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## Introduction

In modern times, digital payments have become increasingly popular. And it has become a very common financial transaction activity. With the greatest technology shared and developed between countries, digital payments have become a significant value for consumers or users around the world. Digital payment can already be a good invention for human beings to improve their living standards. This technology has been implemented in many countries such as Malaysia, Singapore, Bhutan, UK and so on. As early as 2021, Malaysia has already introduced this technology. However, this technique also has some problems.

The smartphone users can be considered as UPI-active consumers or the users who use their phones for extended periods of time. Unified Payment Interface (UPI) can make them do not need to go to the bank to process their financial transactions, based on Unified Payment Interface (UPI) has just started, so Unified Payment Interface (UPI) does not charge the consumers any transaction fees and handling fees, which will benefit the smartphone users (Kakadel, 2017). Furthermore, from the traditional cash payment to digital payment, many people began to switch their payment method from cash transaction to digital payment. Considering that UPI is a sensible and efficient tool, it will bring a lot of great benefits to the people. To make it more popular, it is necessary to understand and know its usefulness, how consumers use it, etc., which will determine the reasons for UPI to find consumer adoption intentions.

In addition to digital payment methods consumers will use, they will also pay with credit cards or cash. Therefore, there are several issues that require special attention. Some consumers will directly use UPI to pay, there may be some exposure of personal information security, stolen funds and other problems. Therefore, this study aims to investigate consumer's adoption intention of this technology in Malaysia.

## Objectives

To examine the significant relationship between performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit and consumer behaviour intentions to adopt UPI.

## Research Scope

The study will investigate the subject matter, consumer adoption intention of UPI. The independent variables of this study include performance expectancy, effort expectancy, social influence, facilitation conditions, hedonic motivations, price value and habit. The study has



















