The Factors Influencing Tourists' Behavioural Intention-to-Use Grab Pay Application

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ABSTRACT

The aims of this study is to examine the influences that may affect the intentions of tourist behavior using GrabPay. For that purpose, this study was conducted in the Klang Valley area in Selangor, Malaysia. Self-administered questionnaires were selected for this study to collect data from tourists in the Klang Valley district. About 220 questionnaires were distributed to tourists using convenience sampling techniques. As a result, among the factors shown to influence tourist behavioral intentions to use GrabPay are perceived usefulness and trust. Furthermore, trust is the highest positive dominant influence that influences the behavior of tourists using GrabPay. This current study is beneficial for policy makers and tourism operators in Malaysia. In addition, the results of this study have provided evidence data for tourism operators in Malaysia to outline a promotional approach that can attract more tourists to visit Malaysia in the future.

Keywords: Tourist; Grabpay; behavioural intention; klang valley.

1. INTRODUCTION

Today, developed countries have made remarkable progress in shifting the use of mobile payment applications over the years. According to Raina [1], the number of global mobile payment transactions has tripled in the last two years. The dramatic increase in consumer interest has prompted many companies to compete aggressively for consumer mobile payments [1]. This temporary innovation has gone through many terms, such as mobile commerce, mobile banking, mobile transfers, and mobile wallets.

Together, they submit larger marketing plans to firms that want to reach massive consumers who are not included in the mainstream financial flows [2]. One of the companies using mobile payment applications is Grab, which has introduced a mobile payment application known as GrabPay. GrabPay is one of the new types of services introduced by companies besides GrabCar, GrabExpress, and GrabFood. The launch of the application was made in collaboration with Maybank, which will see integrated support between the Maybank2U and GrabPay facilities to facilitate users when using GrabCar. Furthermore, GrabPay can not only be used to pay for transportation services, but can also be used for mobile payments and physical store purchases. As such, GrabPay has successfully penetrated the market thanks to their collaboration with various convenience stores. By using the Quick Response (QR) code at the counter, direct money transfers can be completed with just a scan [3].

While the growth of e-commerce, largely contributed by the growth of smartphone users worldwide, the use of online payment capabilities, additional advances, and widespread use by consumers depends on the security and authentication of many electronic payment systems [4,5,6,7]. Every time people use technology, their main concern is their safety, as every technology is vulnerable to fraud, data

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theft, and hacking. Furthermore, lack of trust in service providers is also considered a major concern [8-11]. Technological anxiety is characterized in the use of new technologies, which prevents engagement with a specific technology as fear, apprehension and excessive timidity [12,13,14,15]. The development of GrabPay applications in recent years has brought positive changes to Malaysia. However, there is little literature and research in Malaysia in this area, especially in the field of tourist behavior which means using this service. Therefore, this research aims to study the most influential determining factors that can influence the intention of tourist behavior using GrabPay service in Malaysia.

2. LITERATURE REVIEW

2.1 Trust

Trust can be described as the tendency to use new services with the impact of convenience, security, and risk recognition [16]. In mobile payment services, trust can be defined as the voluntary intention of users to make money transfers via mobile internet and their expectation that the payment system will fulfill its responsibilities, regardless of the user's ability to monitor or regulate activities performed by mobile payment systems [17,18]. Belief in payment methods will help reduce stress to understand, organize, and monitor actions; thus, enabling users to conduct transactions easily and effectively, reduced efforts to understand how the service functions [19,20]. In terms of mobile transactions, the level of consumer trust is as follows: (1) trust in mobile service providers (e.g. Tencent) offering mobile payment applications and technologies; (2) trust in telecommunications providers (e.g. China Mobile) that monitor network consistency; (3) trust in vendors or retailers that provide QR codes or contactless payment methods; and (4) trust in financial institutions that guarantee secured transactions with customers' current bank accounts [21].

2.2 Perceive Ease-of-Use

Perceive ease-of-use is one of the variables of the Technology Acceptance Model (TAM), developed by Davis [22] which refers to the degree to which a user's perception of the use of a particular system will be easy to operate, or in moderation, easy to operate. In other words, users think that this system is very easy to use. Likewise, with perceived usability, perceived ease of use is also said to have an important influence on consumption attitudes [23,24]. Furthermore, perceived ease of use has been considered a precursor to perceived use [22].

