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網路支付知覺有用、知覺易、態度、主觀規範、與知覺

風險對使用意願影響之研究—以柬埔寨為例

The Study of the Influence of Perceived-Usefulness,  
Perceived Ease of Use, Attitude, e-WOM, Subjective Norm  
and Perceived Risk on Behavioral Intention of E-payment--  
Evidence from Cambodia

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## Letter of Recommendation for ABT Masters

Cheam Sokleat, a student of NHU Master Program for Business Administration for 2 years, has completed all of the courses and theses required for graduation.

1. In terms of studies, Cheam Sokleat has acquired 36 credits, passed all of the obligatory subjects such as Strategic management, Business research method, Operation management, Management science etc. (Please refer to transcript.)
2. In terms of theses, Cheam Sokleat has completed the following:
  - i. Master thesis : The Study of the Influence of Perceived-Usefulness, Perceived Ease of Use, Attitude, e-WOM, Subjective Norm and Perceived Risk on Behavioral Intention of E-payment-Evidence from Cambodia
  - ii. Conference: The Study of the Influence of Perceived-Usefulness, Perceived Ease of Use, Attitude on Behavioral Intention of E-payment-Evidence from Cambodia.

I believe that Cheam Sokleat has already received full formative education of NHU Master Program for Business Management and is qualified to apply for Master's Degree Examination. Therefore, I hereby recommend his/her preliminary paper, The Study of the Influence of Perceived-Usefulness, Perceived Ease of Use, Attitude, e-WOM, Subjective Norm and Perceived Risk on Behavioral Intention of E-payment-Evidence from Cambodia, for the oral defense.

Academic Advisor: 

Date: 10/12/12

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Cheam Sokleat  
20<sup>th</sup> November, 2019

南華大學管理學院企業管理學系管理科學碩士班

108 學年度第 2 學期碩士論文摘要

論文題目：網路支付知覺有用、知覺易、態度、主觀規範、與知覺風險對使用意願影響之研究－以柬埔寨為例

研究生：陳頌彥

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論文摘要內容

這項研究旨在研究相關研究結構之間的相互關係，並強調於可能促進或抑制消費者使用電子支付的意圖的障礙。本研究的主要目的是藉由知覺有用性，知覺易用性和態度，電子口碑（eWOM）和計劃行為理論的科技接受模型（TAM），找出使用電子支付的行為意圖。以主觀規範和知覺風險為調節效果。由 350 名在柬埔寨從事私營和公共部門工作的員工為研究樣本。研究發現，知覺的有用性，知覺的易用性對行為意圖產生積極影響，而行為意圖具有中介效果。研究的結果可以為柬埔寨用戶採用電子支付提供新的視角。

關鍵詞：知覺有用性、知覺易用性、態度、電子口碑(eWOM)、主觀規範、知覺風險、行為意圖

Title of Thesis: The Study of the Influence of Perceived-Usefulness, Perceived Ease of Use, Attitude, e-WOM, Subjective Norm and Perceived Risk on Behavioral Intention of E-payment-Evidence from Cambodia

Department: Master Program in Management Sciences, Department of Business Administration, Nanhua University

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Advisor: Hsin-Kuang Chi, Ph.D.

## Abstract

This study aimed to examine the interrelationship among relevant research constructs and focus on the barriers that may promote or inhibit consumer's intention in using e-payment. The main point in this study is to find out behavioral intention in using e-payment by identifying Technology Adoption Model (TAM) with perceived usefulness, perceived ease of use, and attitude, eWOM, and Theory of Plan Behavior (TPB) with subjective norm and perceived risk as the moderation effect. The research sample formed by 350 who get employed both private and public sectors in Cambodia. The data was provided by a questionnaire which that organized base on the research questions. The finding showed that perceived usefulness, perceived ease of use has a positive influence on behavioral intention, which was mediated by attitude. This result of this research may provide a new perspective on how e-payment being adopted on Cambodian users.

**Keywords: Perceived usefulness, perceived ease of use, attitude, eWOM, subjective norm, perceived risk, behavioral intention**

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# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Research Background and Research Motivation**

Due to the advancement of information technology, service automation becomes one of the most important trends in various kind of industries in Cambodia. E-payment is part of the major elements of e-commerce, which help to build up people effectiveness and smarten intention to use of e-commerce in the technology generation. E-payment is kind of system that has grown more and faster over the last period of ten years of internet shopping. In addition, the development of technology giving the world more advances, as such the rise of processing devices and e-payment systems. Furthermore, online payment will provide more secure transactions, increase, improve, and decrease the percentage of check and cash transactions as well. Now a day technology has applied in many several of fields, which attract the attention of researchers and scholars to do their researches that elated to technology. Because it brings many benefits as well as uses a critical role in business and contributing to society. This new trend causes the user to satisfy using e-payment because it is very convenient (For example: User can save the times, reduce transaction costs on transferring money, payment, shopping as well as manage their financial account). The electronic payment is kind of method for paying for goods and services or making money transactions from one side to other of over the counter without using cashes, and the processing of technology with a high speed that lead people intention to use it. Furthermore, the system of e-payment is created with the innovation and creatively that allowing consumers to use this software directly on their smart phone or computers. Because the lake of

consumers using e-payment, so the current study trying to find out the factors that effect on people behavior to use e-payment shopping in Cambodia.

Regarding to extant studies, the technology has become an important topic for researchers to find out personal behavior in order to understand their purposes related to satisfaction, intention of consumer by apply several theories to identify the individual adoption behavior of consumer acceptance technology. According to technology adoption, TAM model was originally implied by Davis (1989) taking perceived ease of use and perceived usefulness as two factors to identify the attitude of user toward technology. Technology Acceptance Model (TAM) will combine with Theory of Planned Behavior (TPB) which is a part of Theory Reason Action (TRA) that initially implied by Ajzen and Fishbein, (1980) to examine on human behavior intention. Thus, this research will integrate TAM and TPB to find out the interrelationship between these theories in order to measures user behavioral intention, and item influences on e-payment adoption will become more strongly indicated the conception of consumers to adopt the modern technology system.

Moreover, some researches about e-commerce have indicated that some elements case a low rate of adopting e-payment system that can attacked many people intention to use such of convenience technology. During the time of growing the technology, the subjective norm and perceived risk have served as the promoting or inhibit factor for users to study over e-payment context. As the developer and payment providers trying to offer a reliable transactions by anti-fraud tools and provides more highly effective security of payment. In this study, subjective norm (SN) and perceived risk (PR) has been illustrated as an important factors that significantly effect on consumer behavioral intention to adopt a new technology system in e-payment context. Thus, perceived risk (PR) including financial risk (FR) and privacy risk (PVR) can interfere user



willingness to perform system (Wang et al., 2012 & Yang et al., 2015). Subjective norm can be positive or negative affect on the user intention to use over e-payment (Wan, Shen & Choi, 2017). On the other hand, the electronic payment also removed the risks of security that happen with pick up money. Habitually, people have a tendency to get more information before they deciding to adopt e-payment, and they mainly perform their research influence by surrounded people or asking information from others to make a right decision. Electronic payment (e-payment) have changed to help e-commerce transactions between customer and seller (Junadi & Sfenrianto, 2015). Beneficially, electronic payment is kind of technology system is made to assist the adoption for online transactions of e-payments. So, after online shopping growing popularity, e-payment systems became an important for online shopper to make their shopping more easily than before.

Nowadays, many people have interested and try to have an experiences with this convenience technology. The latest technology invention of this trends is bring a new experience of lifestyle for both youth and middle age in Cambodia. Hence, the user more prefer to use browsing or surfing the internet everywhere and every time with their smartphone while others enjoy working by using their electronic devices to achieve their work implementation. Furthermore, the electronic payment system represent an important role of economy as this is the facilitate channel for the flow of financial resources. The electronic payment is factor that build up with a convenient system if it measured with traditional transaction process such as using a real cash or check. Therefore, online shopper able to pays for goods or services through internet and they don't need to waste their time in a line or waiting for their turn to transaction at any times anywhere, from any parts of the world. So they can access the funds they need to shop nor do they have to wait for a check to clear

the bank. The number of people making cash payments is decreasing after online paying and shopping become broad. Base on the meaning mentioned above, the e-payment starts to be a hot topic and trend in Cambodia. In addition, there are many studies have focused on the interrelationship among perceived usefulness, perceived ease of use, attitude, electronic word of mouth (eWOM), subjective norm, perceived risk and behavioral intention to adopt e-payment. In doing so, this study is focused on how moderator effect on the relationship of some other variables has been a good way to conduct a research. Therefore, expanding the e-payment topic will be good for other researcher as the base article to discover the e-payment intention trend in Cambodia. Thus, current study will contribute to those user who want to use e-payment and consider which factors of TAM and TPB can motivate people to have a strong commitment to adopt e-payment.

## **1.2 Research Objective**

Based on the above research background and research motivations, this study aims to collect data from universities student and those who employed in both private and public sectors in Cambodia. The seven objectives of this study are as follows:

- (1) To discover the demographic characteristics such as: age, gender, education level, income level, the frequency of using the internet.
- (2) To examine the relationship between the seven constructs: perceived usefulness, perceived ease of use, attitude, subjective norm, perceived risk and behavioral intention.
- (3) To investigate the mediation effect of attitude and perceived usefulness in the relationship with behavioral intention.

- (4) To investigate the mediation effect of attitude and perceived ease of use in relationship with behavior intention.
- (5) To explore the mediation effect of eWOM and attitude are in relationship with its behavioral intention.
- (6) To discuss the moderation effect of subjective norm and eWOM in relationship with behavioral intention.
- (7) To explain the moderation effect of perceived risk and attitude in relationship with behavioral intention.

### **1.3 The Procedure and Research Structure**

Firstly, this research stated the research background, objective, motivation and procedure for conducting this study. Second, the literature review will be defined each theory like Technology Adoption Model (TAM) and Plan Behavior Theory (TPB). Beside those theories, it also defined the definition of other variables, as such perceived usefulness, and perceived ease of use, attitude, eWOM, subjective norm, perceived risk and behavioral intention. Thirdly, the study also discuss framework and hypotheses with interrelationships between each construct is going to test. Then, the questionnaire and data sample will design, focused on the employed people. After that, data analysis and test has conduct. Next, the discussion about these seven variables had been shown based on the result. Lastly, the conclusions and implication are going to illustrate according to the result of this thesis. The respondents are currently employed people who are working in Cambodia. The tools and methodologies used to analyze data and hypotheses will be in the following:

- Quantitative Survey
- Data Analysis SPSS 21

- The Analysis of Descriptive Statistic
- Factor analysis and Reliability
- The Sample of Independent T-test
- The Analysis of One-way ANOVA
- The Analysis of Simple Linear Regression
- The Analysis Multiple Regression
- The Analysis of Hierarchical Regression

The content of this research divided into five chapters, which are describing as below:

Chapter 1 stated the research background, research objective, procedure and construct. Chapter 2 stated the theoretical background, term & definition of each construct and component that will use in the study and research hypothesis. Chapter 3 showed the research framework, instrument, questionnaire item of each construct, translation procedure, and methodology that will apply to analyze the data. Chapter 4 showed the result of data that found out after running the data and it also using the table of the result with the explanation of each finding. Those tables were related to the table of the Factor analysis, Reliability test, ANOVA and Independent T-test and Partial linear square regression. Furthermore, it showed each interrelationship of each hypothesis. Chapter 5 would summary all the result into the context that the study want to find out. Then, it also did the discussion and implication for future research (See Figure 1.1).

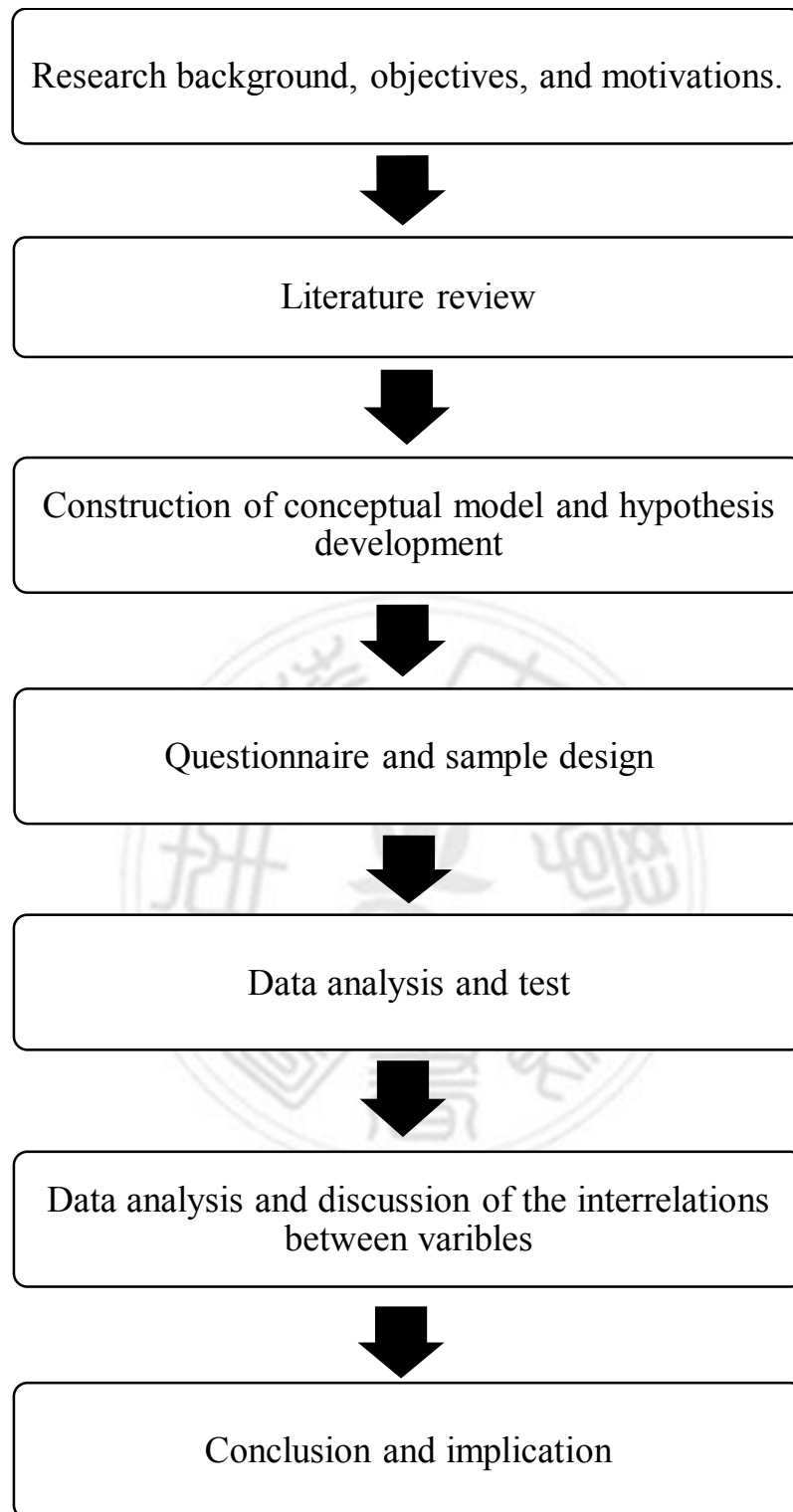


Figure 1.1 Research Process.

Source: Original Study

# **CHAPTER TWO**

## **LITERATURE REVIEW**

### **2.1 Theoretical Background**

#### **2.1.1 The Technology Acceptance Model (TAM)**

Davis et al. (1989) implied that the Technology Acceptance Model (TAM) is changed from the Theory of Reasoned Action (TRA) and it used to indicate the consumer computer acceptance, which is the model that examined by the intention and the effect of attitude, perceived usefulness, perceived ease of use toward the intention to use a new system. A related study by Lee, Kozar, and Larsen (2003), TAM model is the model that most effectively and broadly applied to show the private adoption and use of information systems. Past study, TAM model has become as an influentially model by Yousafzai, Foxall, and Pallister (2007). An empirical research, have applied TAM as a powerful model for comprehension the individual using the new technology system in a several kinds of situations such as mobile application payment (Kim et al., 2010) banking technology (Adamson & Shine, 2003; Chau and Lai, 2003; Suh & Han, 2002), mobile internet (Alalwan et al., 2018), e-commerce (Bruner & Kumar, 2005), email (Huang, Lu, & Wong, 2003), online games (Hsu & Lu, 2004), studying online (Liu, Chen, Sun, Wible & Kuo, 2010). TAM model is the kind of model that determine the consumer's behavior to measure how they prefer and decide to adopt the new technology system. According to this model, perceived usefulness, perceived ease of use, and attitude are the most predictable variables to indicate the intention of using the new technology (Fathema, Shannon & Ross, 2015; Park & Kim, 2014; Rauniar, Rawski, Yang & Johnson, 2014; Fazil, Rupert & Ejaz, 2016). The current study will discuss the perceived usefulness, perceived ease of use and attitude to understand the

behavior of consumer's intention and determine how they perceived when they adopt the e-payment in this research.

### **2.1.2 Theory of planned behavior (TPB)**

TPB (Theory of Plan Behavior) model is initially implied by Ajzen (1985). TPB is a part of the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). Therefore, Fishbein & Ajzen (1975) suggested that Theory of Reasoned Action (TRA; the original to the TPB) to explain the process of internal cognitive processes can lead to action. According to Sussman and Gifford (2018) determined the Theory of Planned Behavior (TPB) that the very often cited explanation of human behavior. TPB is the kinds of model that the attitude, subjective norm, and perceived behavioral control are the predictable factors to determine the individual intention to perform the behavior. Many extant studies, TPB has applied to various kinds of theoretical background (Conner et al., 2002; Payne et al., 2005), food choice (Sparks et al., 1992), dietary behavior (Baker et al., 2003), customers' complaints of restaurants (Cheng et al., 2005), and choices for food-away-from home (Bhuyan, 2010). Thus, this study takes on the attitude and subjective norm to predict the user behavioral intention to discover the e-payment.

## **2.2 Term and Definition**

### **2.2.1 Perceived-Usefulness (PU)**

According to Davis (1989) determined perceived usefulness as the level of personal trust that using a specific system may increase work performance. In other words, perceived usefulness showed as an action of using a new system which is the user think that it would be useful to them, and the variable can be

analyze with the measure of effective and faster work, and the productivity increase (Riskinanto, Kelana & Hilmawan, 2017). The previous research, indicated that people who believe the usefulness of using e-payment will help them to be easier to purchase the thing more quickly (Fathema, 2013).

Another researcher, define perceived usefulness as the level of personal thinking that using e-payment would be improve paying performance (Suki, 2011). It would connect to performance that user could achieve after they use the new technology. Previous studied by Burke (1997), and Peterson et al. (1997) they defined perceived usefulness as the principle necessary for technology adoption that is based on strong belief how new technology would make their lives better and simplify. According to Susanto and Aljoza (2015) found that perceived usefulness manage the beliefs of user that apply the new technology system may enhance work effectiveness, help to get raise, improve productivity, enhance work implementation. Kim, Mirusmonov, and Lee (2010) also found that perceived usefulness is indicated as the level of a personal perception about adopting new technology may boost assist them to obtain benefit in work performance. This research define perceived usefulness as the thinking of individual that it can enhance their productivity and effectiveness, the user can improve themselves in their daily life.

### **2.2.2 Perceived Ease of Use (PEOU)**

Perceived ease of use explained by Davis (1989) refers to the level of an individual perception about apply the specific system is openhanded of effort. Riskinanto, Kelana, and Hilmawan (2017) has been found perceived ease of use is an action that the consumer will realize a new technology is openhanded from mistake. Another research, define perceived ease of use is the widen user practice internet service is realized as easier or uncomplicated (Suki, 2011). In



the previous studies, perceived ease of use defined as the perception that apply a new system would be openhanded and easy (Tella & Olasina, 2014).

Xia et al. (2018); Rauniar et al. (2014); Lin et al. (2011) explained perceived ease of use will deliver the personal to free and easy of using a new technology. Another researcher, Kim et al. (2010) also defined perceived ease of use as the level of easy and connect with the practice of the system that people have confidence in adopting the system is openhanded of difficulty. (Legris et al., 2003; Venkatesh & Davis, 2000; Wang & Li, 2011) Many extended studies agree that a new system of technology is perceived as more convenient of using it. In this study has been point out perceived ease of use is the way of user think that using the new system technology is eased and convenient.

