

## Factors Predicting DBKL Public Housing Tenant's Intention to Accept Mobile Rental Payment

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### Abstract

Mobile payment acceptance is mushrooming due to the global advent of technology across the continents, including Malaysia. Therefore, the present study investigates the factors predicting the intention of mobile rental payment acceptance among the Dewan Bandaraya Kuala Lumpur public housing tenants. The Unified Theory of Acceptance and Use of Technology (UTAUT) was used to make the hypothesis that individual innovativeness, social influence, perceived compatibility, and enabling circumstances all influence whether someone will accept mobile rental payment. A correlational design was conducted using simple random sampling with a lottery method to recruit participants from eleven parliamentary districts in Kuala Lumpur. A total of 501 participants completed the self-rated online questionnaires. After eliminating outliers, 488 completed responses were analysed further. A multiple regression analysis with the bootstrapping method suggested that personal innovativeness, social influence, perceived compatibility and facilitating conditions explained 83% of the variance in the intention to accept mobile rental payment. This study will benefit not only DBKL but also the tenants and the system provider. Human errors in conventional transactions can be reduced, which subsequently will improve on the collection amount. Through mobile rental payment, it is also expected that the payment method will be easier, and the amount of monthly rental payment collections will increase. For the tenants, it will ease their ways of payment whereby they do not have to come to DBKL's counter and avoid the hassle of queuing up. By identifying the factors that influence tenants' intention to use mobile rental payments, the study can contribute to the development of policies, interventions, and technologies that promote financial inclusion and minimise the cost and burden of cash-based rental transactions. In addition to educating and giving tenants awareness programmes on the benefits and security of using mobile rental payments.

**Keywords:** Facilitating Conditions, Mobile Payment, Personal Innovativeness, Perceived Compatibility, UTAUT.

**Introduction**

Today, advancements in information technology have transformed the world into a global village. Starting 2018 mobile payment has become the 3rd wave of the transformative wave in Malaysia payments system according to the Financial Sector Blueprint 2011-2020 by the Bank Negara Malaysia. According to Francis Dass of the News Straits Times (2017), Malaysians are interested in and intend to use mobile payments to replace physical cash and cards.

Mobile payment is a type of transaction in which a mobile device connects to a server and performs authentication, authorization, subsequent payment, and ultimate confirmation of completion (Wan et al., 2020). Mobile payments encompass all payment methods via mobile networks, including voice, message, and Near Field Communication (NFC). According to Ghezzi et al (2010), mobile payment refers to a transaction that is completed in at least one stage using a mobile device (such as a mobile phone, smartphone, PDA, or any device supported by a wireless network), and where the financial transaction can be safely completed using a mobile network or various wireless technologies (such as NFC, Bluetooth, and RFID). The introduction of mobile payments reduced the risk of carrying physical cash and wallets and saved customers time waiting in lines (Pham & Ho, 2015). Many mobile payment applications have been introduced to make human life easier and to improve living standards (Melanie Pinola, 2017).

Dewan Bandaraya Kuala Lumpur has introduced mobile payment facilities starting 2019 in line with the rapid development of technology including for rental payment. According to BERNAMA January 6, 2019, tenants can pay their rental using mobile 2 phone with JomPay application through the 40 banks in Malaysia without visit DBKL's physical payment counters. Previously, DBKL only accept the rental payment through counter which located at DBKL tower 1, 2 and 3, and also at branch offices. According to a report published by Mstar.com on November 19, 2015, DBKL loses around RM 40 million each year owing to unpaid rent from tenants in public housing. Even if their fee is merely RM124 to RM250 monthly depending on width or location, according to the Mayor of Kuala Lumpur, half of their 50,000 tenants have failed to pay their rental.