2.3 Perceived Usefulness

Perceived usefulness can be described as the extent to which an individual's belief that using a particular system will enhance one's job or life routine [22]. Here is the definition of the phrase: "capable of being used advantageously". According to the Elaboration Likelihood Model (ELM), information can influence the formation of individual attitudes in a central route. In the context of mobile payments, consumers 'in-depth consideration of the usefulness of mobile payment services, especially the use of GrabPay, is said to have used the central route to shape their trust in mobile payments [25,26,27]. Based on a study by Amin, Rezaei, and Abolghasemi [28], it was found that consumer observations about its usefulness certainly strengthen their confidence in mobile systems that can influence them to use e-wallets. Many different studies show that perceived usefulness indicate a direct relationship with attitudes and intentions to use.

2.4 Perceived Security Risk

In the study of the wireless environment, Ooi and Tan [29] stated that perceived risk in mobile phones are an important construct because it will determine the decision of users to use new innovations. The perceived security risks associated with the security of financial transaction services are always a major concern of consumers, as well as their perceptions of protection against the use of risk-related M-wallet risks [30]. Lai [31] shows that security is associated with organizations that provide security standards to consumers and such risks will be associated with consumer confidence in using new technologies. Security encompasses three dimensions of reliability, security, and privacy to minimize negative consequences and enhance security perceptions among users [32].

2.5 Behavioural Intention-to-Use

Behavioural intention refers to the probability that an individual will perform such behaviour [32]. Behavioural intentions are widely considered to be the forerunners of the actual use of technology. The intention is defined as the tendency to react positively or negatively to an object, person, event, or institution; this point of view is the role of behavioural belief and consequence assessment [33]. Behavioural intentions also refer to an individual's desire to perform or not perform certain defined future behaviours [34]. In this study, behavioural intention refers to the intention of the user in using Grab Pay.

3. CONCEPTUAL FRAMEWORK

This study suggest a research framework to address the relationship between trust, perceived Ease of use, perceived security, perceived usefulness as the factor that influence consumer behavioral intention to use grab pay application.
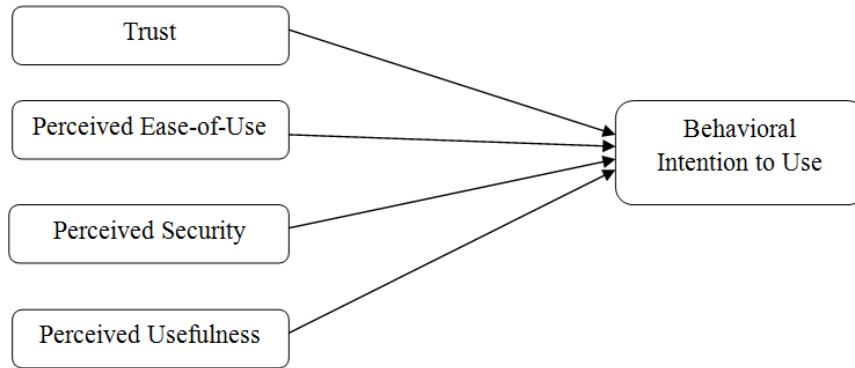

Fig. 1. A conceptual framework

4. METHODOLOGY

Quantitative techniques were applied in this study. This study involved a tourist population among those aged 18-35 years. Samples have been selected to meet certain criteria; for example, travelers must have experience in using the GrabPay application before. The data collection process is done in the Klang Valley on weekends. Tourists are approached and given a questionnaire. A total of 220 responses were obtained, based on the use of GPower sample size [35]. After data collection, the data was analyzed through IBM SPSS version 24. Details of the data collection procedure are listed in Table 1.Seven sections of the questionnaire were designed to gather information from tourists. Section A consists of demographic profiles, section B relates to perceived uses, and section C relating to related to Perceived Ease-of-Use. The trust variables are included in Section D, while section E prensent questions about Perceived Security Risk. Finally, Section F contains questions about Behavioural Intention-to-Use. The instrumentation for this study was adopted and adapted from previous studies, for example, Nik Hashim, Yusoff, Awang, Aziz, Ramlee, Bakar, Noor and Fatt's [36], Zhu, Lan & Chang's [25], Talukder, Quazi & Sathye's [37] and Zhang, Sun, Yang & Wang's [38]. A seven-point Likert scale was used for the item to ensure that the research would obtain in-depth information, ranging from (1) = strongly disagree, to (7) = strongly agree.

Table 1. Data collection procedure

Size of Sampling	220 respondents
Sampling Method	Convenience Sampling
Research Approach	Quantitative Technique
Data collection	Self-Administered distribution of a questionnaire
Data Analysis	IBM SPSS version 24

5. RESULTS AND DISCUSSION

5.1 Profile of Respondents

The demographics of the respondents are shown in Table 2. In terms of gender distribution, female respondents were 55.9%, while male respondents 44.1%. Regarding age, more than half of the respondents were between 21 and 23 years old (74%), about 18.1% were 24 to 26 years old, and respondents in the age group of 33 to 39 years were 0.5%. Almost more than 80% of respondents are holders of Bachelor's degree, followed by respondents with diplomas (6.4%). Furthermore, a smaller percentage of respondents (1.8%) have a Master's degree. The majority of respondents were students (59.1%), followed by private sector employees (31.8%), and unemployed (2.7%). A small number of respondents are government officials (1.4%). In addition, the majority of respondents earned income of RM1,500 and below (63.2%), while 5.0% of respondents earned income between RM1,501 to RM2,500. Finally, for marital status, the highest percentage of respondents are single, representing 99.1%, while married respondents represent 0.9%.