### **2.2.3 Attitude (ATT)**

Attitude has been an important subject of the studies to determine or explain the differentiation behaviors of consumers (Casalo et al., 2011). Attitude has given the definition as the tangible habit that is showed by examine an important individual with some levels of like or dislike. According to the Theory of Plan Behavior (TPB) by Ajzen (1991) attitudes refer to as the level of an individual preferable or un-preferable examine or assessment of the behavior. Fathema et al. (2015) has pointed out attitude as the part that can bring out user fell to have interest to adopt a new specific system. Pervious researched by Kim et al. (2007) defined attitude as the part that can measures the felling of like or dislike of the personal using regular technology. According to Riskinanto et al. (2017) found that attitude is the perception of people in agreeing or rejecting the practice of a system. Moreover, it is also could be defined as the adoption of consumer to particular system. According to Suki

(2011) defined attitude as the level of personal feeling about satisfaction and dissatisfaction towards practicing internet services.

In the previous studied, have expressed that attitude is the variable that impact on user decision to do a particular system (Moon & Kin, 2001; Tzeng, 2011). Another researcher, said that the pleasure of people will deliver the positive effect on the personal attitude to the new things (Shin, 2004). Fishbein and Ajzen (1975) explained attitude is a personal's accept or reject feeling about using the target behavior. Yousafzai, Foxall and Pallister (2010) has determined attitude is formed from the perception of user carry with the practice of the new technology. So, this study defines attitude as the individual's thinking about like or dislike to have interested to use e-payment.

#### **2.2.4 Electronic Word of Mouth (eWOM)**

Electronic Word of Mouth has evolved from Word-of-Mouth (WOM) because of the growth of information technology. The Electronic Word of Mouth (eWOM) was original from Word of Mouth (WOM) that explained as a verbal form of interpersonal commercial connection. In the studied of Cheung et al. (2012) eWOM communication defined as any reliable or unreliable announcement is made by showing the capacity, existing in fact, or previous user concerning with a goods that is made accessible to broadly customer through the online. Base on Plummer (2007), eWOM) is thought as the most effectiveness kinds of goods guidance for make user conduct and ease of buying decisions. In addition, Cheng and Zhou (2010), Daugherty and Hoffman (2014) showed that before the right buying decision customer may get the detail of information about goods or services through the internet.

In other words, eWOM is explained about products or services provided by customers via networks (Thurau et al., 2004). Electronic word of mouth also

determined as an unofficial communication conduct to other user of the proprietorship, operation, and attributes of specific goods and services of their supplier (Berger, 2014). At the personal level analysis, researchers suggest that eWOM as a process of individual impact, which is broadcasting in the middle of receivers and senders would be changed the recipient's thinking and purchasing decision (Kiecker & Cowles, 2001; Park & Lee, 2008; Cheung, Lee & Thadani, 2009). Thus, Cheung and Thadani, (2012) defined eWOM as new form of social communication content that related to both information-seeking user and information sharing user. This study define eWOM as the interaction between the groups of people contacts that happened on the internet network.

#### **2.2.5 Subjective Norm (SN)**

Based on Ajzen (1991); Ajzen and Fishbein (1980); Fishbein and Ajzen (1975) defined Subjective Norm as the understanding of community continuous physical force exerted on the individual to use or not use the conduct. In the previous research, they defined Subjective Norm that a duty of a position of beliefs called normative beliefs (Yousafzai, Foxall & Pallister, 2010). According to Manning and Mark (2009) explained subjective norm is the comprehended of society trend to connect with behavior through the individual thinking of what other people who living around want them to do it. From the extant studies defined subjective norm as user's thinking of the anticipation of necessary friends on their social media is concerned with messages by passing along the brand (Shan & King, 2015).

However, Wan et al. (2017) have identified that the feeling of user want or don't want to perform the specific thing base on the other people that influence on them. The previous studies, they have determined that the people will try to use the new technology when they have joined in using with another

user. Past researched, (Lee, 2010) showed that Subjective Norm may determine as the belief that they got from the others idea. Ham et al. (2015) have found Subjective Norm is the perception that necessary individual and social member may support and agree with specific action. Finlay, Trafimow, and Moroi (1999) defined subjective norm as the personal's perception or idea about what valuable of others believe the personal should do in a particular condition. Current study determine subjective norm as the faith of the individual receive from other people's ideas that make user are trying to use a new technology.

### **2.2.6 Perceived Risk (PR)**

Generally, researcher has defined perceived risk depending on their own studies contexts. According to Peter and Ryan (1976) has determined Perceived Risk (PR) is typed of personal believed of loss something. Past studied, (Featherman & Pavlou, 2003) determined perceived risk is the predictable to loss something when continuance desire of user in using something. Previous research has defined perceived risk is the impact of endanger on the user decision making (Lin, 2008). According to Yang et al. (2015) showed that due to the unreliability of using m-payment, so the increase of user understand the predicable losses would be created. However, Chopdar et al. (2018) have determined perceived risk that kind of obstacle or interruption that will effect desire of people to use the network application.

Another researcher, (He & Mykytyn, 2008) identified perceived risk is the consumer's personal assessment of the electronic payment (e-payment) system's endanger when his or her buying products through the webside. Bauer (1960) examined two components of perceived risk; they are can be: unreliability (after the purchase products the lack of knowledge is happened)

and the consequences of negative feeling after shopping. Hofstede (1980) determined perceived risk as personal thinking intimidate of unclear information, not specific and situations unreliable, thus the user try to avoid such these conditions. Therefore, current study is raised up two sub variables to measure the degree of perceived risk that including financial risk and privacy risk.

#### **2.2.6.1 Financial Risk (FCR)**

In order to understand the financial risk (Cunningham, 1967) determined as the probability of miserable a financial loss because of costs is hidden, keeping costs or an absence of agreement in case of mistake. Previous researches Featherman and Pavlou (2003) determined as the user perceived that usage of m-payment achievable losing money could be happened. When consumer do the transaction of money's transfer into account e-payment they will increase the amount information of financial. For example, account number and password is stole and money loss while they processing system. Wang et al. (2012) financial risk refers to the lack of security and control the system that can make the user loss money during use a system.

Kuisma et al. (2007) financial risk has found as the possible for losing of money while the error of transaction or illegal of using bank account. Base on Featherman and Wells (2010) determined financial risk in the context of using an e-payment service, that the evaluation of behavioral by the user on the possible monetary losses because of internet deception. In this research, defined financial risk as the process of losing money due to the transferring or paying money over the internet.

### **2.2.6.2 Privacy Risk (PVR)**

According to Chiu et al. (2012) have been defined privacy risk that the possible of losing control more than one information of consumer. Yang et al. (2015) indicated that privacy risk is another major consumer concern in m-payment which is involved with e-payment adoption due to private information, by that consumers are required to use those private information such as phone numbers, number of social security, pin code, locations of using, receipt of shopping, and so on that could lead to privacy risk. Many extant studies has defined privacy risk as the possible of losing control on the information of user, as such information may get on the third party hand and private account may get hack from other person Featherman and Pavlou (2003). Privacy risk, recent research of e-payment shopping usage, that the estimation performance of the user on possible loss to the privacy and unofficially of individual determination information which can lead to possible determine stealing (Featherman and Wells, 2010).

Therefore, Wang et al. (2012) Privacy risk is refer to the personal information of user can be hack by someone or third hand party Featherman, Miyazaki and Sprott (2010) have also indicted privacy risk that user's evaluative assessment of value related to information losses to the individual of believe personally determine information and involved with evaluation of potential illegal use of that information that can be result in others. Westin (1967) pointed out privacy risk as the request of personal to find out for themselves when, how, and to what extent information about us is represented to others. In this research, privacy risk is the personal information can be shared or hacked by third parties.

### **2.2.7 Behavioral Intention (BI)**

Davis (1989) has found behavioral intention is the level that a person has created aware of willing to use or don't use the particular things. Another researchers, (Lin, 2008) defined behavioral intention that an action of the advantage of personal want to make an effort while using specific conduct. Base on the Theory of Reason Action (TRA) (Fishbein & Ajzen, 1975), the Theory of planned Behavior (TPB) (Taylor & Todd, 1995), and TAM model (Davis, 1989) they confirmed that consumer's want to have an experience with a new technology is aware of easy may be describe and estimate the conduct of their intentions. On the other hand, (Ajzen & Fishbein, 1980) have discussed that an intention-based model that obtained from social norm regulations, the Theory Reason Action (TRA) shown a way to evidence in an indicating and give an explanation of effectively all people behavior.

According to Suki (2011) Behavioral Intention defined as the use of measure the probability that the people will intention to use the things. Riskinanto, Kelana and Hilmawan (2017) have defined an intention of consumer's to perform a particular behavior. In this research, we determine behavioral intention refer to the wish of people about they begin to take as one of their behavior with E-payment. Therefore, we will use the theory of Technology of Acceptance Model (TAM) base on Theory Reason Action (TRA) and Theory Plan Behavior (TPB) to measure the intention of people on using e-payment, so this is useful for researching E-payment.

## **2.3 Hypotheses Development**

### **2.3.1 The Relationship between Perceived Usefulness and Behavioral Intention**

In the research of Kwasi (2007) explained the intention to use the technology has direct positive effect by perceived usefulness. In the past researches by Venkatesh and Davis (2000) also combining analysis to act the perceived usefulness on an intention to shop online by using TAM, and the result has positively and influences the behavioral intention. However, Ramayah (2005) the study of online shop context is showed that perceived usefulness is the variable that no significant in measuring with the intention. In the study of Riskinanto et al. (2017) has explained that perceived usefulness is the variable that has a positive effect to intention in e-banking context. However, Ashraf et al. (2016) test found that perceived usefulness also effect on intention to purchase from a website in e-comers context. Base on Suki, (2011) have tested perceived usefulness has significant and it is an important factor that effect the behavior and intention. Therefore, this study implied following hypothesis that:

Hypothesis H1: The perceived usefulness will be positively related to behavioral intention.

### **2.3.2 The Relationship between Perceived Usefulness and Attitude**

According to Jahangir and Begum (2008) has tested that perceived usefulness is the variables that has significant and relationship with customer attitude. Riskinanto et al. (2017) research was confirmed that there are significant between perceived usefulness and attitude. Another studies, Wu and Wang (2005) also found that perceived usefulness has positive affect on attitude in the study of E-Marketing. Past researched, (Joo and Sang, 2013; Persico,



Manca, and Pozzi, 2014) found that perceived usefulness was significant effect on attitude. Therefore, Ayeh, Au, and Law (2013) illustrated that perceived usefulness and attitude has relationship with each other. Past study by Agag and El-Masry (2016) also determined that perceived usefulness had significant influence on attitude. However, Workman (2014) tested show that perceived usefulness and attitude have significant effect on attitude. Therefore, the study proposed the following hypothesis:

Hypothesis H2: The perceived usefulness will be positively related to attitude.

### **2.3.3 The Relationship between Attitude and Behavioral Intention**

In the studies of Davis (1989) was found that attitude has significant effect on behavioral intention. According to Kim et al. (2013) also found the significant relationship and intention in Social Commerce. Kim et al. (2017) tested found that attitude had a positive relationship with behavioral intention in context of Smart Home Service. However, Elkaseh et al. (2016) found that attitude and behavioral intention had a significant relationship together in Social Media context. On the other hand, in the study of internet hotel booking by Agag and Masry (2016) found that attitude has significant effect on user intention. In support of Munoz-Leiva et al. (2012) showed that attitude significant influence on intention to use technology. So, the study proposed the following hypothesis:

Hypothesis H3: The attitude will be positively related to its behavioral intention.

#### **2.3.4 The Mediator of Attitude on Perceived Usefulness and Behavioral Intention**

In the past research has found that when the user are perceived very useful of service they would prefer to use the new system (Jahangir & Begum, 2008). Kanchanatane et al. (2014) confirmed that willing to conduct a particular system depends on the personal satisfaction and perception. When consumer have satisfied with a new technology they would like to have an experience on it. According to Khalifa and Liu (2007) found that user positive attitude may not important lead to intention to order when internet shopping habit has not been created. However, Agag and Masry (2016) argued that when the user has never had an experience in internet hotel booking their attitude towards internet hotel booking will lead to intention to book hotel online even though internet shopping habit have not yet created. According to above literature review, this study implied as the following hypothesis:

Hypothesis H4: The attitude will be mediate the relationship between perceived usefulness and behavioral intention.

#### **2.3.5 The Relationship between Perceived Ease of Use and Behavioral Intention**

Past researched (Guriting & Ndubisi, 2006) showed that the perceived ease of use was the variable which had positive significant relationship with behavioral intention. According to Carter and Belanger (2004) researched on adoption of an online tax system tested also found that perceived ease of use have significant relationship on the use of technology. In the research by Dwivedi et al. (2008) tested found perceived ease of use as the one of the control variable that effect on user behavioral intention in using broadband in Pakistan have showed that it has a significant effect on using information of

system. Therefore, the research of Agag and Masry (2016) showed that perceived ease of use has direct significant effect on consumer willing to book hotel online. Base on Autry et al. (2010) suggested that base on the technological turbulence of the industry perceived ease of use and intention had a significant relationship each other. So, the hypothesis was implies as the following:

Hypothesis H5: There is significant effect between perceived ease of use with behavioral Intention.

### **2.3.6 The Relationship between Perceived Ease of Use and Attitude**

Previous studies (Agag & Masry, 2016) showed that perceived ease of use has significant influence on user mind. Jahangir and Begum (2008) also found perceived ease of use and attitude has the relationship significant with each other. According to Riskinanto et al. (2017) studied suggest that perceived ease of use has strongly significant with attitude. In the research of by Kanchanatane et al. (2014) found that perceived ease of use has significant influence on consumer attitude in E-marketing context. However, Jahangir and Begum, (2008) also recovered that perceived ease of use and attitude has relationship significant with each other in e-banking context. Due to the previous mentioned, this study proposed hypothesis as the following:

Hypothesis H6: The perceived ease of use will be positively related to attitude.

### **2.3.7 The Mediator of Attitude on Perceived Ease of Use Behavioral Intention**

An early studied (Jahangir & Begum, 2008) showed that the perceived of user about the system is very conveneint to use or it is not complicated to understand, learn or operate and they showed that perceived ease of use and

user intention has relationship immediately by customer attitude. Based on Suki (2011) have explained the user willing to use 3G services of mobile is showed by their perception in terms of how free of difficulty internet is to contact with other. In the studies by Ayeh, Au and Law. (2013) suggested that the person who usually unfavorable to use the consumer-generated media (CGM) would like to have intention of using CGM for their travel planning when they realize that is easy to do in CGM context. Due to above mention, so the mediating of attitude on perceived ease of use and behavioral intention of e-payment is going to be tested in this study. Thus, the current research implied the hypothesis as following below:

Hypothesis H7: The attitude mediates while perceived ease of use in relation with behavior intention.

### **2.3.8 The Relationship between Attitude and eWOM**

In the research of Casalo et al. (2011) examined the attitude has a significant impact on the eWOM. Ayeh et al. (2013) also showed that attitude and eWOM have significant relationship with each other. An early study attitudes of user have been tested by researchers in many studies that related to eWOM (Park et al., 2007; Prendergast et al., 2010). According to Ladhari and Michaud (2015) suggested that the ideas appear which had the similar meaning of the eWOM that directly affected on the user felling due to the positive feedback improves consumer thinking. Many researches focus on eWOM to attitude, so the relationship between attitude and eWOM is going to test in this research. So, this research proposed the relation hypothesis as following:

Hypothesis H8: The attitude will be positively related to its eWOM.

### **2.3.9 The Relationship between eWOM and Behavioral Intention**

According to Tsao et al. (2015) tested recovered that eWOM has significant effect on purchase intentions in hotel review on booking intention context. Jalilvand and Samiei (2012) have indicated eWOM that the variable has significant impact on behavioral intention. In the study by Mortazavi, Rahim Esfidan and Shaemi Barzoki (2014) also indicated that eWOM is influenced on user's purchase intentions. However, Internet communities have power important to affect user behavior, through eWOM (Soares et al., 2012). Moreover, Godes and Mayzlin (2004) determined that user do purchasing decisions based on their-created information through the internet. Past research by Gruen et al. (2006); Lin et al. (2005) illustrated that eWOM also the variable that significant influence people loyalty and purchase decisions. Other researchers (Chatterjee, 2001; Chen & Xie, 2008) tested found that internet user reviews as eWOM has affect consumer behavior. (See-To & Ho, 2014; Wang et al., 2012) researches illustrated that eWOM information and user purchase intentions were significant effect in each other in the social media context. Thus, it is the developed following hypothesis:

Hypothesis H9: The eWOM will be positively related to its behavioral intention.

### **2.3.10 The Mediator of Electronic Word of Mouth (eWOM) on Attitude and Behavioral Intention**

Past studied (Casalo et al., 2011, & Ayeh et al., 2013) findings indicated the similar meaning of user's attitude is directed significant effect on the willing to adopt an e-payment. In other words, Zarrad and Debabi (2015) researches have indicated that eWOM and tourist attitude willing to travel has significant effected with each other in the travel intention context. Xiaofen and Yiling

(2009) found that eWOM look to be significant impact on customer purchase intention due to the information that they get from social network and has an effect on their feeling towards the product. Therefore, Hamouda and Tabbane, (2013) test found that attitude towards the recommended product may significant impact on the relationship of eWOM evaluation and purchase intention on online shopping context. Thus, the mediation effect of eWOM on attitude and behavioral intention is going to be tested in this research. This is the developed following hypotheses:

Hypothesis H10: The eWOM will be mediate the relationship between attitude and its behavioral intention.

### **2.3.11 The Relationship between Subjective Norm and Behavioral Intention**

Previous studies showed that the perception of the families, friends and social media was influenced university students to purchase intention (Lim et al., 2015). Cooper and Zmud, (1990); Karahanna et al. (1999) showed that subjective norm has been relation as an important part in examine adoption behavior. In other words, Lu et al. (2005) indicated subjective norms and images by think about consumer feel free in using e-payment. According to Hidayanto et al. (2015) also found that the effect of subjective norm can both positive regard to user receive the profit from using e-payment or the dissatisfy experience get from the negative side. Davis et al. (1989); and Mathieson (1991) research recovered that subjective norm has a significant relationship with intentions. Therefore, this research implies the hypothesis as following:

Hypothesis H13: The subjective norm will be positively related to its behavioral intention.

### **2.3.12 The Moderator of Subjective Norm on Attitude and Behavioral Intention**

An early research by Shan and King (2015) showed that customer feeling toward spreading the viral messages of advertising connected with social pressure influence on the behavioral intention of such ads sharing, and the relationship between subject norms and attitude has significant impact on the intention of referral. Past research by Chiou (1998); Lee, Tsai, and Jih (2006) found that subjective norms and attitude were the variables to measure behavioral intention. In the studied of Kim et al. (2013) indicated that subjective norm is likely to help user to get a positive thinking toward behavior from the effect of the behavioral intention is the reason of they perceived. Therefore, in this context the implied the hypothesis as following:

Hypothesis H14: The subjective norm will be moderate the relationship between attitude and its behavioral intention.

### **2.3.13 The Relationship between Perceived Risk and Behavioral Intention**

Past studies (Barkhordari et al., 2016) showed that the intention to use a system has negative effected by perceived risk. In the studies by Nguyen and Huynh, (2018) also explained that perceived risk has negative influence on e-payment conduct. Chandra et al. (2010) and Yang et al. (2011) recovered perceived risk that is tested of a non-cash influence on the decision of using system. According to Hidayanto et al. (2015) tested showed that user perceived the risk did not effect on their concept to conduct e-payment. However, (Wood & Scheer, 1996; Chang & Chen, 2008) perceived risk negative significant impact consumer purchase intentions. In other words, (Wood and Scheer 1996) found that customer may increase their purchase intentions when the perceived risk is being reduced. Chiu et al. (2012) showed

that when customer have known about internet shopping can make negative effect, they may avoid those negative effect by stop to internet shopping. Past studied by Floyd, Gibson, Pennington Gray, and Thapa (2003) study indicated that perceived risk has significant impact on travel intentions in the aftermath of 911 events in the United States. Therefore, this study implies the hypothesis as following:

Hypothesis H11: The perceived risk will be positively related to its behavioral intention.