However, data from Community Development and Urban Wellbeing Department of DBKL in 2020 and 2021 shown that the online transaction for rental payment is only 33.8% compare than conventional transaction, 66.2%. The scenario does not change in 2021 when the statistic shows 65.7% conventional transaction happened in 2021 compare only 34.3% tenant paying through online payment although DBKL has introduced online payment. Therefore, the purpose of this research is to study the factors predicting DBKL public housing tenant's intention to accept mobile payment in order to encourage them paying their monthly rental without fail.

**Literature Review**

Statistical data from Bank Negara Malaysia indicated a more than 50% increase of mobile payment subscribers in April 2021 (21,512,600) compared to the subscribers in the year 2016 (8,794,800) (Bank Negara Malaysia, 2021). As the number of organisations adopting mobile payment has steadily increased, consumers slowly moved away from brick-and-mortar to online transactions, contributing to mobile payment needs. Apart from mobile payment service providers, financial institutions, device manufacturers, available networks, consumer technology, and legislation, consumers' perceptions may also predict consumers' intention to accept mobile payment (Dahlberg et al., 2015).

The motivation required to perform a behaviour is referred to as intention, and it reflects an individual's decision to pursue a course of action. It also indicates how hard individuals are willing to try and perform the behaviour (in this case, acceptance of mobile rental payment). Consumers' perception in predicting their intention to accept mobile rental payment includes personal innovativeness (Liu et al., 2019), social influence (Oliveira et al., 2016), perceived compatibility, and facilitating conditions (Patil et al., 2020). Personal innovativeness refers to how individuals are prepared to try the new system (Khan, Masrek, & Mahmood, 2019). Personal innovativeness positively influenced the usage intention of mobile payment services among graduates in India (Thakur & Srivastava, 2014) and intention to use peer-to-peer mobile payment among Spanish (Liébana-Cabanillas, Molinillo, & Japutra, 2020). Specifically, the more individuals are prepared to try the new mobile payment system, the higher their intention to accept mobile payment.

Social influence refers to perceived pressure from the social community regarding adopting or using the innovation (Park et al., 2019). Previous research found that the intention to use mobile payment among consumers was significantly affected by social influence (Patil et al., 2020; Rosnidah et al., 2018). In contrast, a study among bank customers in India found that social influence did not play a salient role in predicting intention to adopt mobile payment (Singh & Srivastava, 2018) because customers prefer to decide on their financial planning rather than consulting friends (Alalwan et al., 2018). Perceived compatibility refers to the degree to which an innovation is perceived as consistent with individuals' values, experiences, and lifestyles (Leong et al., 2020). Past literature augments the findings in which perceived compatibility was found to significantly predict the intention to use mobile payment directly (e.g., Lin et al., 2020) or indirectly (e.g., Oliviera et al., 2016). In the Malaysian context, it was found that perceived compatibility influenced the intention to utilise mobile payment, specifically e-wallet, among consumers (Malik & Annuar, 2021).

These findings revealed that the more individuals perceive that mobile payment is consistent with their values, experiences, and lifestyle, the higher their intentions to accept mobile payment. Lack of perceived compatibility was considered the representative barrier to adopting new technology (Dahlberg et al., 2015). Individuals' belief in organisational and technical support when using a new system is known as facilitating conditions. Previous studies on mobile payment consumers indicated that facilitating conditions significantly predict individuals' intention to use mobile payment (Gupta & Arora, 2020; Purwanto & Loisa, 2020). These findings are consistent with recent research conducted among the Taiwanese, which indicated that facilitating conditions were among the major factors influencing consumers' intention to use mobile payment (Tsai, 2021).

### **The Present Study**

The present study adopts the simplified UTAUT (Venkatesh et al., 2003), which consists of four independent variables (performance expectancy, effort expectancy, social influence, and facilitation conditions) and one dependent variable (behavioural intention). The simplified UTAUT (Venkatesh et al., 2003) model adopted in this study did not include the four moderating variables such as gender, age, experience, and voluntariness of use. The UTAUT (Venkatesh et al., 2003) model outlines four constructs representing technology attributes (i.e., performance and effort expectancies) and contextual factors (i.e., social influence and facilitating conditions) (Dwivedi et al., 2019). However, individual elements that describe users' disposition, such as personal innovativeness, are missing from the model (Patil et al., 2020). Therefore, personal innovativeness is conceptualised as a predictor of performance

expectancy because personal innovativeness represents both technology attribute and disposition.

