Pp: 2490-2495
- [27]. Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61(2016), 404-414. <https://doi.org/10.1016/j.chb.2016.03.030>
- [28]. Patel, K. (2021). Does Consumer Use Online Payment? January. <https://doi.org/10.34218/IJM.12.1.2021.035>
- [29]. Penial, binu b. (2016). *Research Design*. August 2015.
- [30]. Perumal, I., Devi Krisnan, U., & Abdul Halim, N. S. B. (2017). Social Media in Food and Beverages Industry: Case of Klang Valley, Malaysia. *International Journal of Business and Management*, 12(6), 121. <https://doi.org/10.5539/ijbm.v12n6p121>
- [31]. Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). *Asia-Pacific Journal of Business* (Vol. 5, Issue 2). <https://doi.org/http://dx.doi.org/10.1108/APJBA-10-2014-0119>
- [32]. Priyono, A. (2017). Analisis pengaruh trust dan risk dalam penerimaan teknologi dompet elektronik Go-Pay. *Jurnal Siasat Bisnis*, 21(1), 88-106. <https://doi.org/10.20885/jsb.vol21.iss1.art6>
- [33]. Raj, S. (2019). Impact of mobile wallets on cashless transaction Empirical Analysis of Demographic Factors Affecting Intention to use Mobile Wallet View project Effect Of Social Influence On Intention To Use Mobile Wallet With The Mediating Effect Of Promotional Benefits View project. In *International Journal of Recent Technology and Engineering* (Issue 7). <https://www.researchgate.net/publication/339253038>

- [34]. S. S. A. Narayanasamy, A. I. Hajamydeen and Z. Ishak, "Theoretical Framework of Digital Marketing and the Future Availability in Malaysia," 2019 IEEE 9th International Conference on System Engineering and Technology (ICSET), 2019, pp. 277-280, doi: 10.1109/ICSEngT.2019.8906342.
- [35]. Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209–216. <https://doi.org/10.1016/j.elerap.2009.07.005>
- [36]. Sutton, J., & Austin, Z. (2015). *Qualitative Strategy. Research Primer*, 68(3), 226–231. <https://doi.org/10.4212/cjhp.v68i3.1456>
- [37]. Teng, P. K., Ling, T. J., & Seng, K. W. K. (2018). Understanding customer intention to use mobile payment services in Nanjing, China. *International Journal of Community Development & Management Studies*, 2, 49–60. <https://www.informingscience.org/Articles/v2p049-060Teng4446.pdf>
- [38]. U. N. Ahmad Razimi, M. Z. Tazul Ayrizan and Z. Ishak, "Online Social Media Platform for Marketing Generator," 2021 IEEE 11th IEEE Symposium on Computer Applications & Industrial Electronics (ISCAIE), 2021, pp. 146-150, doi: 10.1109/ISCAIE51753.2021.9431800.
- [39]. Ur Rehman, Z., & Ali Shaikh, F. (2020). Critical Factors Influencing the Behavioral Intention of Consumers towards Mobile Banking in Malaysia. In *Technology & Applied Science Research* (Vol. 10, Issue 1). <https://www.researchgate.net/publication/342378503>
- [40]. Wong, A. (2018). A Study of Consumer Acceptance of Mobile Payment Services in Hong Kong. *Journal of Economics, Management and Trade*, 21(3), 1–14. <https://doi.org/10.9734/jemt/2018/39472>