#### **2.3.14 The Moderator of Perceived Risk on Attitude and Behavioral Intention**

In the past research, showed perceived risk is this construct that has a negative significant effect on both the attitude toward the technology and the intention to make online transactions (Crespo, Bosque & Sánchez, 2009). On the other hands, (Ajzen, 1985, 1988; Parsons, Siegel, & Cousins, 1997) studied found that attitude is being formed by perceived risks as user connect with behavior that determines behavioral intention. However, Jarvenpaa, Tractinsky, and Vitale (2000) illustrated that weak levels of risk perception and strong levels of benefit perception toward an object increase the attitude orientation of a customer and their behavior. Moreover, (Jarvenpaa et al., 2000) test found that weak risk perception related to internet purchases impact customer positive attitude toward the internet store. In the studies by Chio, Lee, and OK. (2013) studied determined that customer perceived risk has significant support attitudes on the street food context. Thus, current study proposed the hypothesis as following:

Hypothesis H14: The perceived risk will be moderate the relationship between attitude and behavioral intention.



# CHAPTER THREE

## RESEARCH METHODOLOGY

In this chapter, the study going to describe the Hypothesis with the framework that have raised nine constructs to study and explore. Furthermore, this chapter will explain the method that will use to measure and analyze in this research and also shows the questionnaire design to survey.

### 3.1 Research Model

According to the above research hypotheses development, this study develops a research framework. (See Figure 3.1)

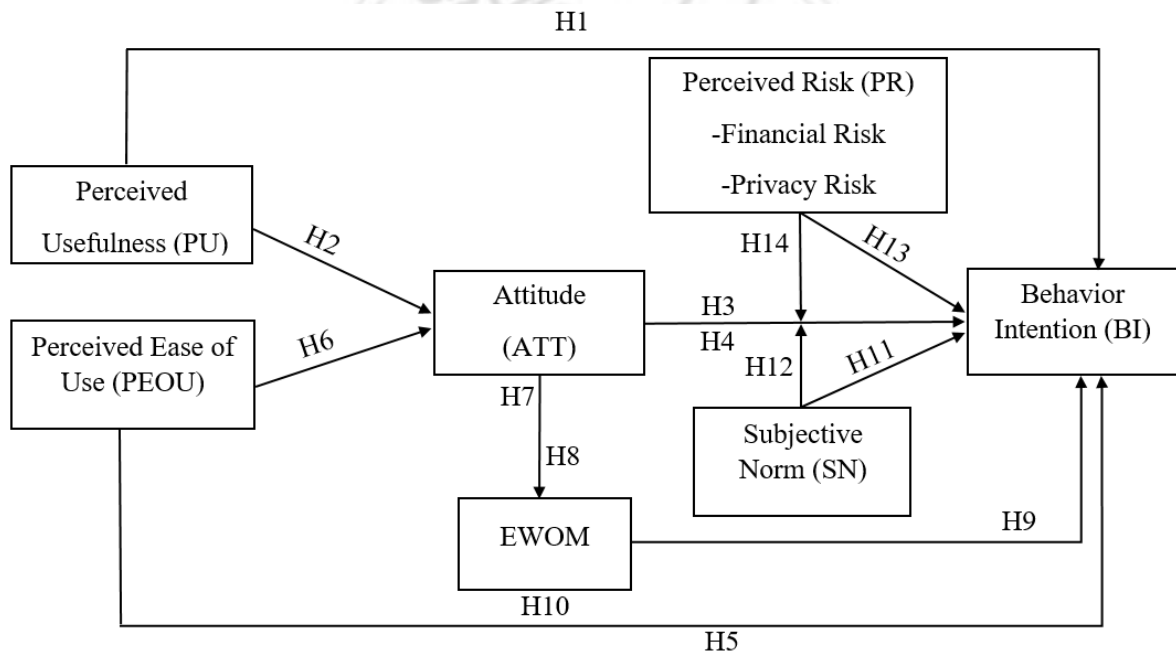


Figure 3.1 Research Model

Source: Original Study

Hypothesis H1: The perceived usefulness will be positively related to behavioral intention.

Hypothesis H2: The perceived usefulness will be positively related to attitude.

Hypothesis H3: The attitude will be positively related to behavioral Intention.

Hypothesis H4: The attitude will mediate the relationship between perceived usefulness and behavioral intention.

Hypothesis H5: The perceived ease of use will be positively related to behavioral Intention.

Hypothesis H6: The perceived ease of use will be positively related to attitude.

Hypothesis H7: The attitude will be mediate the relationship between perceived ease of use and behavioral intention.

Hypothesis H8: The attitude will be positively related to electronic word of mouth (eWOM).

Hypothesis H9: The electronic word of mouth (eWOM) will be positively related to behavioral intention.

Hypothesis H10: The electronic word of mouth (eWOM) will be mediate relationship between attitude and behavioral intention.

Hypothesis H11: The subjective norm will be positively related to behavioral intention.

Hypothesis H12: The subjective norm will be moderate the relationship between attitude and behavioral intention.

Hypothesis H13: The perceived risk will be positively related to behavioral intention.

Hypothesis H14: The perceived risk will be moderate the relationship between attitude and behavioral intention.

### **3.2 Sampling and Data Collection**

The study would be conducted the quantitative data by surveying Google Form, and the link will send to respondents through social network, as such Facebook, Gmail, Instagram..., etc. The link was let the respondent tick the

seven likert scales that state the questionnaire items, and the sampling data expected that there were 350 respondents in order to be the reference and sampling to study in the intention of an e-payment context. After collecting the data meet with the requirement, the data would be exported into the SPSS (.sav) file. The method of analyzing the data stated in the Data Analysis Procedure part.

### **3.3 Research Instrument**

The study would be targeted on the people who have the job as the employee, and they can be the undergraduate and graduated people. The questionnaire would be divided into two parts, construct and demographics. Firstly, TAM factor will included eight questionnaires of Perceived Usefulness and Perceived Ease of Use with nine questionnaires, TPB factor of Attitude with eight questionnaires, Subjective Norm with seven questionnaires, Behavioral Intention with nine questionnaires, eWOM factor with five questionnaires, Perceived risk factor included Financial Risk with 3 questionnaires, Privacy Risk with 4 questionnaires. Therefore, the total items in this questionnaire have 53 questionnaires for measure the behavioral intention of people who want to adopt e-payment. Secondly, the Demographic part will use the age, gender, age, type of industry, education level and frequency of using internet to measure the behavior of the consumer's intention on e-payment. Lastly, the questionnaire items listed below are subject to change, especially when we get feedback from the quality of research.

In the current study, it uses the seven-point scale called Likert scale with 1=strongly disagree, 2=disagree, 3=partially disagree, 4=neutral, 5=partially agree, 6=agree and 7=strongly agree denotes. Thus, the scale will appear in the

questionnaire survey by letting the respondent rates their perception of the items.

### **3.4 Translation**

According to the items of questionnaire created in English, and the survey need target the people who were employed in Cambodia. Thus, conducting the questionnaire would be careful by translating into the Khmer language in order to be a convenience for the respondent easy to understand the question is talking about. The question was sent to the professional translator center in Cambodia to make the questionnaire more professional and match with the meaning between English and Khmer version. Then, it should be double check by using the questionnaire in the Khmer language to translate in the English version in order to be transparent with these two languages version. Therefore, the final version of Khmer language questionnaire will confirm after double check the meaning of these two languages with modifying some problem.

### **3.5 Construct Measurement**

In this research, there are seven constructs to study. Those constructs are Perceived usefulness, Perceived Ease of Use, Attitude, Electronic Word of Mouth (eWOM), Subjective Norm, Perceived Risk and Behavioral Intention. Each construct has component and questionnaire items that is based on the previous research in order to create the questionnaire items to study.

#### **3.5.1 Perceived-Usefulness (PU)**

According to literature review mention above the perceived usefulness will be based on the scale of measurement of the variable with eight

questionnaire items to measure (Fathema et al., 2015). Therefore, the following of the questionnaire would be implied below:

(PU1) E-payment helps me be more effective.

(PU2) E-payment helps me be more productive.

(PU3) E-payment gives me more control over the activities on my payment.

(PU4) E-payment help me to be easier to purchase the thing more quickly.

(PU5) E-payment saves me time when I use it.

(PU6) E-payment would make it convenience for me to support my work.

(PU7) E-payment would allow me to completed my work more quickly.

(PU8) Generally, My payment through e-payment is very useful.

### **3.5.2 Perceived Ease of Use (PEOU)**

In this study, Perceived Ease of Use will be the factor that identified as independent variable that determine the belief of consumer using new technology and it measures with nine questionnaires (Tella & Olasina, 2014). The list of this nine questionnaires items are shown in the following:

(PEOU1) E-payment is uncomplicated to use.

(PEOU2) E-payment is simple to use.

(PEOU3) E-payment help me less face to face interaction.

(PEOU4) I think that using E-payment is effortless.

(PEOU5) E-payment make payment easier than before.

(PEOU6) E-payment is rigid and flexible.

(PEOU7) I would like use e-payment both occasional and regular payment.

(PEOU8) E-payment technology is an easy mean of payment.

(PEOU9) Overall, I can use E-payment successfully every time.

### **3.5.3 Attitude (ATT)**

Based on the study defined the attitude in this context, it is related to like and dislike of using the e-payment. Questionnaire of this study was based on Riskianto et al. (2017). There are eight of research questionnaire items, and its items have illustrated in the following:

(ATT1) It is intelligent using e-payment.

(ATT2) It gives a lot of benefit when use e-payment.

(ATT3) I like using system of e-payment.

(ATT4) I have positive thinking toward e-payment.

(ATT5) E-payment system is appealing.

(ATT6) E-payment system is wonderful.

(ATT7) E-payment is welcome idea to replace traditional payment.

(ATT8) Overall, I like to use e-payment.

### **3.5.4 Electronic Word of Mouth (eWOM)**

The study defines eWOM as the extent to which individual behavior is influenced by surrounded people, and also within the internet network or website. eWOM included five items based on Tham, Croy, and Mair (2013). All of the list “eWOM” five questionnaires items are implied below:

(EWM1) I’m willing to considerate the information that I accepted.

(EWM2) I’m willing to share the information to my friend that suggestion of information is good for me.

(EWM3) I can received the large potential of the information of a big Online-channel community.

(EWM4) I’m willing to accept diverse information regarding to the different online-channel.

(EWM5) I'm willing to receive different kind of information and review from different online-platform.

### **3.5.5 Subjective Norm (SN)**

Base on Wan et al. (2017) Subjective Norm defined as the thinking of society and culture that effect on the people to try to use e-payment in this context. Thus, this study will base this previous research of the seven questionnaires on measuring this problem by the following:

(SN1) My friends are essential to me to make a focus on using e-payment.

(SN2) My friends are thinking that using e-payment is good.

(SN3) My friends often share e-payment information to me.

(SN4) My friends start to use e-payment too.

(SN5) My friends who effect on me would think that I should use e-payment.

(SN6) My friends whose ideas are important to me would like that I should use e-payment.

(SN7) Overall, my friends are closed to me to support my using of e- payment.

### **3.5.6 Perceived Risk (PR)**

In the literature review above, perceived risk is the pressure that can interrupt the willingness of using e-payment. All of these components of perceived risk, this study will concerned with the items based on Chopdar et al. (2018) developed the seven questionnaire items by divided into factors including financial risk with 3 questionnaires and privacy risk with 4 questionnaires as the following below:

### **3.5.6.1 Financial risk (FR)**

(FCR1) I worry when I transfer money through the internet, I am afraid that I may lose my money.

(FCR2) I worry about mistakes of careless such as put a wrong account number and put wrong the amount of my money.

(FCR3) I worry that I cannot get compensation when transaction errors happened.

### **3.5.6.2 Privacy Risk (PVR)**

(PVR1) I think E-payment provider would not send my personal information to the third party.

(PVR2) I'm afraid that other people may be able to access my account when I'm using E-payment.

(PVR3) I feel not totally safe to provide my privacy personal information over the internet paying.

(PVR4) I think the application may not let me fell bored with accessing the E-payment.

### **3.5.7 Behavioral Intention (BI)**

The last variable that is the important part of the finding is the behavioral intention of e-payment. It would be the measurement of how the users intention to adopt an e-payment, also recommend to their relatives, promote to other people to decide to adopt e-payment system. Nine questionnaires items based on Tella and Olasina, (2014) will use to measure the intention of user by the following below:

(BI1) I would like to use E- payment.

(BI2) I would like to recommend the importance of E-payment.



(BI3) I am planning to continue to use E-payment.

(BI4) I would like to use E-payment when purchasing something.

(BI5) Using the E-payment for handling my paying transactions is something I would do.

(BI6) I hope that the use of e-payment for my payment would be continue.

(BI7) I would recommend for e-payment system because it is convenient.

(BI8) I would continue to use of e-payment system.

(BI9) I have planned to use an e-payment system in the future base on a regular basis.

### **3.5.8 Demographics**

The demographic dimension had created to estimate the differences of every respondent who take part in this survey. According to previous studies also the measurement demand for this study, the personal demographic features can be measured by the following indicators:

- Gender
- Age
- Educational level
- Income level
- Frequency of using internet.

### **3.6 Pilot Test**

The Pilot tested, is selected a number of people are trying to use the system under their check and provide the recommendation system before the full of deployment. A trial test had conducted in quantitative study by taking from 50 respondents in Cambodia. Then, the form of questionnaires will send to respondents as the line through email, Facebook..., etc. Thus, this trial data

was analyzed in reliability test to get the internal consistency of each item and factors. On the other hand, an acceptable level of internal consistency would be reflected in the Cronbach's  $\alpha$  value of no less than 0.7 or 70% for the research. Therefore, the results of the Cronbach's  $\alpha$  showed that the questionnaires of all variables had relatively high coefficient  $\alpha$  higher than 0.7.

### **3.7 Data Analysis Procedure**

The research will use SPSS version 21 for conduct the data analysis, and it is used the methodological technique such as:

- The Analysis of Descriptive Statistic
- The Analysis of Factor and Reliability
- The Sample of Independent Sample
- The Analysis of One-way ANOVA
- The Analysis of Simple Linear Regression
- The Analysis of Multiple Regression
- The Analysis of Hierarchical Regression

#### **3.7.1 The Analysis of Descriptive Statistic**

The research used method named Descriptive Statistic Analysis is extremely useful to check the characteristics of the variables. It deliberated the means of each variable, and the standard deviations also mentioned.

#### **3.7.2 The Analysis of Factor and Reliability**

In order to conduct the research constructs, this study would confirmed the dimensional and reliability, and there are several processes of purification that including analysis of factor, analysis of correlation, and Cronbach's alpha. The purpose of the analysis of factor is to determine the research constructs of

dimensionality, to compare the selected items with items is suggested theoretically, and questionnaire items need to select with high factor loading. The item-to-total correlation and coefficient alpha would be evaluated to investigate the internal regularity and reliability of the constructs. Eigenvalues (Latent roots), screen test, and other criteria will be chosen to identify the number of dimensions is took out from the factor analysis of principal component. Following criteria including factor loading  $>0.6$ ; Eigenvalue  $>1$ , accumulated explained variance  $> 60\%$ , Item-to-total correlation  $>0.5$ , and coefficient cronbach's alpha ( $\alpha$ )  $> 0.7$  will be adopted in this study. Those questionnaire items that do not fulfill these criteria would be deleted by using SPSS 21.

### **3.7.3 The Sample of Independent T-test**

To check whether the differences between two groups in relation with single variable, independent sample t-test is used for this case. In this research, it was adopted Levene test, F-value, and t-value in the seven constructs: Perceived Usefulness, Perceived Ease of Use, Electronic Word of Mouth (eWOM), Subjective Norm, Perceived Risk, and Behavioral Intention.

### **3.7.4 The Analysis of One-way ANOVA**

To check whether the differences between more than two groups in relation to one variable. In this study, it was conducted one-way ANOVA to compare the differences between demographic variables (i.e., Genders, Ages, Educational Levels, Incomes level, and Frequencies of using internet) of the respondents in the seven constructs: Perceived Usefulness, Perceived Ease of Use, Attitude, Electronic Word of Mouth (eWOM), Subjective Norm,

Perceived Risk, and Behavioral Intention. The analysis will be significant with F-value test, Lenvene test, and Post hoc test.

### **3.7.5 The Analysis of Regression**

Analysis of Simple Linear Regression:

The analysis of simple linear regression is used to test the relationship between two factors or constructs, which the value being predicted is the dependent variable and the value played to be prepared for is called independent variable. It is regularly used in research as it create that a correlation exists between variables. The purpose of simple linear regression analysis is to identify how variables are connected or to what extent variables are comparable with each other. In this research, the simple linear regression analysis is performed to investigate the relative have an impact on the seven constructs Perceived Usefulness, Perceived Ease of Use, Attitude, Electronic Word of Mouth, Subjective Norm, Perceived Risk, and Behavioral Intention.

Analysis of Multiple Regression:

Multiple regression is used to investigate the value of a variable deepened on the value of two or more other variables. The variable that used to predict is called the dependent variable. Moreover, multiple regression also admit the study to identify the general fit of the model and the relative of each of the predictors to the total variance explained. The analysis will be significant when the  $R^2$  higher than 0.1 ( $R^2 > 0.1$ ), correlation higher than 0.3 and F-value is higher than 4. In this research, the analysis of multiple regression is conducted to examine the mediating variable of Attitude (ATT) between independent variable of Perceived Usefulness (PU) and dependent variable Behavioral Intention (BI), mediating variable of Attitude (ATT) between independent variable of Perceived Ease of Use (PEOU) and dependent variable

of Behavioral Intention (BI), and the mediating variable of Electronic Word of Mouth (eWOM) between independent variable of Attitude (ATT) and dependent variable of the Behavioral Intention (BI).

Analysis of Hierarchical Regression:

To check how moderating variable of Subjective Norm effect on the relationship between the independent variable of Attitude (ATT) and the dependent variable of Behavioral Intention (BI), moderating variable of Perceived Risk (PR) on the relationship between the independent variable of Attitude (ATT) and the dependent variable of the Behavioral Intention (BI), and the method called hierarchical regression analysis was conducted.



## **CHAPTER FOUR**

### **DATA ANALYSIS AND RESULTS**

In this chapter, it will show and interpreted about the result of the data that get from surveyed. There are three sections of the interpretation of data. First section, it will illustrate the descriptive analysis and show the statistical amount of respondent by stating the demographics of them. Second section, it will demonstrate the factor loading and reliability of all the items in order to measure the questionnaire that answered by respondents. Third section, it will express the CFA in to double check the factor of each items. And the next step will talk about the T-test and ANOVA analysis between the groups of demographics. The last section, it will present the path of the coefficient of character and communicate the hypothesis of the study.

#### **4.1 The Analysis of Descriptive**

The analysis of descriptive will showed the characteristics and information of the respondents. Moreover, it also exhibit the mean and standard deviation of the relevant research questionnaires items.

##### **4.1.1 Characteristic of Respondents**

After get the data from respondents, the survey need requires the respondent to answer some important information for recognize some group of people. So, the characteristic of respondents will present in Table 4.1. This part displayed the statistics of demographic of respondents which describe the characteristic five categories: genders, ages, education levels, income levels and frequency of using internet were collected and measured. (See Table 4.1)

Table 4.1 Characteristic of Respondent in This Research (n=350)

<b>Item</b>	<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
Gender	Male	179	51.1%
	Female	171	48.9%
Age	20-30 years old	233	66.6%
	31-40 years old	100	28.6%
	41-50 years old	10	2.9%
	>50 years old	7	2.0%
Education Level	Bachelor	204	58.3%
	Master	105	30%
	Ph.d	41	11.7%
Income Level	200\$-300\$	42	12%
	310\$-400\$	119	34%
	410\$-500\$	42	12%
	510\$-600\$	41	11.7%
	More than 610\$	106	30.3%
Frequency of using internet per day	<1 hour/day	5	1.4%
	1>2 hours/day	118	33.7%
	2>3 hours/day	107	30.6%
	>3 hours/day	120	34.3%

Source: Original Study

Table 4.1 show the characteristics of respondent, including genders, ages, education levels, income levels, frequency of using internet per day. There are 51.1% of respondents are male, 48.9% are female. The respondents those 20 to 30 years old are 66.6%, 31 to 40 years old are 28.6%, and the number of respondents from 41 to 50 years old are 2.9%, respondent who has age more than 51 years old are 2%. It is also illustrates that 58.3% of respondents are

bachelor, 30% are master, and 11% are ph.d. Moreover, the respondents that has income between 200\$ to 300\$ is 12%, 310\$ to 400\$ are 34%, from 410\$-500\$ is 12%, and from 510\$-600\$ is 11.7%, and 30.3% for the respondents that has income more than 610\$ per month. For frequency of using internet, the largest number of respondent that using internet more than 3 hours/days is 34.3%, 33.7% are using 1 to 2 hours/day, 30.6% is the using between 2 to 3 hours/day, and smallest number is 1.4% of using internet per day.