Additionally, this study conceptualises perceived compatibility as another predictor in the UTAUT (Venkatesh et al., 2003) model, replacing effort expectancy because the former captures the concepts of perceived ease of use that is substantially similar to the concept of effort expectancy (Venkatesh et al., 2003). The present study hypothesised that personal innovativeness (H1), social influences (H2), perceived compatibility (H3), and facilitating conditions (H4) predict intention to accept mobile payment.

## **Methodology**

### **Study Design**

A cross-sectional survey design was used to collect data from respondents using an online platform, i.e., Google Form. A sample consisting of 501 tenants of DBKL Public Housing Scheme who owns smartphone and have potential to adopt mobile rental payment were recruited for the present study. Respondents were recruited through targeted populations to ensure data was collected specifically. The total population for this study was 38,882, with the target group are tenants whose renting from the DBKL Public Housing Scheme. The study focused on the target population of DBKL public housing tenants in Kuala Lumpur because they had the opportunity to change their behaviour from paying rental using traditional methods such as counters to mobile payment. Because the population is dispersed throughout Kuala Lumpur, 64 public housing schemes from all eleven parliamentary districts were chosen for the study.

### **Research Instruments/Measures**

According to Zikmund et al (2016), research design is a master plan that specifies the methods and processes for gathering and analysing the required data. There are various designs including qualitative, quantitative and mixed method, which consists of both qualitative and quantitative manners. As for this study, the approach of this research is quantitative with correlational design, which to explore the relationship between variables using statistical analyses (Bernard, 2012). The independent variables and dependent variable were measured using a self-administered questionnaire developed for this study. The questionnaire is built using three approaches: The Likert Scale, Multiple Choices, and Open-Ended Questions (Opinions). Questions in section A of the questionnaire were formatted as multiple-choice. In Section B, the 5-point Likert Scale s used to collect information on nominal values, which are primarily used to measure variables. Respondents were asked for their thoughts on the subject of study in Section C. SPSS version 21 and Microsoft Excel version 2010 are used to analyse the data.

### **Procedures**

Because of the pandemic Covid-19 situations that occurred during this study, questionnaires were distributed using Google Forms with the assistance of Resident Associations, Wilayah Persekutuan Residents Representative Council, and Zone Offices. Their cooperation is critical because they are the closest parties and are familiar with the respondents. Questionnaires were distributed to 2,000 targeted respondents out of 38,882 populations of DBKL public housing tenants via Google Form and 501 completed surveys were returned and analysed. According to Krejcie (1970), the optimal sample size for a population of 38,882 (40,000) is 380.

### Thematic Analysis

There is an attempt to mix quantitative data with one open-ended topic in this study. For that purpose, Section C of the questionnaire was developed to investigate the relationship between the research findings (from variables). The researchers believe that integrating this open-ended data will allow them to investigate some quantitative values in the findings. respondents were asked why mobile rental payment is not their preferred method of payment. The collected data was subjected to descriptive analysis in Microsoft Excel. Prior to that, 226 of the total respondents were found to respond appropriately and were accepted for further study.

### Results and Analysis

In this study, out of 501 respondents, 13 respondents have been determined as outliers and only 488 data of respondents analysed using SPSS software version 21. Descriptive statistics, reliability test, inferential statistics and thematic analysis were used to get the result.

### Descriptive Statistics

Descriptive statistics is used to determine the respondent's environmental (social) pattern and which category of respondents is most likely to be concerned. The data of demographic were collected by analysing questionnaires given to the tenants of DBKL Public Housing. The analyses data will be explained in the tables 1 below.