Table 2. Demographics of consumer (n = 220)

Variables	Category	Frequency	Percentage (%)
Gender	Male	97	44.1
	Female	123	55.9
Age	18 to 20	7	3.2
	21 to 23	163	74
	24 to 26	40	18.1
	27 to 29	6	2.8
	30 to 32	2	0.9
	33 to 35	1	0.5
	36 to 39	1	0.5
Education	SPM	8	3.6
	STPM	10	4.5
	Diploma	14	6.4
	Foundation	7	3.2
	Bachelor's Degree	177	80.5
	Master's Degree	4	1.8
Occupation	Government Servant	3	1.4
	Private Sector Worker	70	31.8
	Self-employed	6	2.7
	Student	130	59.1
	Unemployed	11	5.0
Income	RM 1500 and below	139	63.2
	RM 1501 – RM 2500	11	5.0
	RM 2501 – RM 3500	38	17.3
	RM 3501 – RM 4500	19	8.6
	RM 4501 and above	13	5.9
Marital Status	Single	218	99.1
	Married	2	0.9

5.2 Multiple Regressions

The most prevalent type of linear regression analysis is multiple regression analysis. It is considered as an extrapolative analysis, where it is utilised to describe the correlation between one continuous dependent variable and two or more independent variables. Independent variables can be

continuous or categorical. In this study, multiple regression was measured to predict and calculate the pattern of linear relationship among perceived usefulness, perceived ease-of-use, trust, perceived security risk,and behavioural intention-to-use. As the current research aimed to examine the most influential factors that affect the behavioural intention of using GrabPay among tourists in the Klang Valley area, the multiple linear regression analysis was performed. Based on Table 3, trust is the greatest positive influential determinant that affects behavioural intention-to-use compared to the other three independent variables (perceived usefulness, perceived ease-of-use, and perceived security risk), due to the β value being the highest (0.599) among all independent variables. This is in line with the research findings of Zhu, Lan, and Chang [25], where trust had been verified to show the most substantial positive influence on behavioural intention-to-use. Another study conducted by Zhou [39] further confirmed that consumers' trust of mobile transactions signifies a decisive effect on their intent to use the service [40]. In summary, based on the findings, trust is proven to be the most influential factor that affects behavioural intention of using GrabPay among tourists in the Klang Valley area.

Table 3. Table of Coefficients Analysis

Model	Unstandardized Coefficients	t	Sig. level	Comments
	Beta			
Perceived Usefulness	0.311	4.278	0.000	Significant
Perceived Ease-of-Use	0.154	2.195	0.029	Insignificant
Trust	0.599	6.938	0.000	Significant
Perceived Security Risk	-0.040	-0.874	0.383	Insignificant

a.Dependent Variable: Behavioural Intention-to-Use
Source: Developed for the research.

6. CONCLUSION

The present study has several limitations that may potentially influence the interpretation of the result. First, this study was conducted in the Klang Valley area. Results need to be interpreted with caution, as they limit the generalisation to other contexts. To improve the generalisation of the findings, replicated studies are recommended in the future, so that this study could be conducted with the same model between different settings, such as examining different states instead of a specific district, focusing on different types of tourist, i.e. domestic and foreign, to compare the result. The second limitation pertains the respondents. Other research can investigate the perceptions of authorities, such as the Grab company itself, policymakers, and government agencies, rather than only scrutinising on the perception of tourists. With this, it would help to understand the different categories of perception, that of the tourists, the Grab company, and others. In summary, the results of this study have confirmed that trust is the most positive influential factor to affect behavioural intention-to-use GrabPay. Thus, it is recommended that tourism industry players understand the business configuration of GrabPay and understand the factors that should be considered to improve the services provided and to increase the adoption rate of e-wallet among users in Malaysia. This study can serve as a guideline for the information technology industry to improve services according to the needs and wants of tourists inthe Klang Valley area. Besides that, the study's findings have provided insightful information and knowledge to the tourism industry players in Malaysia, particularly in terms of planning marketing strategies to attract more tourists.

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COMPETING INTERESTS

Authors have declared that no competing interests exist.

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