#### 4.1.2 Measurement results of relevant research variables

Table 4.2 illustrate the descriptive statistic of each questionnaire items. The table presented eight questionnaires of Perceived Usefulness (PU), nine questionnaires of Perceived Ease of Use (PEOU), eight questionnaires of Attitude (ATT), five questionnaires of Electronic Word of Mouth (eWOM), seven questionnaires of Subjective Norm (SN), seven questionnaires of Perceived Risk (PR) (including three questionnaires of Financial Risk (FR), and four questionnaires of Privacy Risk (PVR), and nine questionnaires of Behavioral Intention (BI). Thus, Table 4-2 is detailed the mean and standard deviation of each items that has answered by respondent. The opinions of target respondents will described in Table 4.2 below: (See table 4.2)

Table 4.2 Descriptive Analysis for questionnaire items

Item	Description	Mean	Standard Deviation
Perceived usefulness			
PU1	E-payment helps me be more effective.	6.12	.921
PU2	E-payment helps me be more productive.	6.22	.954
PU3	E-payment gives me more control over the activities on my payment.	6.25	.905



Table 4.2 Descriptive Analysis for questionnaire items (continued)

<b>Item</b>	<b>Description</b>	<b>Mean</b>	<b>Standard Deviation</b>
PU4	E-payment help me to be easier to purchase the thing more quickly.	6.35	.899
PU5	E-payment saves me time when I use it.	6.27	.977
PU6	E-payment would make it easier for me to carry out my tasks.	6.17	.974
PU7	E-payment would enable me to accomplish my tasks more quickly.	6.13	.984
PU8	Overall, My payment through e-payment is very useful.	6.23	.936
<b>Perceived Ease of Use</b>			
PEOU1	E-payment is easy to use.	6.30	.905
PEOU2	E-payment is simple to use.	6.34	.928
PEOU3	E-payment help me less face to face interaction.	6.34	.893
PEOU4	I think that using E-payment is effortless.	6.28	.902
PEOU5	E-payment make payment easier than before.	6.30	.950
PEOU6	E-payment is rigid and flexible.	6.17	.895
PEOU7	I would like use e-payment both occasional and regular payment.	6.16	.892
PEOU8	E-payment system is an easy mean of payment.	6.24	.932
PEOU9	Overall, I can use E-payment successfully every time.	6.32	.875

Table 4.2 Descriptive Analysis for questionnaire items (continued)

<b>Item</b>	<b>Description</b>	<b>Mean</b>	<b>Standard Deviation</b>
Attitude			
ATT1	It is intelligent using e-payment.	6.09	.912
ATT2	It gives a lot of benefit when use e-payment.	6.09	.912
ATT3	I like use e-payment system.	6.18	.907
ATT4	I have positive thinking toward e-payment.	6.17	.888
ATT5	E-payment system is appealing.	6.10	.866
ATT6	E-payment system is wonderful.	6.19	.904
ATT7	Replacing traditional payment with e-payment is welcome idea.	6.19	.899
ATT8	Overall, I like to use e-payment.	6.30	.896
Electronic Word of Mouth (eWOM)			
EWOM1	I'm willing to considerate the information that I accepted.	6.06	.872
EWOM2	I'm willing to share the information to my friend that suggestion of information is good for me.	6.12	.854
EWOM3	I can received the large potential of the information of a big Online-channel community.	6.10	.866

Table 4.2 Descriptive Analysis for questionnaire items (continued)

<b>Item</b>	<b>Description</b>	<b>Mean</b>	<b>Standard Deviation</b>
EWOM4	I'm willing to accept diverse information regarding the product through different online-channel.	6.08	.890
EWOM5	I'm willing to receive different kind of information and review from different online-platform.	6.19	.865
<b>Subjective Norm</b>			
SN1	My friends are essential to me to make a focus on using e-payment.	6.19	.856
SN2	My friends are thinking that using e-payment is good.	6.22	.864
SN3	My friends often share e-payment information to me.	6.20	.954
SN4	My friends start to use e-payment too.	6.22	.942
SN5	My friends who influence me would think that I should use e-payment.	6.25	.917
SN6	My friends whose opinions are valued to me would prefer that I should use e-payment.	6.20	.969
SN7	Overall, my friends are important to me to support my using of e- payment.	6.25	.934

Table 4.2 Descriptive Analysis for questionnaire items (continued)

<b>Item</b>	<b>Description</b>	<b>Mean</b>	<b>Standard Deviation</b>
Perceived Risk ( Financial Risk, Privacy Risk)			
Financial Risk			
FR1	I worry when transferring money on the internet, I am afraid that I will lose my money.	6.21	.881
FR2	I worry about careless mistakes such as wrong input of account number and wrong input of the amount of money.	6.20	.937
FR3	I worry that when transaction errors occur, I cannot get compensation.	6.20	.926
Privacy Risk			
PVR1	I think that the E-payment provider would not send my personal information to the third party.	6.34	.906
PVR2	I'm worried to use E-payment because other people may be able to access my account	6.20	.897
PVR3	I would not feel totally safe providing personal privacy information over the Internet paying.	6.26	.906
PVR4	I think the application may not let me fell bored with accessing the E-payment.	6.32	.897

Table 4.2 Descriptive Analysis for questionnaire items (continued)

<b>Item</b>	<b>Description</b>	<b>Mean</b>	<b>Standard Deviation</b>
Behavioral Intention			
BI1	I would like to use E- payment.	6.40	.927
BI2	I would like to recommend the importance of E-payment.	6.38	.897
BI3	I am planning to continue to use E-payment.	6.40	.952
BI4	I would like to use E-payment when purchasing something.	6.41	.955
BI5	Using the E-payment for handling my paying transactions is something I would do.	6.34	.968
BI6	I expect that the use of e-payment for my payment should continue.	6.40	.902
BI7	I would advocate for e-payment system because it is convenient.	6.41	.897
BI8	No matter what, I will support continued usage of e-payment system.	6.32	.931
BI9	I plan on using the e-payment system on a regular basis in the future.	6.40	.971

Source: Original study

## 4.2 Factor Analysis and Reliability

Factor analysis and reliability is the part to identify the dimensionality and reliability of each questionnaire items, the study will use the factor and reliability technique to notice the items of the survey. There are two analyzes in this part. The first analysis is factor loading the internal consistency and reliability of the construct, and second analysis will identify the Cronbach's Alpha by considering:

- Factor loading higher than 0.7
- Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) higher than 0.5
- Eigenvalue higher than 1
- Reliability test: Item-to-total correlation equal to or greater than 0.5
- Cronbach's Alpha ( $\alpha$ ) equal or greater than 0.7.

### 4.2.1 Perceived-Usefulness (PU)

The factor analysis and reliability test were conducting the eight items of perceived usefulness. And the result were higher than the requirement mentioned above. Table 4.3 illustrate the KMO value of Perceived Usefulness (PU) was 0.948; cronbach's alpha ( $\alpha$ ) = 0.928 and eigenvalue = 5.32. On the other hand, the perceived usefulness had a total cumulated = 66.72% of explained which illustrates that was necessary underlying factors for this construct. According to all criteria, the research can concluded that the reliability and internal stability of the factor were acceptable. (See Table 4.3)

Table 4.3 Result of Factor Loading analysis and Reliability test on Perceived Usefulness

Research Construct	Research Items	Factor Loading	Eigenvalue	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
Perceived usefulness (KMO=0.948)	PU1	.795	<b>5.326</b>	<b>66.72%</b>	.728	<b>0.928</b>
	PU2	.828			.768	
	PU3	.798			.732	
	PU4	.835			.776	
	PU5	.860			.807	
	PU6	.822			.762	
	PU7	.827			.776	
	PU8	.758			.687	

Note PU = Perceived Usefulness

Source: Original study

#### 4.2.2 Perceived Ease of Use (PEOU)

There are nine questionnaires of Perceived Ease of Use (PEOU) and the KMO value = 0.954 was greater than 0.5. Table 4.4 show the result of factor loading, eigenvalue, percentage of variance explained, and the item to total correlation. Factor loading of all items was higher than 0.5, all items to total correlation was greater than 0.5, and cronbach's alpha ( $\alpha$ ) = 0.931 was greater than 0.7, eigenvalue = 5.80 was greater than one. The Perceived Ease of Use (PEOU) had a total cumulative = 64.47% of explained which indicate that was necessary underlying factors for this construct. According to all criteria, the research concluded that the reliability and internal stability of the factor were acceptable. (See Table 4.4)

Table 4.4 Result of Factor Loading analysis and Reliability test on Perceived Ease of Use

Research Constructs	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
<b>Perceived Ease of Use (KMO=.954)</b>	PEOU1	.802	<b>5.802</b>	<b>64.47%</b>	.743	<b>0.931</b>
	PEOU2	.818			.762	
	PEOU3	.814			.757	
	PEOU4	.839			.775	
	PEOU5	.828			.774	
	PEOU6	.745			.679	
	PEOU7	.787			.727	
	PEOU8	.807			.749	
	PEOU9	.793			.733	

Note: PEOU = Perceived Ease of Use

Source: Original Study

#### 4.2.3 Attitude (ATT)

The Attitude (ATT) has eight questionnaires to test factor loading and the reliability. The KMO value of attitude = 0.937 was greater than 0.5. Table 4.5 show that all the value of factor loading, eigenvalue, value of cumulative explained, and the item to correlation was greater than the requirement mention above. The value cronbach's alpha ( $\alpha$ ) value = 0.911 was greater than 0.7, eigenvalue = 4.933, and the cumulative of attitude had a total value = 61.658% which express that was important underlying factor for this construct. According to all specifications, the research can concluded that the reliability and internal consistency of the factor were acceptable. (See Table 4.5)



Table 4.5 Result of Factor Loading analysis and Reliability test on Attitude

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
Attitude (KMO = 0.937)	ATT1	.756	<b>4.933</b>	<b>61.658%</b>	.678	<b>0.911</b>
	ATT2	.787			.713	
	ATT3	.805			.734	
	ATT4	.778			.704	
	ATT5	.789			.715	
	ATT6	.794			.722	
	ATT7	.788			.713	
	ATT8	.783			.708	

Note: ATT= Attitude

Source: Original Study

#### 4.2.4 Electronic Word of Mouth (eWOM)

Five questionnaires of Electronic Word of Mouth (eWOM) is used to check the factor loading and reliability by a test with the requirement of the research has mentioned before. The KMO value of electronic word of mouth = 0.893 was higher than 0.5. In table 4.6 illustrate the greater result than requirement of factor loading, eigenvalue, item to total correlation, cumulative explained, and cronbach's alpha ( $\alpha$ ) that the study has mentioned it. The cronbach's alpha ( $\alpha$ ) value = .901 was greater than 0.7, eigenvalue = 3.582, and cumulative value had a total = 71.631% which show that was essential underlying factor for this construct. According to all specifications, the research can concluded that that the reliability and internal consistency of the factor were acceptable. (See Table 4.6)

Table 4.6 Result of Factor Loading analysis and Reliability test on Electronic word of mouth

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
Electronic Word of Mouth (KMO = 0.893)	EWOM1	.810	<b>3.582</b>	<b>71.631%</b>	.705	<b>0.901</b>
	EWOM2	.866			.779	
	EWOM3	.882			.804	
	EWOM4	.850			.757	
	EWOM5	.821			.720	

Note: EWOM = Electronic Word of Mouth

Source: Original Study

#### 4.2.5 Subjective Norm (SN)

To check the factor loading and reliability of subjective norm this research used seven questionnaires by a test to get the result. And the result of items were greater than the requirement research has mentioned. Table 4.7 indicate the result of KMO = 0.902 was greater than 0.5; cronbach's alpha ( $\alpha$ ) value = 0.897 was greater than 0.7; eigenvalue = 4.337. The subjective norm had a cumulated explain total of 61.955% which express that was valuable underlying factor for this construct. According to all specifications, the research can concluded that that the reliability and internal consistency of the factor were acceptable. (See Table 4.7)

Table 4.7 Result of Factor Loading analysis and Reliability test on Subjective Norm

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
Subjective Norm (KMO = 0.902)	SN1	.765	4.337	61.955%	.672	0.897
	SN2	.813			.731	
	SN3	.827			.748	
	SN4	.812			.727	
	SN5	.796			.709	
	SN6	.749			.660	
	SN7	.743			.653	

Note: SN = Subjective Norm

Source: Original Study

#### 4.2.6 Financial Risk (FR)

After running factor loading of Financial Risk (FR), there is only factor showed up on the result. This study used three questionnaires of financial risk to analyze the factor loading and reliability test. Table 4.8 show the results of factor loading, eigenvalue, cumulative explained, item to total correlation, and the cronbach's alpha ( $\alpha$ ). All the questionnaires has factor loading higher than 0.7, and the KMO value of financial risk = 0.718 was greater than 0.5; eigenvalue = 4.425, and cronbach's alpha ( $\alpha$ ) value = 0.817 was higher than 0.7. The cumulated of financial risk had a total 73.20%, which mean that these were necessary underlying factor for this construct. Base on all the criteria, the research can concluded that the reliability and internal consistency of the factor were acceptable. (See Table 4.8)

Table 4.8 Result of Factor Loading analysis and Reliability test on Financial Risk

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
Financial Risk (KMO = 0.718)	FR1	.849	2.196	73.207%	.659	0.817
	FR2	.857			.672	
	FR3	.860			.676	

Note: FR= Financial Risk

Source: Original Study

#### 4.2.7 Privacy Risk (PVR)

In table 4.9 showed the result of factor loading and reliability of Privacy Risk (PVR) to measure the four questionnaires in order to know the value of KMO, cronbach's alpha ( $\alpha$ ), eigenvalue, percentage of cumulative explained, and the item-total correlation. The cronbach's alpha ( $\alpha$ ) of privacy risk value=0.850 was greater than 0.7, KMO value=0.817 was higher than 0.5. Moreover, the factor loading of all items were greater than requirement 0.6 which mean that all items had relationship with its construct. In doing so, the result of eigenvalue=2.759, and cumulative had a total 68.977% of explained which illustrated that was important underlying factor for this construct. Base on all the criteria, the research can concluded that concluded that the reliability and internal consistency of the factor were acceptable. (See Table 4.9)

Table 4.9 Result of Factor Loading analysis and Reliability test on Privacy Risk

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
Privacy Risk (KMO = 0.817)	PVR1	.811	<b>2.759</b>	<b>68.977%</b>	.662	<b>0.850</b>
	PVR2	.841			.704	
	PVR3	.837			.699	
	PVR4	.832			.691	

Note: PVR= Privacy Risk

Source: Original Study

#### 4.2.8 Behavioral Intention (BI)

The Behavioral Intention (BI) was measured by nine questionnaire items to check factor loading and reliability. Table 4.9 illustrates the results of factor loadings, eigenvalue, and the percentage of cumulative explained, item-to-total correlation, and cronbach's alpha ( $\alpha$ ). The KMO of behavioral intention has a value = 0.953 was higher than 0.5. All the items has factor loading bigger than 0.6 and the biggest is BI9 with factor loading of .849 which shows that this item had highest relationship with behavioral intention. On the other hand, cronbach's alpha ( $\alpha$ ) = .943 was greater than 0.7, eigenvalue = 6.178, and the behavioral intention had cumulated a total 68.645% of explained which indicates that was important underlying factor for this construct. Base on all the criteria, the research can concluded that concluded that the reliability and internal consistency of the factor were acceptable. (See Table 4.10)

Table 4.10 Result of Factor Loading analysis and Reliability test on Behavioral Intention

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha ( $\alpha$ )
<b>Behavioral Intention</b> (KMO = 0.953)	BI1	.824	<b>6.178</b>	<b>68.645%</b>	.773	<b>0.943</b>
	BI2	.793			.736	
	BI3	.846			.800	
	BI4	.831			.781	
	BI5	.832			.783	
	BI6	.820			.767	
	BI7	.828			.778	
	BI8	.833			.784	
	BI9	.849			.804	

Note: BI = Behavioral Intention

Source: Original Study

### 4.3 Independent Sample T-test

In this part aim to point out the differences between gender of male and female to compare its mean into the seven constructs that was mention above. The analysis was used the factor of perceived usefulness (PU), perceived ease of use (PEOU), attitude (ATT), electronic word of mouth (eWOM), subjective norm (SN), perceived risk (PR), and behavioral intention (BI). In addition, the level of significant and the t-value cannot be lower than 1.96 and p-value less than 0.05. Table 4.10 have indicated that there were no any p-value significant, and t-value were lower than 1.96. Therefore, independent sample t-test results illustrated that there were no differences between male and female. (See Table 4.11)

Table 4.11 Result of Independent Sample T-test with Gender

Factor	Male	Female	t-value	p-value
	N= 179	N = 171		
PU	6.2137	6.2281	.174	.886
PEOU	6.2439	6.3086	.829	.408
ATT	6.2039	6.1330	-.939	.348
eWOM	6.0670	6.1602	1.249	.212
SN	6.2115	6.2348	.306	.760
PR	6.2283	6.2790	.657	.511
BI	6.3532	6.4269	.896	.371

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Source: Original Study

#### 4.4 One-way Analysis of Variance ANOVA

The study used one way ANOVA method to analyze the different between more than two groups in order to know which group are the same or separated. This part was selected demographic of age, education level, income level, and frequencies of using internet per day to compare the mean of perceived usefulness (PU), perceived ease of use (PEOU), attitude (ATT), electronic word of mouth (eWOM), subjective norm (SN), perceived risk (PR), and behavioral intention (BI). The one-way ANOVA produces a one-way analysis of variance of a quantitative dependent variable by a single factor as known as an independent variable.