Table 1

#### Summary of the respondents

Variables	Category	N=488	Percentage (%)
Smartphone	Yes	482	98.80
	No	6	1.20
Gender	Male	222	45.50
	Female	266	54.50
Age	18 - 24	21	4.30
	25 – 34	96	19.70
	35 – 44	181	37.10
	45 – 54	104	21.30
	55 - 64	73	15.00
	65	13	2.60
Ethnicity	Malay	449	92.00
	Chinese	7	1.40
	Indian	30	6.15
	Others	2	0.40
Zone	Kepong	9	1.80
	Batu	63	12.90
	Wangsa Maju	127	25.30
	Segambut	2	0.40
	Setiawangsa	45	9.22
	Titiwangsa	71	14.55
	Bukit Bintang	18	3.60
	Lembah Pantai	66	13.52

	Seputeh	7	1.40
	Cheras	39	7.99
	Bandar Tun Razak	41	8.40
Income	Below RM2000	284	58.20
	RM2001 – RM3000	145	29.71
	RM3001 – RM4000	41	8.20
	RM4001 – RM5000	6	1.20
	RM5001 and above	12	2.40
Education	No education	5	1.00
	UPSR	31	6.20
	SRP/PMR/PT3	63	12.90
	SPM/SPMV	255	52.25
	Foundation/ Matriculation/ STPM/ Diploma	97	19.88
	Bachelor Degree	32	6.40
	Postgraduate Degree	5	1.00
Method of Payment	Mobile payment	191	39.14
	Cash	277	56.76
	Cheque/Bank draft	11	2.20
	Salary deduction	8	1.64

Next, the mean and standard deviation (SD) of the variables of the study were determined. The value of mean and standard deviation is presented in Table 2 below.

Table 2

*Measures of Central Tendency*

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>
Personal Innovativeness	488	14.24	3.35
Social Influence	488	13.78	3.28
Perceived Compatibility	488	14.51	3.75
Facilitating conditions	488	13.95	3.38
Intention to accept mobile rental payment	488	14.50	3.61

**Reliability Analysis**

According to Sekaran (2003), reliability shows the stability of instrument in measuring the data. In order to provide measurement of consistency of a test or scale, Cronbach alpha is used. It is the most common reliability coefficient that stated as a number between 0 and 1. Values above .70 are considered acceptable however, values above .80 are preferable (Pallant, 2016) and it shows that the question is reliable and can be used in data collection.

Table 3  
Reliability Test and Results

Variable	N	Cronbach's alpha	Remarks
Personal Innovativeness	488	.94	Very strong
Social Influence	488	.93	Very strong
Perceived Compatibility	488	.98	Very strong
Facilitating conditions	488	.93	Very strong
Intention to accept mobile rental payment	488	.98	Very strong

Note.  $\alpha \geq .9$  is Excellent, *Gliem* and *Gliem* (2003)

The result shows a high reliability coefficient alpha value for all variables. From the values shows on Table 3,  $\alpha = 0.94$  for personal innovativeness,  $\alpha = 0.93$  for social influence,  $\alpha = 0.98$  for perceived compatibility,  $\alpha = 0.93$  for facilitating conditions and  $\alpha = 0.98$  for intention to accept mobile rental payment.

### ***Inferential Statistics***

#### ***Factor Analysis***

Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity were used to test the validity of the data. KMO test is to indicate whether the data is appropriate or not to be analysed further (Napitupulu et al., 2017). Meanwhile, Bartlett's Test of Sphericity shows that the variables maybe were not related.

Table 4  
*Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity*

No	Variables	KMO ( $N = 488$ )	Bartlett's ( $N = 488$ )	p
1	Personal Inovativeness	.85	1762.25	<.001
2	Social Influence	.85	1521.06	<.001
3	Perceived Compatibility	.88	3345.82	<.001
4	Facilitating Conditions	.80	1699.40	<.001
5	Intention to accept mobile rental payment for rental payment	.88	3373.44	<.001

Base on Table 4 above, the KMO values were .80 and above for all variables, exceeding the recommended value of .60 (Pallant, 2016) and Bartlett's Test of Sphericity (Pallant, 2016) reached statistical significance, supporting the factorability of the correlation matrix for all variables.