##### 4.4.1 Ages

There were only one factor statistically significant within the seven constructs among the differences of age groups of Subjective Norm (SN)

checked with ANOVA, ( $F=5.830$ ,  $p=0.001$ ) is significant, checked with Levene= $2.903$ ,  $p=0.035$ ,  $p<0.05$ ) is significant, checked with Dunnett T3 where the group means (group (1)= $6.3268$ , (2)= $6.0529$ , (3)= $5.7714$ , (4)= $5.8367$ ), group (1)>(2), there were significant difference between ages group 20-30 years old (Mean= $6.3268$ ) is higher than ages group 31-40 years old (Mean= $6.0529$ ). Perceived Usefulness (PU) checked with ANOVA, PU ( $F=3.777$ ,  $p=.011$ ,  $p<0.05$ ) significant, checked with Levene= $4.198$ ,  $p=0.006$ ,  $p<0.01$ ) significant, checked with Dunnett T3 where the mean groups (group (1)= $6.2790$ , (2)= $6.1463$ , (3)= $6.2125$ , (4)= $5.3571$ ) there were no significant difference between the ages group. Perceived Ease of Use (PEOU) checked with ANOVA, ( $F=1.949$ ,  $p=0.121$ ,  $p>0.05$ ) not significant, checked with Levene= $1.064$ ,  $p=0.365$ ,  $p>0.05$ ) not significant, checked with Scheffe where the mean groups (group (1)= $6.3381$ , (2)= $6.1567$ , (3)= $6.0000$ , (4)= $6.2857$ ), there were no statistically significant differences between ages group. Attitude (ATT) checked with ANOVA, ( $F=4.415$ ,  $p=0.005$ ,  $p<0.01$ ) significant, checked with Levene= $11.752$ ,  $p=0.000$ ,  $p<0.001$  significant, checked with Dunnett T3 where the mean groups (group (1)= $6.2135$ , (2)= $6.1338$ , (3)= $5.4125$ , (4)= $6.2857$ ) there were no statistically significant differences between ages group. Electronic word of mouth (eWOM) checked with ANOVA, ( $F=0.874$ ,  $p=0.445$ ,  $p>0.05$ ) not significant, checked with Levene= $3.119$ ,  $p=0.026$ ,  $p<0.05$  significant, checked with Duunett T3 where the mean groups (group (1)= $6.1339$ , (2)= $6.0660$ , (3)= $5.8400$ , (4)= $6.2571$ ) there were no statistically significant differences between ages group. Perceived Risk (PR) checked with ANOVA, ( $F=5.637$ ,  $p=0.001$ ) significant, checked with Levene= $6.964$ ,  $p=0.000$ ,  $p<0.001$  is significant, checked with Dunnett T3 where the mean groups (group (1)= $6.2955$ , (2)= $6.2700$ , (3)= $5.5000$ , (4)= $5.6735$ ) there were no statistically significant differences between ages



group. Behavioral Intention (BI) checked with ANOVA, ( $F=3.753$ ,  $p=0.011$ ,  $p<0.05$ ) significant, checked with Levene= $2.411$ ,  $p=0.067$ ,  $p>0.05$  not significant, checked with Scheffe where the mean groups (group (1)= $6.4692$ , (2)= $6.2833$ , (3)= $5.9667$ , (4)= $5.8413$ ) there were no statistically significant differences between ages group. (See Table 4.12)

Table 4.12 Results of One-way Analysis of Variance ANOVA of Age Groups

Factor	20-30 (1)	31-40 (2)	41-50 (3)	Above 50 (4)	F-value	P-value	Scheffe or Dunnnett T3
	N= 233	N= 100	N= 10	N= 7			
PU	6.2790	6.1463	6.2125	5.3571	3.777	.011	NS
PEOU	6.3381	6.1567	6.0000	6.2857	1.949	.121	NS
ATT	6.2135	6.1338	5.4125	6.2857	4.415	.005	NS
EWOM	6.1339	6.0660	5.8400	6.2571	0.874	.455	NS
SN	6.3268	6.0529	5.7714	5.8367	5.830	.001	(1) > (2)
PR	6.2955	6.2700	5.5000	5.6735	5.637	.001	NS
BI	6.4692	6.2833	5.9667	5.8413	3.753	.011	NS

Note: \* $p<0.05$ , \*\* $p<0.01$ , \*\*\* $p<0.001$

Source: Original Study

#### 4.4.2 Educational Level

There were three factors statistically significant within the seven constructs among the differences of educational level of Perceived Usefulness (PU) checked with ANOVA, PU ( $F=3.727$ ,  $p=0.025$ ,  $p<0.05$ ) significant, checked with Levene= $2.814$ ,  $p=0.061$ ,  $p>0.05$ ) not significant, checked with Scheffe where the group means of educational level (group (1)= $6.2898$ , (2)= $6.1976$ , (3)= $5.9360$ ), group (1)>(3) there were significant difference between bachelor group (Mean= $6.2898$ ) is higher than ph.d group (Mean= $5.9360$ ). Subjective Norm (SN) checked with ANOVA, ( $F=9.899$ ,  $p=0.000$ ,  $p<0.001$ ) significant, checked with Levene= $2.318$ ,  $p=0.100$ ,  $p>0.05$ ) not significant, checked with Scheffe where the means group of educational level (group (1)= $6.3515$ , (2)= $6.1048$ , (3)= $5.8550$ ), group (1)>(2)>(3) there

were significant difference between bachelor group, master group, and ph.d group, which the bachelor group is highest group (Mean=6.3515) and ph.d group is the lowest group (Mean=5.8550). Moreover, Behavioral Intention (BI) checked with ANOVA, ( $F=6.263$ ,  $p=0.002$ ,  $p<0.01$ ) significant, checked with Levene= $1.894$ ,  $p=0.152$ ,  $p>0.05$  not significant, checked with Scheffe where the means group of educational level (group (1)= $6.4935$ , (2)= $6.3143$ , (3)= $6.0623$ ), group (1)>(3), there were significant difference between bachelor group (Mean= $6.4935$ ) is higher than ph.d group (Mean= $6.0623$ ). Beside these factors, Perceived Ease of Use (PEOU) checked with ANOVA, ( $F=2.034$ ,  $p=0.132$ ,  $p>0.05$ ) not significant, checked with Levene= $0.226$ ,  $p=0.798$ ,  $p>0.05$ ) not significant, checked with Scheffe where the group means (group (1)= $6.3399$ , (2)= $6.2042$ , (3)= $6.1382$ ), there were no statistically significant differences between group means of education level. Attitude (ATT) checked with ANOVA, ( $F=4.068$ ,  $p=0.018$ ,  $p<0.05$ ) significant, checked with Levene= $3.465$ ,  $p=0.032$ ,  $p<0.05$  significant, checked with Dunnett T3 where the means group (group (1)= $6.2580$ , (2)= $6.0643$ , (3)= $5.9970$ ), there were no statistically significant differences between group means of education level. Electronic word of mouth (eWOM) checked with ANOVA, ( $F=0.903$ ,  $p=0.406$ ,  $p>0.05$ ) not significant, checked with Levene= $2.369$ ,  $p=0.095$ ,  $p>0.05$  not significant, checked with Scheffe where the means group (group (1)= $6.1441$ , (2)= $6.1010$ , (3)= $5.9854$ ), there were no statistically significant differences between group means of education level. Perceived Risk (PR) checked with ANOVA, ( $F=5.175$ ,  $p=0.006$ ,  $p<0.01$ ) significant, checked with Levene= $4.355$ ,  $p=0.014$ ,  $p<0.05$  significant, checked with Dunnett T3 where the means group (group (1)= $6.2950$ , (2)= $6.2952$ , (3)= $5.9164$ ), there were no statistically significant differences between group means of education level. (See Table 4.13)

Table 4.13 Result of One-way Analysis of Variance ANOVA of Education Level

Factor	Bachelor (1)	Master (2)	Doctorate Ph.d (3)	F-value	P-value	Scheffe or Dunnett T3
	N=204	N= 105	N= 41			
PU	6.2898	6.1976	5.9360	3.727	.025	(1) > (3)
PEOU	6.3399	6.2042	6.1382	2.034	.132	NS
ATT	6.2580	6.0643	5.9970	4.068	.018	NS
EWOM	6.1441	6.1010	5.9854	.903	.406	NS
SN	6.3515	6.1048	5.8850	9.899	.000	(1) > (2) > (3)
PR	6.2950	6.2952	5.9164	5.175	.006	NS
BI	6.4935	6.3143	6.0623	6.263	.002	(1) > (3)

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Source: Original Study

#### 4.4.3 Incomes Level

There were only two factors statistically significant within the seven constructs among the differences of incomes level of Subjective Norm (SN) and Behavioral Intention (BI). For Subjective Norm (SN) checked with ANOVA, (F=4.080, p=0.003, p<0.01) significant, checked with Levene=1.361, p=0.247, p>0.050 not significant, checked with Scheffe where the group means of incomes level (group (1)=6.4048, (2)=6.3361, (3)=6.3197, (4)=6.1289, (5)=6.0216), group (2)>(5) there were significant differences between the incomes group 310\$-400\$ (Mean=6.3361) is higher than group incomes over 610\$ (Mean=6.0216). Behavioral Intention (BI) checked with ANOVA, (F=3.077, p=0.016, p<0.05) significant, checked with Levene=2.003, p=0.94, p>0.05) not significant, checked with Scheffe where the group means of incomes level (group (1)=6.3968, (2)=6.5415, (3)=6.4524, (4)=6.3875, (5)=6.1908), group (2)>(5) there were differences between incomes group 310\$-400\$ (Mean=6.5415) is higher than incomes group over 610\$ (Mean=6.1908).

Beside these factors, Perceived Usefulness (PU) checked with ANOVA, ( $F=1.587$ ,  $p=0.177$ ,  $p>0.05$ ) not significant, checked with Levene= $1.956$ ,  $p=0.101$ ,  $p>0.05$ ) not significant, checked with Scheffe where the group means (group (1)= $6.2143$ , (2)= $6.2847$ , (3)= $6.4107$ , (4)= $6.0671$ , (5)= $6.1356$ ), there were no statistically significant differences between group means of incomes group. Perceived Ease of Use (PEOU) checked with ANOVA, ( $F=1.302$ ,  $p=0.269$ ,  $p>0.05$ ) not significant, checked with Levene= $0.523$ ,  $p=0.719$ ,  $p>0.05$  not significant, checked with Scheffe where the group means (group (1)= $6.2672$ , (2)= $6.3324$ , (3)= $6.4127$ , (4)= $6.0921$ , (5)= $6.2317$ ), there were no statistically significant differences between group means of incomes group. Moreover, Attitude (ATT) checked with ANOVA, ( $F=1.997$ ,  $p=0.095$ ,  $p>0.05$ ) not significant, checked with Levene= $2.088$ ,  $p=0.082$ ,  $p>0.05$  not significant, checked with Scheffe where the group means (group (1)= $6.2763$ , (2)= $6.2605$ , (3)= $6.2292$ , (4)= $6.0000$ , (5)= $6.060$ ), there were no statistically significant differences between group means of incomes group. Electronic Word of Mouth (eWOM) checked with ANOVA, ( $F=0.256$ ,  $p=0.906$ ,  $p>0.05$ ) not significant, checked with Scheffe where the group means (group (1)= $6.1667$ , (2)= $6.1462$ , (3)= $6.1048$ , (4)= $6.0780$ , (5)= $6.0698$ ), there were no statistically significant differences between group means of incomes group. Perceived Risk (PR) checked with ANOVA, ( $F=0.731$ ,  $p=0.571$ ,  $p>0.05$ ) not significant, checked with Levene= $1.810$ ,  $p=0.126$ ,  $p>0.05$  not significant, checked with Scheffe where the group means (group (1)= $6.2687$ , (2)= $6.3049$ , (3)= $6.3129$ , (4)= $6.2787$ , (5)= $6.1550$ ), there were no statistically significant differences between group means of incomes group. (See Table 4.14)

Table 4.14 Result of One Way ANOVA of Incomes Level

Factor	\$200- \$300/ Per month (1)	\$310- \$400/ Per month (2)	\$410- \$500/ Per month (3)	\$510- \$600/ per month (4)	Over \$610/ per month (5)	F- value	P- value	Scheffe or Dunnnett T3
	N= 42	N= 119	N= 42	N= 41	N= 106			
PU	6.2143	6.2847	6.4107	6.0671	6.1356	1.587	.177	NS
PEOU	6.2672	6.3324	6.4127	6.0921	6.2317	1.302	.269	NS
ATT	6.2763	6.2605	6.2292	6.0000	6.0660	1.997	.095	NS
EWOM	6.1667	6.1462	6.1048	6.0780	6.0698	.256	.906	NS
SN	6.4048	6.3361	6.3197	6.1289	6.0216	4.080	.003	(2) > (5)
PR	6.2687	6.3049	6.3129	6.2787	6.1550	.731	.571	NS
BI	6.3968	6.5415	6.4524	6.3875	6.1908	3.077	.016	(2) > (5)

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Source: Original Study

#### 4.4.4 Frequencies of Using Internet

There were no factors statistically significant within the seven constructs among the differences of frequencies of using internet per day. First, Perceived Usefulness (PU) checked with ANOVA, (F=3.446, p=0.017, p<0.05) significant, checked with Levene=6.673, p=0.000, p<0.001 significant, checked with Dunnnett T3 where the group means (group (1)=5.5750, (2)=6.3136, (3)=6.0724, (4)=6.2885), there were no statistically significant differences between group means of frequencies of using internet. Second, Perceived Ease of Use (PEOU) checked with ANOVA, (F=0.743, p=0.527, p>0.05) not significant, checked with Levene=2.046, p=0.107, p>0.05 not significant, checked Scheffe where the group mean (group (1)=5.8444, (2)=6.2815, (3)=6.2471, (4)=6.3130), there were no statistically significant differences between group means of frequencies of using internet. Third, Attitude (ATT) checked with ANOVA, (F=1.858, p=0.136, p>0.05) not significant, checked with Levene=4.904, p=0.002, p<0.01 significant, checked

with Dunnett T3 where the group means (group (1)=5.7250, (2)=6.2836, (3)=6.0876, (4)=6.1677), there were no statistically significant differences between group means of frequencies of using internet. Fourth, Electronic Word of Mouth (eWOM) checked with ANOVA, ( $F=0.610$ ,  $p=0.609$ ,  $p>0.05$ ) not significant, checked with Levene= $4.690$ ,  $p=0.003$ ,  $p<0.01$  significant, checked with Dunnett T3 where the group means (group (1)=5.7600, (2)=6.0898, (3)=6.1570, (4)=6.1100), there were no statistically significant differences between group means of frequencies of using internet. Fifth, Subjective Norm (SN) checked with ANOVA, ( $F=5.119$ ,  $p=0.002$ ,  $p<0.01$ ) significant, checked with Levene= $9.751$ ,  $p=0.000$ ,  $p<0.001$  significant, checked with Dunnett T3 where the group means (group (1)=5.0286, (2)=6.2119, (3)=6.2790, (4)=6.233), there were no statistically significant differences between group means of frequencies of using internet. Sixth, Perceived Risk (PR) checked with ANOVA, ( $F=1.003$ ,  $p=0.392$ ,  $p>0.05$ ) not significant, checked with Levene= $2.383$ ,  $p=0.069$ ,  $p>0.05$  not significant, checked Scheffe where the group means (group (1)=5.7714, (2)=6.2143, (3)=6.2762, (4)=6.2924), there were no statistically significant differences between group means of frequencies of using internet. Lastly, Behavioral Intention (BI) checked with ANOVA, ( $F=1.740$ ,  $p=0.159$ ,  $p>0.05$ ) not significant, checked with Levene= $3.142$ ,  $p=0.025$ ,  $p<0.05$  significant, checked with Dunnett T3 where the group means (group (1)=5.7778, (2)=6.4426, (3)=6.3115, (4)=6.4315), there were no statistically significant differences between group means of frequencies of using internet. (See Table 4.15)

Table 4.15 Result of One Way ANOVA of Frequencies of Using Internet

Factor	Under 1 hour/per day (1)	1-2 hours/per day (2)	2-3 hours/per day (3)	Over 3 hours/per day (4)	F-value	P-value	Scheffe or Dunnett T3
	N= 5	N= 118	N= 107	N= 120			
PU	5.5750	6.3136	6.0724	6.2885	3.446	.017	NS
PEOU	5.8444	6.2815	6.2471	6.3130	.743	.527	NS
ATT	5.7250	6.2638	6.0876	6.1677	1.858	.136	NS
EWOM	5.7600	6.0898	6.1570	6.1100	.610	.609	NS
SN	5.0286	6.2119	6.2790	6.2333	5.119	.002	NS
PR	5.7714	6.2143	6.2762	6.2924	1.003	.392	NS
BI	5.7778	6.4426	6.3115	6.4315	1.740	.159	NS

Note: \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

Source: Original Study

## 4.5 The Relationship Among the Constructs

This research followed Beneth and Health (2000), the method use to check the mediation and moderation effect of the variables. To analyze the hypotheses, and the relationship among the seven constructs, the data analysis was conducted using SPSS, version 21. Table 4.15 will show the descriptive statistics and bivariate correlations among the variables.

### 4.5.1 The Relationship Among the Seven Constructs

In this part, the highest mean was behavioral intention (6.3892) with a standard deviation of 0.768, while lowest mean was electronic word of mouth (6.1126) with standard deviation of 0.698. The correlation coefficients can help to indicate the bivariate relationships among the seven variables. Based on the correlation analysis of each variable it can be shown that 6 variables were significantly positively correlated with one another. Except 2 variables of attitude, and subjective norm were not significant correlated each other ( $r=0.081$ ,  $p > 0.05$ ). Firstly, this research talk about the relationship among the

variables used for testing the hypothesis; with perceived usefulness are significantly positively correlated with the variable of behavioral intention ( $r=0.311$ ,  $p<0.01$ ), and significantly positively correlated with perceived ease of use ( $r=0.569$ ,  $p<0.01$ ), also significantly positively correlated with attitude ( $r=0.401$ ,  $p<0.01$ ), while attitude also found to be significantly correlated with behavioral intention ( $r=0.277$ ,  $p<0.01$ ). Electronic word of mouth are significantly positively correlated with behavioral intention ( $r=0.281$ ,  $p<0.01$ ), and significantly positively correlated with subjective norm ( $r=0.214$ ,  $p<0.01$ ), while subjective norm also found to be significantly correlated with behavioral intention ( $r=0.295$ ,  $p<0.01$ ). Perceived risk is significantly positively correlated with behavioral intention ( $r=0.343$ ,  $p<0.01$ ). Second, this research found that the strongest relationship among the 7 variable is perceived usefulness and perceived ease of use ( $r=0.569$ ,  $p<0.01$ ). (See Table 4.16)

Table 4.16 Results of the Correlation of the Seven Constructs

Variable	Mean	SD	PU	PEOU	ATT	EWOM	SN	PR	BI
PU	6.2207	.770	1						
PEOU	6.2756	.729	.569**	1					
ATT	6.1693	.705	.401**	.182**	1				
EWOM	6.1126	.698	.107*	.144**	.249**	1			
SN	6.2229	.710	.152**	.316**	.081	.214**	1		
PR	6.2531	.721	.237**	.312**	.224**	.429**	.478**	1	
BI	6.3892	.768	.311**	.403**	.277**	.281**	.295**	.343**	1

Note: 1. \* $p<.05$ , \*\* $p<.01$ , \*\*\* $p<.001$ ,  $r$ = Sample correlation coefficient

2. PU= Perceived Usefulness, PEOU= Perceived Ease of Use, ATT= Attitude, EWOM= Electronic Word of Mouth, SN= Subjective Norm, PR= Perceived Risk, BI= Behavioral Intention

Source: Original Study



#### 4.5.2 The Mediation Effect of Attitude between Perceived Usefulness and Behavioral Intention

In this research, was following the method specified by Beneth and Health (2000), there are four steps to test the mediation effect of the variables: firstly to evaluating how the mediator has been in a significant relationship with the independent variable; secondly to test that whether there is significantly relationship between the independent variable and the dependent variable; thirdly to put together a test to examine whether the mediator is significantly in the relationship with the dependent variable; finally to found that there are any the mediating between the mediator with the independent-dependent variables relationship. (See Table 4.17)

Table 4.17 Mediation Test of Attitude between Perceived Usefulness and Behavioral Intention

Variables	ATT	BI		
	Model1	Model2	Model3	Model4
PU	.401***	.311***		.181***
ATT			.277***	.238***
R	.401	.311	.277	.353
R <sup>2</sup>	.161	.097	.077	.124
Adj-R <sup>2</sup>	.159	.094	.074	.119
F-Value	66.872	37.291	28.873	24.625
P-Value	.000	.000	.000	.000
D-W	2.197	1.957	2.045	2.137
Max VIF	1.000	1.000	1.000	1.192

Note: \*p<.05, \*\*p<.01, \*\*\*p<.001

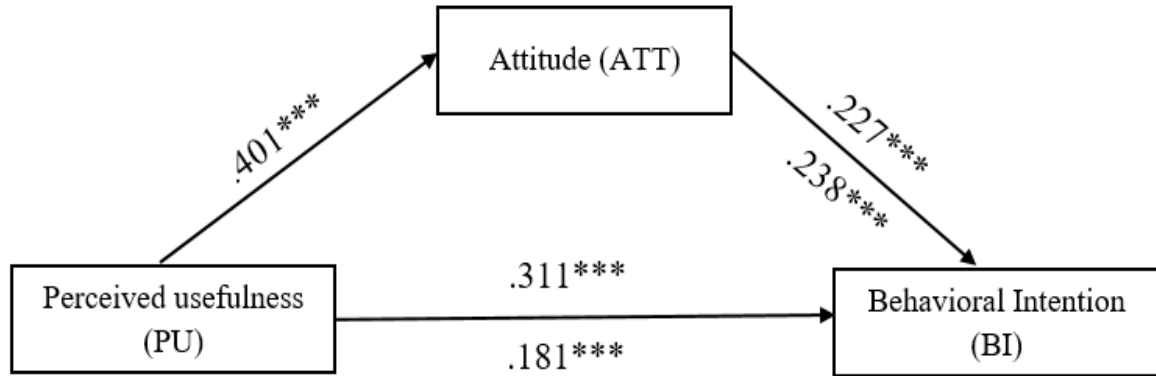
PU= Perceived Usefulness, ATT= Attitude, BI= Behavioral Intention

Source: Original Study

In table 4.17 indicated that the model 1 tested the relationship between perceived usefulness (independent variable) and attitude (mediator), and the result show that behavioral intention is significant and positively affected perceived usefulness ( $\beta=.401$ ,  $p<0.001$ ), model 2 tested the relationship between perceived usefulness as the (independent variable) and behavioral intention as the (dependent variable), and the result showed that perceived usefulness is significant and positively affected to behavioral intention ( $\beta=.311$ ,  $p<0.001$ ), then model 3 to check the relationship between attitude is the independent variable and behavioral intention (dependent variable), and the result showed that independent variable of attitude is significant and positively affected to behavioral intention ( $\beta=.277$ ,  $p<0.001$ ), thus hypothesis H1, H2, and H3 was supported. Finally, the equation of perceived usefulness and attitude regressed to behavioral intention ( $\beta=.181$ ,  $p<0.001$ ;  $\beta=.238$ ,  $p<0.001$ ). The results in model 4 showed that  $R^2= 0.124$  and the adjusted  $R^2= 0.119$ , meaning that 11.90% of the variance in behavioral intention can be predicted from perceived usefulness and attitude. F-value equals 24.625 ( $p<0.001$ ) is significant. For multicollinearity, max VIF is 1.192.

According to the results above, the beta value of behavioral intention is reduced from  $\beta =0.311$  to  $\beta =0.181$ , and both perceived usefulness and attitude are significantly related to behavioral intention. Therefore, H4 is supported. Behavioral intention provides a partial mediation effect on the relationship between perceived usefulness and attitude. (See Figure 4.1)

Figure 4.1 Mediation Effect of Attitude on the relationship between Perceived-Usefulness and Behavioral Intention



Source: Original Study

The research forward used Preacher and Hayes's (2004), suggestions to investigate the indirect effect and adopted the Sobel test and the bootstrap approach confidence intervals (CIs) to support mediating effects. In table 4.17 shown that there are 4 step of the mediation model, step 1 the regression of perceived usefulness on behavioral intention, ignoring the mediator, was significant,  $\beta=0.3105$ ,  $t(348)=6.1066$ ,  $p=0.000$ . Step 2 indicated that the regression of perceived usefulness on the mediator, attitude was also significant,  $\beta=0.3678$ ,  $t(348)=8.1775$ ,  $p=0.000$ . Step 3 of the mediation process showed that the mediator (attitude), controlling for perceived usefulness, was significant,  $\beta=0.1973$ ,  $t(347)=3.3012$ ,  $p=0.001$ . Step 4 of the analyses revealed that the mediator (attitude), controlling for perceived usefulness was also a significant predictor of behavioral intention,  $\beta=0.2380$ ,  $t(347)=4.3465$ ,  $p=0.000$ . The results of the Sobel test are significant ( $p=0.000$ ). The z-value equals to 3.0417, which is higher than 1.96 ( $p<0.05$ ), and the value of mediating effect is 0.0726. It indicates that attitude factors partially mediated the relationship between perceived usefulness and behavioral intention. The study is used the bootstrap approach to verify the Sobel test. The result shows CIs

between 95% and 5% (excluding 0) reaches significant levels. Thus, the results also showed that attitude was an indirect effect on behavioral intention. (See Table 4.18)

Table 4.18 Regression Analysis of the Indirect Effect between Attitude and Behavioral Intention

Direct effects and Total effect						
		$\beta$	SE	t	p	
IV -> DV		.3105	.0509	6.1066	.000	
IV -> MV		.3678	.0450	8.1775	.000	
MV -> DV, IV is controlled		.1973	.0598	3.3012	.001	
IV -> DV, MV is controlled		.2380	.0548	4.3465	.000	
Indirect effect and significant using the normal distribution						
	Value	SE	LL95%CI	UL95%CI	z	p
Sobel	0.0726	.0239	.0258	.1193	3.0417	.002
Bootstrap results for the indirect effect						
	Value	SE	LL95%CI	UL95%CI	Mean	
Effect	0.0726	.0411	.0028	.1653	.0717	

Note. 1. IV= Independent variable (Perceived Usefulness), DV= Dependent variable (Behavioral Intention), MV= Mediating variable (Attitude),  $\beta$ =Unstandardized Coefficient  
 2. N= 350, Number of Bootstrap Resamples= 1000, LL= Lower Limit, CI= Confidence Interval, UL= Upper Limit

Source: Original Study

#### 4.5.3 The Mediation Effect of Attitude between Perceived Ease of Use and Behavioral Intention

According to table 4.18 indicated that the model 1 tested the relationship between perceived ease of use (independent variable) and attitude (mediator), and the result show that behavioral intention is significant and positively affected Perceived Ease of Use ( $\beta$ =.182,  $p$ <0.001), model 2 a test as the

relationship between Perceived Ease of Use as the (independent variable) and Behavioral Intention as the (dependent variable), and the result showed that Perceived Ease of Use is significant and positively affected to Behavioral Intention ( $\beta=.403$ ,  $p<0.001$ ), then model 3 to check the relationship between Attitude is the independent variable and Behavioral Intention (dependent variable), and the result showed that independent variable of Attitude is significant and positively affected to Behavioral Intention ( $\beta=.277$ ,  $p<0.001$ ), thus hypothesis H5, H6, and H3 was supported. Finally, the equation of Perceived Ease of Use and Attitude regressed to Behavioral Intention ( $\beta=.211$ ,  $p<0.001$ ;  $\beta=.365$ ,  $p<0.001$ ). The results in model 4 showed that  $R^2= 0.205$  and the adjusted  $R^2= 0.201$ , meaning that 20.10% of the variance in Behavioral Intention can be predicted from Perceived Ease of Use and Attitude. F-value equals 44.811 ( $p<0.001$ ) is significant. For multicollinearity, max VIF is 1.034.

According to the results above, the  $\beta$  value of Behavioral Intention is reduced from  $\beta =0.403$  to  $\beta =0.211$ , and both Perceived Ease of Use and Attitude are significantly related to Behavioral Intention. Therefore, H7 is supported. Behavioral Intention provides a partial mediation effect on the relationship between Perceived Ease of Use and Attitude. (See Table 4.19)

Table 4.19 Mediation Test of Attitude between Perceived Ease of Use and Behavioral Intention

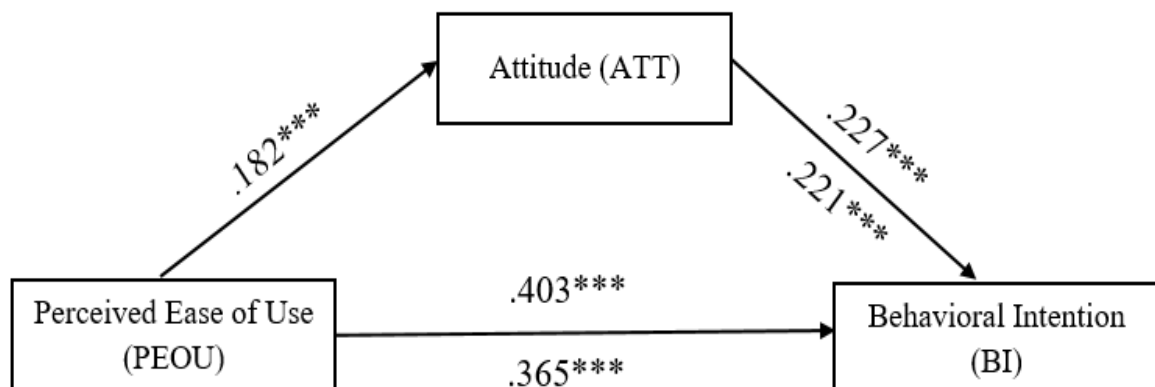
Variables	ATT	BI		
	Model1	Model2	Model3	Model4
PEOU	.182***	.403***		.211***
ATT			.277***	.365***
R	.182	.403	.277	.453
R <sup>2</sup>	.033	.162	.077	.205
Adj-R <sup>2</sup>	.030	.160	.074	.201
F-Value	11.881	67.477	28.873	44.811
P-Value	.001	.000	.000	.000
D-W	2.146	1.881	2.045	2.140
Max VIF	1.000	1.000	1.000	1.034

Note: 1. \*p<0.5, \*\*p<0.01, \*\*\*p<0.001

2. PEOU= Perceived Ease of Use, ATT= Attitude, BI= Behavioral Intention

Source: Original Study

Figure 4.2 Mediation Effect of Attitude on the relationship between Perceived Ease of Use and Behavioral Intention



Source: Original Study

According to Preacher and Hayes's (2004), as shown in table 4.19, in step 1 the regression of Perceived Ease of Use on Behavioral Intention, ignoring the mediator, was significant,  $\beta=0.4248$ ,  $t(348)=8.2144$ ,  $p=0.000$ . Step 2 illustrated that the regression of Perceived Ease of Use on the mediator, Attitude was also significant,  $\beta=0.1757$ ,  $t(348)=3.4468$ ,  $p=0.000$ . Step 3 of the mediation process showed that the mediator (Attitude), controlling for Perceived Ease of Use, was significant,  $\beta=0.2294$ ,  $t(347)=4.3256$ ,  $p=0.000$ . Step 4 of the analyses revealed that the mediator (Attitude), controlling for Perceived Ease of Use was also a significant predictor of Behavioral Intention,  $\beta=0.3845$ ,  $t(347)=7.4948$ ,  $p=0.000$ . The results of the Sobel test are significant ( $p=0.000$ ). The  $z$ -value= $2.6527$ , which is higher than  $1.96$  ( $p<0.05$ ), and the value of mediating effect is  $0.0403$ . It expressed that Attitude factors partially mediated the relationship between Perceived Ease of Use and Behavioral Intention. The study further used the bootstrap approach to verify the Sobel test. The result reveals CIs between 95% and 5% (excluding 0) reaches significant levels. Therefore, the results also showed that Attitude was an indirect effect on Behavioral Intention. (See Table 4.20)

Table 4.20 Regression Analysis of the Indirect Effect between Attitude and Behavioral Intention

Direct effects and Total effect						
		$\beta$	SE	t	p	
IV -> DV		.4248	.0517	8.2144	.000	
IV -> MV		.1757	.0510	3.4468	.000	
MV -> DV, IV is controlled		.2294	.0530	4.3256	.000	
IV -> DV, MV is controlled		.3845	.0513	7.4948	.000	
Indirect effect and significant using the normal distribution						
	Value	SE	LL95%CI	UL95%CI	Z	p
Sobel	0.0403	.0152	.0105	.0701	2.6527	.008
Bootstrap results for the indirect effect						
	Value	SE	LL95%CI	UL95%CI	Mean	
Effect	0.0403	.0289	.0028	.1117	.0405	

Note. 1. IV= Independent variable (Perceived Ease of Use), DV= Dependent variable (Behavioral Intention), MV= Mediating variable (Attitude),  $\beta$ =Unstandardized Coefficient  
 2. N= 350, Number of Bootstrap Resamples= 1000, LL= Lower Limit, CI= Confidence Interval, UL= Upper Limit

Source: Original Study

#### 4.5.4 The Mediation Effect of Electronic Word of Mouth between Attitude and Behavioral Intention

Base on table 4.20 showed that the model 1 tested the relationship between attitude (independent variable) and eWOM (mediator), and the result show that behavioral intention is significant and positively affected to eWOM ( $\beta=.249$ ,  $p<0.001$ ), model 2 a test as the relationship between attitude as the (independent variable) and behavioral intention as the (dependent variable), and the result showed that attitude is significant and positively affected to behavioral intention ( $\beta=.227$ ,  $p<0.001$ ), then model 3 to check the relationship



between eWOM is the independent variable and behavioral intention (dependent variable), and the result showed that independent variable of eWOM is significant and positively affected to behavioral intention ( $\beta=.281$ ,  $p<0.001$ ), thus hypothesis H8, H9, and H3 was supported. Finally, the equation of attitude and eWOM regressed to behavioral intention ( $\beta=.226$ ,  $p<0.001$ ;  $\beta=.221$ ,  $p<0.001$ ). The results in model 4 showed that  $R^2= 0.353$  and the adjusted  $R^2= 0.125$ , meaning that 12.50% of the variance in behavioral intention can be predicted from attitude and eWOM. F-value equals to 24.719 ( $p<0.001$ ) is significant. For multicollinearity, max VIF is 1.066.

According to the results above, the beta value of behavioral intention is reduced from  $\beta=0.249$  to  $\beta=0.226$ , and both attitude and eWOM are significantly related to behavioral intention. Therefore, H10 is supported. Behavioral intention provides a partial mediation effect on the relationship between attitude and eWOM. (See Table 4.21)

Table 4.21 Mediation Test of eWOM between Attitude and Behavioral Intention

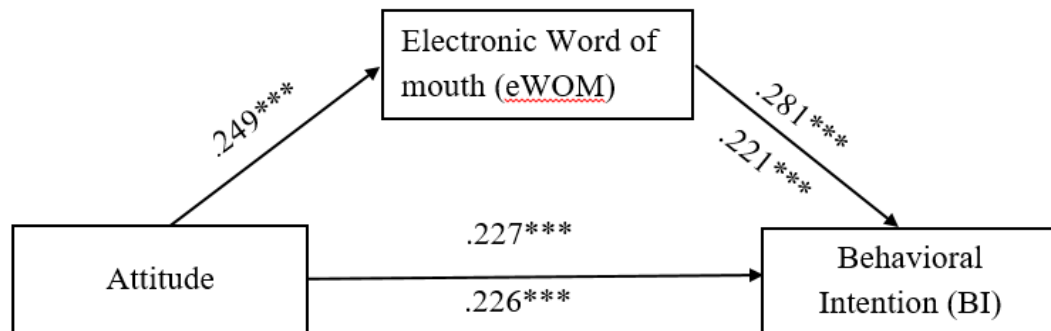
Variables	EWOM		BI	
	Model1	Model2	Model3	Model4
ATT	.249***	.277***		.226***
EWOM			.281***	.221***
R	.249	.277	.281	.353
R <sup>2</sup>	.062	.077	.079	.125
Adj-R <sup>2</sup>	.059	.074	.076	.120
F-Value	22.910	28.873	29.883	24.719
P-Value	.000	.000	.000	.000
D-W	2.163	2.045	1.795	2.061
Max VIF	1.000	1.000	1.000	1.066

Note: 1. \* $p<0.5$ , \*\* $p<0.01$ , \*\*\* $p<0.001$

Note (continued): 2. ATT= Attitude, EWOM= Electronic word of Mouth, BI= Behavioral Intention

Source: Original Study

Figure 4.3 Mediation Effect of eWOM on the relationship between Attitude and Behavioral Intention



Source: Original Study

To following Preacher and Hayes's (2004), as shown in table 4.21, in step 1 the regression of attitude on behavioral intention, ignoring the mediator, was significant,  $\beta=0.3016$ ,  $t(348)=5.3734$ ,  $p=0.000$ . Step 2 illustrated that the regression of attitude on the mediator, attitude was also significant,  $\beta=0.2460$ ,  $t(348) =4.7864$ ,  $p=0.000$ . Step 3 of the mediation process showed that the mediator (eWOM), controlling for attitude, was significant,  $\beta=0.2493$ ,  $t(347) =4.3665$ ,  $p=0.000$ . Step 4 of the analyses revealed that the mediator (eWOM), controlling for attitude was also a significant predictor of behavioral intention,  $\beta=0.2403$ ,  $t(347) =4.2530$ ,  $p=0.000$ . The results of the Sobel test are significant ( $p=0.000$ ). The  $z$ -value= $3.1881$ , which is higher than  $1.96$  ( $p<0.05$ ), and the value of mediating effect is  $0.0613$ . It showed that eWOM factors partially mediated the relationship between attitude and behavioral intention. The study further used the bootstrap approach to verify the Sobel test. The result reveals CIs between 95% and 5% (excluding 0) reaches significant levels. Therefore, the results also showed that eWOM was an indirect effect on behavioral intention. (See Table 4.22)

Table 4.22 Regression Analysis of the Indirect Effect between eWOM and Behavioral Intention

Direct effects and Total effect	$\beta$	SE	t	p		
IV -> DV	.3016	.0561	5.3734	.000		
IV -> MV	.2460	.0514	4.7864	.000		
MV -> DV, IV is controlled	.2493	.0571	4.3665	.000		
IV -> DV, MV is controlled	.2403	.0565	4.2530	.000		
Indirect effect and significant using the normal distribution						
	Value	SE	LL95%CI	UL95%CI	z	p
Sobel	0.0613	.0192	.0236	.0990	3.1881	.001
Bootstrap results for the indirect effect						
	Value	SE	LL95%CI	UL95%CI	Mean	
Effect	0.0613	.0409	.0002	.1580	.0599	

Note. 1. IV= Independent variable (Attitude), DV= Dependent variable (Behavioral Intention), MV= Mediating variable (eWOM),  $\beta$ =Unstandardized Coefficient  
 2. N= 350, Number of Bootstrap Resamples= 1000, LL= Lower Limit, CI= Confidence Interval, UL= Upper Limit

Source: Original Study

#### 4.5.5 The Moderation Effect of Subjective Norm on The Relationship Between Attitude and Behavioral Intention

To analyze the moderation effect of the research variable, this study adopted Beneth and Health (2000). According to Beneth and Health (2000), moderation analysis can be conducted to assess if the moderator moderates the relationship between the independent and dependent variables. As shown in model 1, the result specify that subjective norm is positively and significantly affected to behavioral intention ( $\beta=0.295$ ,  $p<0.001$ ). Model 2 identified that attitude is positively and significantly affected to behavioral intention ( $\beta=0.277$ ,  $p<0.001$ ), thus, H11 is supported. As shown in model 3 in the Table

4-23, the result showed that both independent variables (attitude,  $\beta=0.255$ ,  $p<0.001$ ) and moderating variables (subjective norm,  $\beta=0.275$ ,  $p<0.001$ ) are significantly affected to dependent variable (behavioral intention). In addition, the result in model 4 indicated that revealed the interaction effect ( $R^2=.167$ ,  $\beta=0.124$ ,  $p<0.001$ , max VIF= 1.004) of attitude and subjective norm is significantly affect to behavioral intention, it shows that the interaction between subjective norm and attitude utilizes a moderating effect on behavioral intention, so H12 is supported. This meant that subjective norm is a moderator of the relationship between attitude and behavioral intention. (See Table 4.23)

Table 4.23 The Moderation Effect of Subjective Norm on The Relationship Between Attitude and Behavioral Intention

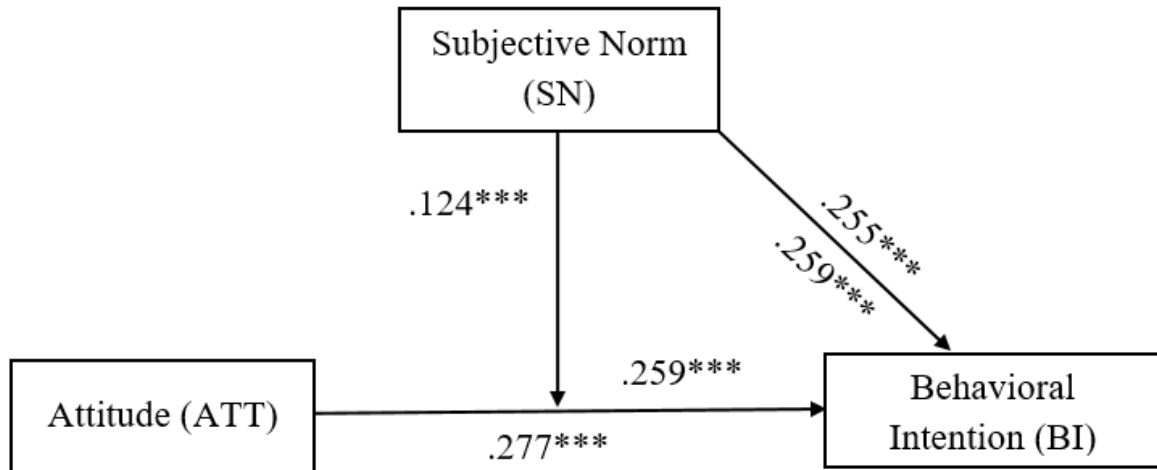
Variable	BI			
	Model1	Model2	Model3	Model4
Independent Variable				
ATT	.277***		.255***	.259***
Moderating Variable				
SN		.295***	.275***	.281***
Interactive Effect				
ATT*SN				.124**
R	.277	.295	.389	.408
R <sup>2</sup>	.077	.087	.152	.167
Adjust R <sup>2</sup>	.074	.085	.147	.160
F-Value	28.873	33.213	30.983	23.085