#### ***Pearson Correlation***

The Pearson Correlation Analysis is applied to find the relationships between Personal Innovativeness, Social Influence, Perceived Compatibility, Facilitating Conditions and Intention to accept mobile rental payment.

Table 5

*Pearson Correlation Test and Result*

Variables	Personal Innovativeness	Social Influence	Perceived Compatibility	Facilitating conditions	Intention to accept mobile rental payment
Personal Innovativeness	-				
Social influence	.73**	-			
Perceived compatibility	.80**	.69**	-		
Facilitating conditions	.79**	.76**	.80**	-	
Intention to accept mobile rental payment	.80**	.71**	.88**	.84**	-

\*\*  $p < .001$ 

N = 488

From the Table 5 above, it is found that the  $r$  values for the independent variables and independent variable are at range of .71 to .88. According to Pallant (2016),  $r = .50$  to  $1.0$  shows the large or strong relationship between the variables. In this study, the results show that there were strong and positive relationships between the independent variables (Personal Innovativeness, Social Influence, Perceived Compatibility, and Facilitating Conditions) with dependent variable (Intention to accept mobile rental payment).

**Regression Analysis**

Regression analysis was conducted to examine and to seek which element influence and predict the most. All independent variables (i.e., Personal Innovativeness, Social Influence, Perceived Compatibility and Facilitating Conditions) were entered in Step 1, explaining a total variance of 83%,  $F(4, 483) = 606.63$ ,  $p < .001$  in intention to accept mobile rental payment (see Table 6) with bootstrapped replications of 1000 samples. In this model, only three independent variables were statistically significant, with the Perceived Compatibility ( $\beta = .50$ ,  $p < .005$ ) recording a higher beta value than Facilitating Conditions ( $\beta = .33$ ,  $p < .005$ ) and Personal Innovativeness ( $\beta = .13$ ,  $p < .050$ ).



Table 6

*Regression Analysis*

Variables	$R^2$	$\Delta R^2$	$\beta$	SE	$p$
<i>Step 1</i>	.83	.83			
Personal Innovativeness			.13*	.05	.014
Social Influence			.03	.05	.468
Perceived Compatibility			.50**	.07	.001
Facilitating Conditions			.33**	.07	.001

\*\* $p < .005$ \* $p < .050$  $N = 488$ **ANOVA Test**

ANOVA test were run to determine whether the differences between means are statistically significant. Pallant (2016) emphasised that the significant value less than .05 indicates the variance dependent variable across the groups is not equal.

Table 7

*ANOVA Multiple Regression Model*

Model	df	F	Sig
Regression	4	606.63	.000
Residual	483		
Total	487		

\* $p < .001$ 

From the Table 7, there was no significantly difference between the means as determine by ANOVA ( $F(4,483) = 606.63, p < .001$ ). The result also support that the model is reliable to use in testing the relationship between independent variables and dependent variable.

**Thematic Analysis**

The respondents involved were also asked about the reasons why they do not prioritise mobile rental payments. "Please state why mobile rental payment is not your preferable method of payment?" Based on the analysis carried out, it was found that only 226 respondents have given various reasons why they do not prioritise the use of mobile payment in the payment of their rent. Therefore, the researcher has classified the data into several main themes as shown in the Tables 8 below.