Note: 1. \* $p<0.05$ , \*\* $p<0.01$ , \*\*\* $p<0.001$

2. ATT= Attitude, SN= Subjective Norm, BI= Behavioral Intention

Source: Original Study

Figure 4.4 The Moderation Effect of Subjective Norm on The Relationship Between Attitude and Behavioral Intention



Source: Original Study

#### 4.5.6 The Moderation Effect of Perceived Risk on The Relationship Between Attitude and Behavioral Intention

To analyze the moderation effect of the research variable, As shown in model 1, the result showed that attitude is positively and significantly affected to behavioral intention ( $\beta=0.277$ ,  $p<0.001$ ). Model 2 identified that perceived risk is positively and significantly affected to behavioral intention ( $\beta=0.343$ ,  $p<0.001$ ), thus, H113 is supported. As shown in model 3 in the Table 4-23, the result showed that both independent variables (attitude,  $\beta=0.211$ ,  $p<0.001$ ) and moderating variables (perceived risk,  $\beta=0.296$ ,  $p<0.001$ ) are significantly affected to dependent variable (behavioral intention). Furthermore, the result in model 4 reported the interaction effect ( $R^2=.163$ ,  $\beta=0.066$ ,  $p>0.5$ , max VIF= 1.143) of attitude and perceived risk not significant affect to behavioral intention, it indicates that there are not interaction between perceived risk and attitude as moderating effect on behavioral intention, so H12 is not supported. This means that perceived risk is not a moderator of the relationship between attitude and behavioral intention. (See Table 4.24)

Table 4.24 The Moderation Effect of Perceived Risk on The Relationship Between Attitude and Behavioral Intention

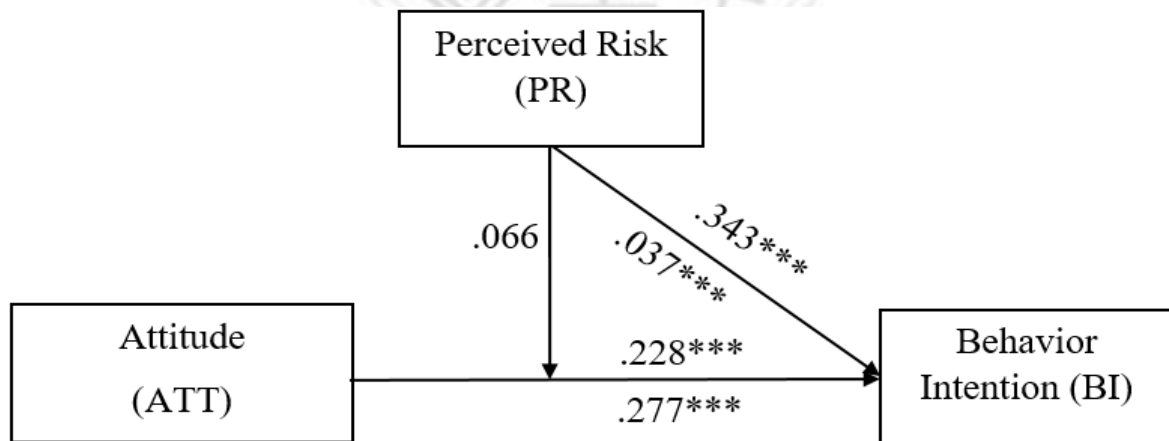
Variable	BI			
	Model1	Model2	Model3	Mode4
Independent Variable				
ATT	.277***		.211***	.228***
Moderating Variable				
PR		.343***	.296***	.307***
Interactive Effect				
ATT*PR				.066
R	.277	.343	.399	.404
R <sup>2</sup>	.077	.117	.160	.163
Adjust R <sup>2</sup>	.074	.115	.155	.156
F-Value	28.873	46.315	32.940	22.526

Note: 1. \*p<0.5, \*\*p<0.01, \*\*\*p<0.001

2. ATT= Attitude, PR= Perceived Risk, BI= Behavioral Intention

Source: Original Study

Figure 4.5 The Moderation Effect of Perceived Risk on The Relationship Between Attitude and Behavioral Intention



Source: Original Study

# CHAPTER FIVE

## CONCLUSIONS AND SUGGESTIONS

### 5.1 Research Conclusion

Table 5.1 Result of the Tested Hypotheses

<b>Hypotheses</b>		<b>Results</b>
H1	There is a significant effect between perceived usefulness and its behavioral intention.	Supported
H2	There is a significant effect between perceived usefulness and its attitude.	Supported
H3	There is a significant effect attitude and behavioral Intention.	Supported
H4	Attitude mediates the relationship between perceived usefulness and its behavioral intention.	Supported
H5	There is a significant effect between perceived ease of use and its behavioral Intention.	Supported
H6	There is a significant effect between perceived ease of us its attitude.	Supported
H7	Attitude mediates the relationship between perceived ease of use and its behavioral intention.	Supported
H8	There is a significant effect between attitude and its electronic word of mouth (eWOM).	Supported
H9	There is a significant effect between electronic word of mouth (eWOM) and its behavioral intention.	Supported
H10	Electronic word of mouth (eWOM) mediates the relationship between attitude and its behavioral intention.	Supported

Table 5.1 Result of the Tested Hypotheses (continued)

H11	There is a significant between perceived risk and its behavioral intention.	Supported
H12	Perceived risk moderates the relationship between attitude and its behavioral intention.	Not Supported
H13	There is a significant effect between subjective norm and its behavioral intention.	Supported
H14	Subjective norm moderates the relationship between attitude and behavioral intention.	Supported

Source: Original Study

The purpose of this study are; (i) to examine the effect between Perceived Usefulness and Behavioral Intention, (ii) to investigate the effect between Perceived Ease of Use and behavioral intention, (iii) to investigate the effect between Attitude and Perceived Usefulness are in relationship, (vi) to check how Attitude mediates the relation between Perceived Usefulness and its Behavioral Intention, (v) to explain the effect between Perceived Ease of Use and its Attitude, (vi) to discover how attitude mediates the relation between Perceived Ease of Use and Behavioral Intention, (vii) to analyze the effect between Attitude and Electronic Word of Mouth (eWOM), (viii) to study the effect between Electronic Word of Mouth (eWOM) and Behavioral Intention, (ix) to search how Electronic Word of Mouth (eWOM) mediates the relation between Attitude and its Behavioral Intention, (xi) to point out the effect between Perceived Risk and Behavioral Intention, (xii) to test how Perceived Risk moderates the relation between Attitude and Behavioral Intention, (xiii) to understand the effect between Subjective Norm and Behavioral Intention,



(xvi) to inspect how Subjective Norm moderates the relation between Attitude and Behavioral Intention.

Base on theoretical framework development and literature review from chapter 2 and chapter 3, result of this research have found that perceived usefulness, perceived ease of use, attitude, electronic word of mouth (eWOM), subjective norm, and perceived risk are the factors that drove the user behavior to had intention on electronic payment (E-payment) as the result of table 5.1 above which show the supported of all hypotheses.

According to the result that the research has tested, perceived usefulness is significant effect on behavioral intention, supported previous finding of Kwasi (2007); Riskinanto et al. (2017); Ashraf et al. (2016) where perceived usefulness are significantly affect behavioral intention. The research indicated that the very useful payment system will attract the intention of the user to adopt it for their daily life.

The study also showed that perceived usefulness is significantly effect on attitude, which is the same study of Jahangir and Begum (2008); Joo and Sang (2013); Persico, Manca, and Pozzi (2014), so it is show that the user have positive thinking on the useful of new payment system. On the other hand, this test also indicated attitude to be significant impacted on behavioral intention as well, Kim et al. (2013) analyze supported this finding by illustrate that consumer's consider the useful and the benefit of the new system they obtain from the new technology and push them decided to use e-payment.

Guriting and Ndubisi (2006); Dwivedi et al. (2008), also conclude that perceived ease of use significant influence on behavioral intention, same as this study. It indicates that the consumer was trying to use a new technology of electronic payment because it is very easy to use. In addition as the result from this study perceived ease of use also significant associated to attitude, which

has been supported by Agag and Masry (2016), it's expressed that every an easy and convenience of new system is to be taken into user intention.

The study of Jahangir and Begum (2008), Kanchanatane et al. (2014), and Riskinanto et al. (2017), indicated that perceived ease of use was significant effect on attitude, and the result have the same with this study. It's show that when the user use e-payment they feel that it is convenience to use and not trying to understand the way of using, moreover, they feel that their performance is productivity, so the degree of satisfaction of using will be increased and higher.

According to the study of Casalo et al. (2011); Ayeh et al. (2013); and Ladhari and Michaud (2015), were found that attitude was significant associated on electronic word of mouth. It is also the same result of this study. It is showed that when the user sees the good information about new technology they fell that it is very convenience, and take it into their consideration.

Electronic word of mouth also recovered that significantly effect on behavioral intention confirming the previous study of Jalilvand and Samiei (2012); Tsao et al. (2015); expressed that not only to sees the information about the e-payment they have intention to use also, and the consumer will share it to their friends in order to help them know this convenience payment as well.

This study found that subjective norm is significant effect on behavioral intention, it is the same result of previous study by Lu et al. (2005); Hidayanto et al. (2015), it's mean that families, friends, social media were effected on the user intention. When the user get a good ideas of new technology of their payment from their family or friends, especially the social media it will make them intent to adopt e-payment.

The study of Yang et al. (2011); Hidayanto et al. (2015); Barkhordari et al. (2016); were showed that perceived risk was significant effected on

behavioral intention, this study found there was no moderating effect of perceived risk between attitude and behavioral intention. It's expressed that even though the people they worries about the risk but they still have intention to adopt the e-payment.

As shown from the result of mediating effect of attitude and electronic word of mouth (eWOM) to behavioral intention, the mediation were found to be significant. The test show that when the attitude entered itself, the effect of perceived usefulness and behavioral intention were significantly reused. So, when it happened, the effect of perceived usefulness were mediated through the attitude. This finding also supported by Kanchanatane et al. (2014), which confirmed that intention to use a particular system depends on the personal satisfaction and perception. In doing so, from the analysis test, it showed that attitude provided a partial mediation effect because the impact of perceived usefulness to behavioral intention significantly reduced but still higher than zero. The second mediation the result was supported by Agag and Masry (2016), was indicated that when attitude entered itself, the effect of perceived ease of use and behavioral intention were significant reused. Thus when it happened, the effect of perceived ease of use were mediated through the attitude. In this sense, when the user realize the new system of e-payment is easy to use they would like to adopted it for their payment (Aye, Au & Law., 2013). On the other hand, from the analysis test, illustrated that attitude offered a partial mediation effect because the influence of perceived ease of use to behavioral intention significantly reduced and still higher than zero. Lastly, according to Casalo et al. 2011; Aye et al. (2013), was showed that when the electronic word of mouth (eWOM) entered itself, the effect of attitude and behavioral intention was significantly reused. Therefore, when it happened, the effect of attitude was mediated through the electronic word of mouth (eWOM).

According to Hamouda and Tabbane, (2013), their result also supported as same as the result of this study, which confirmed that the consumer would like to go online in search for more suggestion and opinion, and that suggestion and opinion will impact on their intention to use e-payment. In addition, from the test, it's showed that electronic word of mouth gave the partial mediation effect because the result of attitude to behavioral intention is significantly reduced but still higher than zero.

This study found that subjective norm had a moderation effect on the relationship between attitude and behavioral intention. It is the same result of Kim et al. (2013), it is also supported by Shan and King (2015), and it means that the reason for user realizes subjective norm is likely to help them obtain a positive attitude toward behavior from the effect of the behavioral intention.

The result of this study also showed that perceived risk had a moderation effect on the relationship between attitude and behavioral intention. It is also the same result of the study by Jarvenpaa, Tractinsky, and Vitale (2000); and also supported by Chio, Lee, and OK. (2013), it is showed that weak levels of risk perception toward an object increase the attitude orientation of a customer and their behavioral intention.

## **5.2 Research Discussion and Implication**

The main purpose of this study aim to understand the impact of the variables of the acceptance of e-payment technology among Cambodian users, by adapting theory of Technology Acceptance Model (TAM) by Davis (1989), and Theory of Plan Behavior (TPB) implied by Ajzen (1985). In this study, we fund that all independent variables were being significant related to its dependent variables. First, the significant among perceived usefulness, perceived ease of use, attitude and behavioral intention have been shown in

chapter 4. Both of perceived usefulness, perceived ease of use have indirect effect on attitude and behavioral intention. In addition, if the new technology bring the user with usefulness, ease of use it would make a good thinking of user about intention to implement e-payment. At the same time, people are always seeking to get higher benefit with a new technology in order to make them more useful and easy of their payment everyday life. The result has been unchanging by the previous research by Kanchanatane et al. (2014) confirmed that intention to use a particular system depends on the personal satisfaction and perception. Second, the significant among attitude, electronic word of mouth (eWOM) and behavioral intention have been indicated in the previous section. Attitude have indirect effect on eWOM and behavioral intention. As the matter of fact, when the user gains a good information about new payment system through the internet they would have positive feeling with this beneficially technology. The result shows some more perception to previous study (Zarrad & Debabi., 2015) where they found that user trust in eWOM because it is reliable information. It is represents that the opinion-based information that often within both the opinions and recommendations of other user. Thirdly, the significant of moderation effect among attitude, subjective norm and behavioral intention, as the subjective norm is a moderator effect of the relationship between attitude and behavioral intention. The result dependable to previous study of Shan and King (2015) where they found that the ideas of other people were influent on the user intention because when their family, friends or other people around them have shared the same idea about a good payment method, they would be decided to engage with it. Finally, the significant finding of moderator effect among attitude, perceived risk and behavioral intention. Perceived risk is significantly effect on attitude and behavioral intention. As same as the result of the previous study by Chio, Lee,

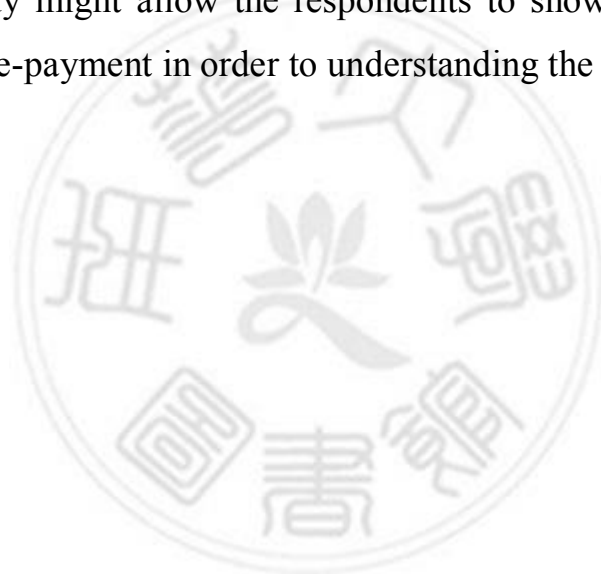
and OK. (2013) where they were found that beside of the user decided to adopt the modern payment method, they would be concerned with some obstacles about the risk while they are using this new technology because it is a new trend for Cambodian people. For example, the user afraid that they will lost their money or their personal information is provided to other people without their permission.

In the conclusion of this study we suggest that the developer of e-payment in Cambodia should, firstly, as the developer of e-payment system, the new technology that they build need to be careful on technique and option in order to provide the user be convenience and satisfy of this system. Furthermore, all the information that provided to the user must be clearly and reliable, especially the information that related to the system of using e-payment. Because it is very important for people who want to know how to use the kind of modern system in their payment method when they want to pay through the internet or transfer their money. On the other hands, as the developer need to be honest and ensure that all the information of the user must be keep in private and safely for them in order to make the user feel comfortable of their transaction.

### **5.3 Research Limitation and Future Research Suggestion**

There are some limitations while we are doing research. Firstly, due to the hard of time period conducted the survey; also, the sample choice for this study is mainly based on convenience. Therefore, the result slightly cannot be exemplification the whole of e-payment user in Cambodia. Thus, the future research should be done with large number of participation and differentiations group of people in order to get more information to analyze the data. Secondly, the results was come from the universities students and those who had

employed in both private and public sector, so it opens up for any further research to apply this model framework to analyze the effect of perceived usefulness, perceived ease of use, attitude, eWOM, subjective norm, perceived risk, and behavioral intention of university student and those who are employed in Cambodia. Thirdly, it because of the limit of the time of this study only identifies the significant effect of both mediators and moderators, therefore, for future research should be compared to whether which one is more evaluative than the others, also a positive and negative effect of the mediators and moderators to give more deeply understanding to the study. Finally, a qualitative of study might allow the respondents to shows their idea on the intention to adopt e-payment in order to understanding the problems.



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## APPENDIX QUESTIONNAIRE

Thank you for accepting to answer this survey. The survey is being done by master students of the Department of Business Administration at Nanhua University, Taiwan. The purpose of the survey is to collect the opinions of people or employees currently employed by firms or other institutions to whom are willing to use an electronic payment system (E-payment). These questions are purely opinion based and there is no right or wrong answer. This survey data is use to reported for this research only.

You will be asked to rate how each statement illustrate your feeling about the statements. The answers will ranged from strongly disagree (1), disagree (2), partially disagree (3) neutral (4), partially agree (5), agree (6), strongly agree (7). You will take about 20 minutes to complete the questionnaire.