Table 8

*Thematic Analysis of Qualitative Responses*

No	Item / Reason	Frequency	No of Respondents	Percentage %
1.	The weaknesses of Rental Payment Process	226	83	37
2.	The lack of Technology Facilities	226	52	23
3.	Limitations Source of Income	226	27	12
4.	Lack of knowledge and Information	226	64	28
<b>TOTAL</b>			<b>226</b>	<b>100</b>

**Discussion and Conclusion****Discussion of Major Findings**

The study found that Personal Innovativeness, Social Influence, Perceived Compatibility, and Facilitating Conditions have a correlation with the dependent variable (intention to accept mobile rental payment). However, after further analysis, the result shown in Table 6 concluded that the most significant and strong prediction towards intention to accept mobile rental payment are Personal Innovativeness which is parallel with Thakur & Srivastava (2014), that the Personal Innovativeness positively influenced the usage intention of mobile payment services; Perceived Compatibility which inline with Pham & Ho (2015) that when people can integrate well the mobile payment with their lifestyle and habit, they are more likely towards intention to to adopt mobile payment and Facilitating Conditions that clearly prove the previous studies on mobile payment consumers which stated that Facilitating Conditions significantly predict individuals' intention to use mobile payment (Gupta & Arora, 2020; Purwanto & Loisa, 2020; Lee et al., 2015). Social Influence are not significantly predict the dependent variable which is consistent with the statement of Yang et al (2011) that Social Influence does not affect the current users of e-commerce because of they were already experience with e-payment.

**Discussion of Qualitative Responses**

From table 8 above, there are four significant reasons why respondents do not prioritize mobile rental payment as a method for them to pay house rent to DBKL. The first reason is, the weaknesses of *mobile rental payment process*, which the felt uncomfortable, unreliable and cannot offer a solution to their rental issues compared to dealing personally with the counter clerk. Next is the *lack of technology facilities*. Most of the tenants were not IT savvy and they believed that having a smartphone is not a priority and incurred additional cost. By paying the rent traditionally, the respondents can cut the expenses and avoid the complicated IT procedures. Another reason is *limitation source of income*. DBKL Public Housing tenants is mostly from the low income group. Most of them didn't have online bank account and prefer to pay their rent by cash. The last reason is *lack of knowledge and information*. Most of the housing residents are from the senior citizen, baby boomers and low level of education who who do not have much knowledge about technology and make it difficult for them to use mobile rental payment applications without help from others.

**Conclusions**

In conclusions, three independent variables which Personal Innovativeness, Social Influence, Perceived Compatibility, and Facilitating Conditions predict intention to accept mobile rental payment while Social Influence is the only independent variable opposite and did not predict intention to accept mobile rental payment. This study will benefit not only DBKL but also the tenants themselves, as well as the spill over to the system provider as stakeholders. Human errors in conventional transactions can be reduce, which subsequently will improve on the collection amount. Through mobile rental payment, it is also expected that the payment method will be easier, and the amount of monthly rental payment collections will increase. For the tenants, it will ease their ways of payment whereby they do not have to come to DBKL's counter and avoid the hassle of queuing up. It will save their energy and time. They can also free up their mind on carrying cash. On the other hand, the consultant for the payment gateway can benefit from this improvement by giving them the opportunity to create a new system that is more user friendly, accurate and reliable system.

**Limitations**

Due to Movement Control Order restriction by the government since May 2021, it is difficult to collect data sampling, resulting in a smaller number of respondents. It is important to have a sufficient time to conduct the study can help the researcher obtain more respondents as needed for the purpose of ensuring the accuracy and validity and reliability of the results. Residents in the study, or the respondents is supposed to be the tenants and not the buyers of the said housing premises.

**Recommendations for Future Research**

Future researchers should examine the influence of perceived risk among DBKL public housing tenants as some respondents felt that mobile rental payment was unsafe and can cause losses to them when errors occur while operating the application. Another area the future researcher could focus on is to gauge the level of customer satisfaction on mobile rental payment provided by DBKL. This can help DBKL to improve the existing system in order to increase the desire of tenants to use the application. Future research also can concentrate on the measuring the level of knowledge of DBKL housing tenants on the existence of mobile payment applications and the level their skills in the use of information technology especially on mobile rental payment.

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