សូមអរគុណចំពោះការយល់ព្រមទទួលយកការស្ទង់មតិនេះ។ ការស្ទង់មតិនេះត្រូវបានធ្វើឡើងដោយនិស្សិតជំនាញ នៃនាយកដ្ឋានរដ្ឋបាលធុរកិច្ចនៅសាកលវិទ្យាល័យណានហ្វូនៃកោះតៃវ៉ាន់។ គោលបំណងនៃការស្ទង់មតិនេះ គឺដើម្បីប្រមូលមតិយោបល់របស់មនុស្សប្រុសនិយោជិកដែលកំពុងបម្រើការដោយក្រុមហ៊ុន ឬស្ថាប័នផ្សេងទៀតដែលពួកគេមានបំណងប្រើការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិច (E-payment) ។ សំណួរទាំងនេះគឺជាគំនិតសុទ្ធសាធដោយផ្អែកលើចម្លើយហើយមិនមានចម្លើយណាមួយត្រូវឬខុសឡើយ។ ទិន្នន័យស្ទង់មតិនេះត្រូវបានប្រើដើម្បីវាយការណ៍អំពីការស្រាវជ្រាវនេះតែប៉ុណ្ណោះ។

អ្នកនឹងត្រូវបានស្នើសុំឱ្យវាយតម្លៃថា តើសេចក្តីថ្លែងការណ៍នីមួយៗបង្ហាញពីអារម្មណ៍របស់អ្នកចំពោះសេចក្តីថ្លែងការណ៍នេះយ៉ាងដូចម្តេច។ ចម្លើយនឹងមានចាប់ពីការ មិនយល់ស្របទាល់តែសោះ (១) មិនយល់ស្រប (២) មិនយល់ស្របផ្នែកខ្លះ (៣) ធម្មតា (៤) យល់ស្របផ្នែកខ្លះ (៥) យល់ស្រប (៦) យល់ស្របខ្លាំង(៧)។ លោកអ្នកនឹងចំណាយពេលប្រហែល ២០ នាទីដើម្បីបំពេញកម្រងសំណួរទាំងនេះ។

Section 1. Perceived usefulness (យល់ឃើញថាមានប្រយោជន៍)		Levels of agreement (កម្រិតនៃការយល់ស្រប)						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងការយល់ឃើញថាមានប្រយោជន៍ ហើយបន្ទាប់មកចូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related with the <b>Perceived usefulness</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Partially disagree (មិនយល់ស្របផ្នែកខ្លះ)	Neutral (ធម្មតា)	Partially agree (យល់ស្របផ្នែកខ្លះ)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
1	(PU1) E-payment helps me be more effective. ការទូទាត់តាមអេឡិចត្រូនិកជួយឲ្យការទូទាត់របស់ខ្ញុំកាន់តែមានប្រសិទ្ធភាព។	1	2	3	4	5	6	7
2	(PU2) E-payment helps me be more productive. ការទូទាត់តាមអេឡិចត្រូនិកជួយឲ្យការទូទាត់របស់ខ្ញុំកាន់តែមានផលិតភាព។	1	2	3	4	5	6	7
3	(PU3) E-payment gives me more control over the activities on my payment. ការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកផ្តល់ឱ្យខ្ញុំនូវការគ្រប់គ្រងបន្ថែមលើសកម្មភាពទូទាត់របស់ខ្ញុំ។	1	2	3	4	5	6	7
4	(PU4) E-payment help me to be easier to purchase the thing more quickly. ការទូទាត់តាមអេឡិចត្រូនិកជួយខ្ញុំឱ្យមានភាពងាយស្រួលក្នុងការទិញទំនិញបានលឿន។	1	2	3	4	5	6	7
5	(PU5) E-payment saves me time when I use it. ការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកជួយសន្សំពេលវេលាឱ្យខ្ញុំពេលខ្ញុំប្រើវា។	1	2	3	4	5	6	7
6	(PU6) E-payment would make it easier for me to carry out my tasks. ការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកនឹងផ្តល់ភាពងាយស្រួលសម្រាប់ខ្ញុំក្នុងការអនុវត្តការងាររបស់ខ្ញុំ។	1	2	3	4	5	6	7
7	(PU7) E-payment would allow me to complete my work more quickly. ការទូទាត់តាមអេឡិចត្រូនិកអាចជួយឱ្យខ្ញុំអាចបំពេញភារកិច្ចរបស់ខ្ញុំបានលឿន។	1	2	3	4	5	6	7

8	(PU8) Generally, My payment through e-payment is very useful. សរុបសេចក្តីមកការទូទាត់តាមរយៈការទូទាត់តាមអេឡិចត្រូនិកពិតជាមានប្រយោជន៍ណាស់។	1	2	3	4	5	6	7
<b>Section 2. Perceived Ease of Use</b> (ការយល់ឃើញនូវភាពងាយស្រួល)		<b>Levels of agreement</b> (កម្រិតនៃការយល់ស្រប)						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងការយល់ឃើញនូវភាពងាយស្រួល ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the <b>Perceived Ease of Use</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		<b>Strongly disagree</b> (មិនយល់ស្របខ្លាំង)	<b>Disagree</b> (មិនយល់ស្រប)	<b>Partially disagree</b> (មិនយល់ស្របផ្នែកខ្លះ)	<b>Neutral</b> (ធម្មតា)	<b>Partially agree</b> (យល់ស្របផ្នែកខ្លះ)	<b>Agree</b> (យល់ស្រប)	<b>Strongly agree</b> (យល់ស្របខ្លាំង)
1	(PEOU1) E-payment is uncomplicated to use. ការទូទាត់តាមអ៊ីនធឺណិតគឺងាយស្រួលប្រើ។	1	2	3	4	5	6	7
2	(PEOU2) E-payment is simple to use. ការទូទាត់តាមអ៊ីនធឺណិតគឺងាយស្រួលប្រើប្រាស់។	1	2	3	4	5	6	7
3	(PEOU3) E-payment help me less face to face interaction. ការទូទាត់តាមអេឡិចត្រូនិកជួយខ្ញុំឱ្យប្រឈមនឹងការទាក់ទងដុយផ្ទាល់តិចជាងមុន។	1	2	3	4	5	6	7
4	(PEOU4) I think that using E-payment is effortless. យ៉ូគិតថាការប្រើអេឡិចត្រូនិកទូទាត់ប្រាក់គឺមិនចាំបាច់ទេ។	1	2	3	4	5	6	7
5	(PEOU5) E-payment make payment easier than before. ការទូទាត់តាមអេឡិចត្រូនិកធ្វើឱ្យការទូទាត់មានភាពងាយស្រួលជាងមុន។	1	2	3	4	5	6	7
6	(PEOU6) E-payment is rigid and flexible. ការទូទាត់តាមអេឡិចត្រូនិកគឺតឹងរឹងនិងអាចបត់បែនបាន។	1	2	3	4	5	6	7
7	(PEOU7) I would like use e-payment both occasional and regular payment. ខ្ញុំចង់ប្រើការទូទាត់តាមអេឡិចត្រូនិកទាំងការបង់ប្រាក់អ្នកម្តងម្កាលនិងទៀងទាត់។	1	2	3	4	5	6	7
8	(PEOU8) E-payment system is an easy mean of payment.	1	2	3	4	5	6	7

	ការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកគឺជាមធ្យោបាយទូទាត់ដែលងាយស្រួល។							
9	(PEOU9) Generally, I can use E-payment successfully every time. និយាយជាមួយខ្ញុំអាចប្រើការទូទាត់តាមអេឡិចត្រូនិកដោយជោគជ័យបានគ្រប់ពេល។	1	2	3	4	5	6	7
<b>Section 3 Attitude (ឥរិយាបថ)</b>		<b>Levels of agreement (កម្រិតនៃការយល់ស្រប)</b>						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងឥរិយាបថ ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the <b>Attitude</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		<b>Strongly disagree</b> (មិនយល់ស្របខ្លាំង)	<b>Disagree</b> (មិនយល់ស្រប)	<b>Partially disagree</b> (មិនយល់ស្របផ្នែកខ្លះ)	<b>Neutral</b> (ធម្មតា)	<b>Partially agree</b> (យល់ស្របផ្នែកខ្លះ)	<b>Agree</b> (យល់ស្រប)	<b>Strongly agree</b> (យល់ស្របខ្លាំង)
1	(ATT1) It is intelligent using e-payment. វាជាការឆ្លាតវៃដោយប្រើការទូទាត់តាមអ៊ីនធឺណិត។	1	2	3	4	5	6	7
2	(ATT2) It gives a lot of benefit when use e-payment. វាផ្តល់នូវអត្ថប្រយោជន៍ជាច្រើននៅពេលដែលប្រើអេឡិចត្រូនិកទូទាត់ប្រាក់។	1	2	3	4	5	6	7
3	(ATT3) I like using system of e-payment. ខ្ញុំចូលចិត្តប្រើការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិក។	1	2	3	4	5	6	7
4	(ATT4) I have positive thinking toward e-payment. ខ្ញុំមានគំនិតវិជ្ជមានចំពោះការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិក។	1	2	3	4	5	6	7
5	(ATT5) E-payment system is appealing. ការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកកំពុងតែកំពោរសាវ័យប្រើ។	1	2	3	4	5	6	7
6	(ATT6) E-payment system is wonderful. ប្រព័ន្ធទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកគឺអស្ចារ្យណាស់។	1	2	3	4	5	6	7
7	(ATT7) E-payment is welcome idea to replace traditional payment. ការជំនួសឲ្យការទូទាត់តាមបែបប្រពៃណីជាមួយនិងការទូទាត់តាមអ៊ីនធឺណិតគឺជាគំនិតថ្មីមួយ។	1	2	3	4	5	6	7
8	(ATT8) Overall, I like to use e-payment. និយាយជាមួយខ្ញុំចូលចិត្តប្រើការទូទាត់តាមអេឡិចត្រូនិក។	1	2	3	4	5	6	7

Section 4. Electronic Word of Mouth (ការនិយាយតាមប្រព័ន្ធអ៊ីនធឺណិត)		Levels of agreement (កម្រិតនៃការយល់ស្រប)						
<p>សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងការនិយាយតាមប្រព័ន្ធអ៊ីនធឺណិត ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។</p> <p>Please take a short look at the questions below related to the <b>Electronic Word of Mouth</b>, and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.</p>		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Partially disagree (មិនយល់ស្របផ្នែកខ្លះ)	Neutral (ធម្មតា)	Partially agree (យល់ស្របផ្នែកខ្លះ)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
1	<p>(EWM1) I'm willing to considerate the information that I accepted.</p> <p>ខ្ញុំមានឆន្ទៈព័ត៌មានដែលខ្ញុំទទួលយកមកធ្វើការពិចារណា។</p>	1	2	3	4	5	6	7
2	<p>(EWM2) I'm willing to share the information to my friend that suggestion of information is good for me.</p> <p>ខ្ញុំមានឆន្ទៈក្នុងការចែករំលែកព័ត៌មានទៅមិត្តរបស់ខ្ញុំថាការផ្តល់យោបល់ព័ត៌មានគឺល្អសម្រាប់ខ្ញុំ។</p>	1	2	3	4	5	6	7
3	<p>(EWM3) I can received the large potential of the information of a big Online-channel community.</p> <p>ខ្ញុំអាចទទួលបានសក្តានុពលដ៏ធំនៃព័ត៌មានរបស់សហគមន៍តាមបណ្តាញអ៊ីនធឺណិត។</p>	1	2	3	4	5	6	7
4	<p>(EWM4) I'm willing to accept diverse information regarding to the different online-channel.</p> <p>ខ្ញុំមានឆន្ទៈក្នុងការទទួលយកព័ត៌មានផ្សេងៗទាក់ទងនឹងបណ្តាញអ៊ីនធឺណិតផ្សេងៗគ្នា។</p>	1	2	3	4	5	6	7
5	<p>(EWM5) I'm willing to receive different kind of information and review from different online-platform.</p> <p>ខ្ញុំមានឆន្ទៈទទួលបានព័ត៌មានប្រភេទផ្សេងៗគ្នានិងការត្រួតពិនិត្យឡើងវិញតាមអ៊ីនធឺណិតផ្សេងៗ។</p>	1	2	3	4	5	6	7

Section 5. Subjective Norm (បទដ្ឋានសង្គម)		Levels of agreement (កម្រិតនៃការយល់ស្រប)						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងបទដ្ឋានសង្គម ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the <b>Subjective Norm</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Partially disagree (មិនយល់ស្របផ្នែកខ្លះ)	Neutral (ធម្មតា)	Partially agree (យល់ស្របផ្នែកខ្លះ)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
1	(SN1) My friends are essential to me to make a focus on using e-payment. មិត្តភក្តិរបស់ខ្ញុំគឺចាំបាច់សម្រាប់ខ្ញុំក្នុងការផ្តោតអារម្មណ៍លើការប្រើប្រាស់អេឡិចត្រូនិកក្នុងទូទាត់ប្រាក់។	1	2	3	4	5	6	7
2	(SN2) My friends are thinking that using e-payment is good. មិត្តភក្តិរបស់ខ្ញុំកំពុងគិតថាការប្រើប្រាស់អេឡិចត្រូនិកគឺល្អ។	1	2	3	4	5	6	7
3	(SN3) My friends often share e-payment information to me. មិត្តភក្តិរបស់ខ្ញុំតែងតែចែករំលែកព័ត៌មានទូទាត់តាមអេឡិចត្រូនិកមកខ្ញុំ។	1	2	3	4	5	6	7
4	(SN4) My friends start to use e-payment too. មិត្តភក្តិរបស់ខ្ញុំក៏ចាប់ផ្តើមប្រើសេវាអេឡិចត្រូនិកដែរ។	1	2	3	4	5	6	7
5	(SN5) My friends who influence me would think that I should use e-payment. មិត្តភក្តិដែលស្ថិតស្ថាលខ្ញុំគិតថាខ្ញុំគួរតែប្រើការទូទាត់តាមអេឡិចត្រូនិក។	1	2	3	4	5	6	7
6	(SN6) My friends whose ideas are important to me would like that I should use e-payment. មិត្តភក្តិរបស់ខ្ញុំដែលផ្តល់គំនិតមានតម្លៃខ្ញុំគួរតែប្រើការទូទាត់តាមអេឡិចត្រូនិក។	1	2	3	4	5	6	7

7	(SN7) Overall, my friends are closed to me to support my using of e- payment. សរុបមកមិត្តភក្តិខ្ញុំមានសារៈសំខាន់ចំពោះខ្ញុំក្នុងការគាំទ្រដល់ការប្រើប្រាស់ការទូទាត់តាមអ៊ីនធឺណិតរបស់ខ្ញុំ ឬទេ?	1	2	3	4	5	6	7
<b>Section 6. Financial Risk</b> (ហានិភ័យផ្នែកហិរញ្ញវត្ថុ)		<b>Levels of agreement</b> (កម្រិតនៃការយល់ស្រប)						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងហានិភ័យផ្នែកហិរញ្ញវត្ថុ ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the <b>Financial Risk</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Partially disagree (មិនយល់ស្របផ្នែកខ្លះ)	Neutral (ធម្មតា)	Partially agree (យល់ស្របផ្នែកខ្លះ)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
1	(FCR1) I worry when I transfer money through the internet, I am afraid that I may lose my money. ខ្ញុំបារម្ភនៅពេលផ្ទេរប្រាក់តាមអ៊ីនធឺណិតខ្ញុំខ្លាចថាខ្ញុំនឹងបាត់បង់លុយរបស់ខ្ញុំ។	1	2	3	4	5	6	7
2	(FCR2) I worry about mistakes of careless such as put a wrong account number and put wrong the amount of my money. ខ្ញុំបារម្ភអំពីកំហុសដែលធ្វេសប្រហែស ដូចជាការបញ្ចូលលេខគណនីខុសនិងការបញ្ចូលចំនួនទឹកប្រាក់របស់ខ្ញុំខុស។	1	2	3	4	5	6	7
3	(FCR3) I worry that I cannot get compensation when transaction errors happened. ខ្ញុំបារម្ភថានៅពេលមានកំហុសប្រតិបត្តិការខ្ញុំមិនអាចទទួលបានសំណងមកវិញ។	1	2	3	4	5	6	7
<b>Section 7 Privacy Risk</b> (ហានិភ័យភាពឯកជន)		<b>Levels of agreement</b> (កម្រិតនៃការយល់ស្រប)						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងហានិភ័យភាពឯកជន ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the <b>Privacy Risk</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Partially disagree (មិនយល់ស្របផ្នែកខ្លះ)	Neutral (ធម្មតា)	Partially agree (យល់ស្របផ្នែកខ្លះ)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)

1	(PVR1) I think E-payment provider would not send my personal information to the third party. ខ្ញុំគិតថាអ្នកផ្តល់សេវាទូទាត់ប្រាក់តាមអេឡិចត្រូនិកនឹងមិនផ្ញើព័ត៌មានផ្ទាល់ខ្លួនរបស់ខ្ញុំទៅភាគីទីបីទេ។	1	2	3	4	5	6	7
2	(PVR2) I'm afraid that other people may be able to access my account when I'm using E-payment. ខ្ញុំមានការព្រួយបារម្ភក្នុងការប្រើការទូទាត់តាមអ៊ីនធឺណិតពីព្រោះមនុស្សផ្សេងទៀតអាចចូលប្រើគណនីរបស់ខ្ញុំ។	1	2	3	4	5	6	7
3	(PVR3) I feel not totally safe to provide my privacy personal information over the internet paying. ខ្ញុំនឹងមិនមានអារម្មណ៍ថាមានសុវត្ថិភាពទាំងស្រុងក្នុងការផ្តល់ព័ត៌មានឯកជនភាពតាមរយៈការបង់ប្រាក់តាមអ៊ីនធឺណិតទេ។	1	2	3	4	5	6	7
4	(PVR4) I think the application may not let me fell bored with accessing the E-payment. ខ្ញុំគិតថាការស្នើសុំប្រហែលជាមិនធ្វើឱ្យខ្ញុំធុញទ្រាន់និងការចូលប្រើការទូទាត់ប្រាក់តាមអ៊ីនធឺណិតទេ។	1	2	3	4	5	6	7
<b>Section 8. Behavioral Intention (បំណងក្នុងការប្រើ)</b>		<b>Levels of agreement (កម្រិតនៃការយល់ស្រប)</b>						
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹង(ហានិភ័យភាពឯកជន ហើយបន្ទាប់មកចូរគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមដោយផ្អែកទៅលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the <b>Privacy Risk</b> , and then <b>CIRCLE</b> the level of agreement on each of the items below base on your opinion.		<b>Strongly disagree</b> (មិនយល់ស្របខ្លាំង)	<b>Disagree</b> (មិនយល់ស្រប)	<b>Partially disagree</b> (មិនយល់ស្របផ្នែកខ្លះ)	<b>Neutral</b> (ធម្មតា)	<b>Partially agree</b> (យល់ស្របផ្នែកខ្លះ)	<b>Agree</b> (យល់ស្រប)	<b>Strongly agree</b> (យល់ស្របខ្លាំង)
1	(BI1) I would like to use E- payment. ខ្ញុំចង់ប្រើការទូទាត់តាមអ៊ីនធឺណិត។	1	2	3	4	5	6	7
2	(BI2) I would like to recommend the importance of E-payment. ខ្ញុំសូមណែនាំពីសារៈសំខាន់នៃការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិក។	1	2	3	4	5	6	7
3	(BI3) I am planning to continue to use E-payment. ខ្ញុំមានគម្រោងបន្តការប្រើប្រាស់សេវាទូទាត់តាមអ៊ីនធឺណិត។	1	2	3	4	5	6	7
4	(BI4) I would like to use E-payment when purchasing something. ខ្ញុំចង់ប្រើការទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកនៅពេលទិញអ្វីមួយ។	1	2	3	4	5	6	7



5	(BI5) Using the E-payment for handling my paying transactions is something I would do. ការប្រើប្រាស់ការទូទាត់ប្រាក់តាមប្រព័ន្ធអេឡិចត្រូនិកសម្រាប់ដោះស្រាយប្រតិបត្តិការបង់ប្រាក់របស់ខ្ញុំគឺជាអ្វីដែលខ្ញុំត្រូវធ្វើ។	1	2	3	4	5	6	7
6	(BI6) I hope that the use of e-payment for my payment would be continue. ខ្ញុំរំពឹងថាការប្រើប្រាស់ការទូទាត់តាមអេឡិចត្រូនិកសម្រាប់ការទូទាត់របស់ខ្ញុំត្រូវតែបន្ត។	1	2	3	4	5	6	7
7	(BI7) I would recommend for e-payment system because it is convenient. ខ្ញុំនឹងគាំទ្រប្រព័ន្ធទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកព្រោះវាងាយស្រួល។	1	2	3	4	5	6	7
8	(BI8) No matter what, I will support continued usage of e-payment system. ទោះបីជាមានបញ្ហាអ្វីក៏ដោយខ្ញុំនឹងគាំទ្រការប្រើប្រាស់ប្រព័ន្ធទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកបន្ត។	1	2	3	4	5	6	7
9	(BI9) I plan on using the e-payment system on a regular basis in the future. ខ្ញុំមានគម្រោងប្រើប្រាស់ប្រព័ន្ធទូទាត់តាមប្រព័ន្ធអេឡិចត្រូនិកជាប្រចាំនាពេលអនាគត។	1	2	3	4	5	6	7

Source: Original Study

## Respondent Information

### ព័ត៌មានរបស់អ្នកឆ្លើយសំណួរ

For our information, please fill the following questions below:

សម្រាប់ជាព័ត៌មានសូមឆ្លើយសំណួរខាងក្រោម

#### 1. Gender

១. ភេទ

- Male       Female  
 ប្រុស       ស្រី

#### 2. Age

២. អាយុ

- 20-30 years old       31-40 years old  
 41-50 years old       >50 years old  
 ២០-៣០ ឆ្នាំ       ៣១-៤០ ឆ្នាំ       ៤១-៥០ ឆ្នាំ       >៥០ ឆ្នាំ

#### 3. Educational Level

៣. កម្រិតការអប់រំ

- Bachelor       Master       Ph.D.  
 បរិញ្ញាបត្រ       អនុបណ្ឌិត       បណ្ឌិត

#### 4. Incomes Level

៤. កំរិតប្រាក់ចំណូល

- \$200-\$300/per month     \$310-\$400/per month     \$410-\$500/per month  
 \$510-\$600/per month     >\$610/per month.  
 \$២០០-\$៣០០/ខែ       \$៣១០-\$៤០០/ខែ       \$៤១០-\$៥០០/ខែ       \$៥១០-\$៦០០/ខែ  
 >\$៦១០/ខែ

#### 5. The frequency of using the internet

៥. ភាពញឹកញាប់នៃការប្រើអ៊ីនធឺណិត

- <1 hour/day       1 to 2 hours/day     2 to 3 hours/day  
 >3 hours/day  
 តិចជាង ១ ម៉ោង / ថ្ងៃ     ១ ទៅ ២ ម៉ោង / ថ្ងៃ     ២ ទៅ ៣ ម៉ោង / ថ្ងៃ  
 ច្រើនជាង ៣ ម៉ោង/ ថ្ងៃ