Appendix 1

Instructions : Please mark ✓in the boxes/fill in the blanks/circle the number where appropriate

SECTION 1 : PROFILE OF THE ORGANIZATION

46 Year established : ____________

47 Total number of employees in your organisation: __________ employees

48 Type of industry in : ______________________

4. Paid-up capital :

☐ Less than RM 100,000
☐ RM 100,000 – RM 499,999
☐ RM 500,000 – RM 1,000,000
☐ More Than RM 1,000,000

5. Annual sales turnover or revenue:

☐ Less than RM 500,000
☐ RM 500,000 – RM 1 million
☐ RM 1million – RM 10 million
☐ Above RM 10 million

6. IT investment in the last two years :

☐ Less than RM 100,000
☐ RM 100,000 – RM 500,000
☐ RM 501,000 – RM 1,000,000
☐ More than RM 1,000,000

7. Ownership of the organisation :

☐ Fully local (0% foreign ownership)
☐ Majority local (1 – 49% foreign)
☐ Majority foreign (51 – 99% foreign)
☐ Fully foreign (100% foreign ownership)

Do your company have a web page/web site? ☐ Yes ☐ No

SECTION 2 : KNOWLEDGE OF ONLINE PAYMENT SYSTEMS AND ITS USAGE

Please indicate your knowledge of these online payment systems and indicate whether your organization is implementing it :

	No Knowledge (1)	(2)	(3)	(4)	Complete Knowledge (5)	Use It	Do Not Use It	Intend To Use
1. Electronic-cash	☐	☐	☐	☐	☐	☐	☐	☐
2. Credit/Debit card	☐	☐	☐	☐	☐	☐	☐	☐
3. Smart card	☐	☐	☐	☐	☐	☐	☐	☐
4. Electronic checks	☐	☐	☐	☐	☐	☐	☐	☐

SECTION 3 : BENEFITS OF ONLINE PAYMENT

Please indicate your opinion of online payment to your organization :

	Very Low (1)	*(2)*	*(3)*	*Average (4)*	*(5)*	*(6)*	**Very High (7)**
	☐	☐	☐	☐	☐	☐	☐
Reduction in cost	☐	☐	☐	☐	☐	☐	☐
Increase in number of customers	☐	☐	☐	☐	☐	☐	☐
Increase in revenue	☐	☐	☐	☐	☐	☐	☐
Improve business process flow	☐	☐	☐	☐	☐	☐	☐
Better customer relationship	☐	☐	☐	☐	☐	☐	☐
Enhance company's image	☐	☐	☐	☐	☐	☐	☐
Improved cash-flow management	☐	☐	☐	☐	☐	☐	☐
Participate in customer acquisition process							
Able to integrate with online billing	☐	☐	☐	☐	☐	☐	☐
Intensify relationship with business partner	☐	☐	☐	☐	☐	☐	☐

SECTION 4 : MOTIVATORS ON IMPLEMENTING ONLINE PAYMENT

Please rate the importance of the following factors in promoting your organization to fully embrace online payment :

	Not Important (1)	(2)	(3)	(4)	Very Important (5)
1. Government's policies and laws concerning online payment	☐	☐	☐	☐	☐
2. Success of local organizations in implementing online payment	☐	☐	☐	☐	☐
3. Upgrading of the country's Internet infrastructure	☐	☐	☐	☐	☐
4. All the barriers to online payment (in Section 5) have been resolved	☐	☐	☐	☐	☐
5. Good economic situation	☐	☐	☐	☐	☐
6. Company's financial position	☐	☐	☐	☐	☐
7. More companies are offering online payment	☐	☐	☐	☐	☐
8. Major campaign to promote online payment	☐	☐	☐	☐	☐

SECTION 5 : BARRIERS TO ONLINE PAYMENT SYSTEM

Please rate the seriousness of these factors in hindering your organization from implementing online payment :

	Not Serious				Very Serious
1. Threat from intruders (computer hackers)	1	2	3	4	5
2. Threat of computer viruses	1	2	3	4	5
3. Fear of other parties getting private and confidential information	1	2	3	4	5
4. Authenticity of the parties involved in the transaction.	1	2	3	4	5
5. Legal definition of offer and acceptance	1	2	3	4	5
6. Problems in doing cross-countries transactions	1	2	3	4	5
7. Recognition of whether the value stored in, or transferred by the system is equal to bank money	1	2	3	4	5
8. No legislative guidance to courts on online payment	1	2	3	4	5
9. Traffic on the Internet	1	2	3	4	5
10. Limited functionality and slow development of today's online payment technology	1	2	3	4	5
11. No exact industry standardization	1	2	3	4	5
12. Inter-operability of systems between the parties concerned	1	2	3	4	5
13. Insecure about the reliability of the new system of payment	1	2	3	4	5
14. *Herd mentality* – waiting for other's success	1	2	3	4	5
15. Online payment mechanism is unacceptable in the real world	1	2	3	4	5
16. Less value proposition compared to the existing payment system	1	2	3	4	5
17. Lack of IT experts and exposure in the organization	1	2	3	4	5
18. Increased cost of doing business	1	2	3	4	5
19. The small number of Internet users in this country	1	2	3	4	5
20. Lack of capable online payment system providers in the country	1	2	3	4	5

Appendix 2

Number Of Years Operating	Frequency	Percent
1 To 8	9	34.6
9 To 21	9	34.6
22 To 114	8	30.8

Table App 2.1 : Companies Number Of Years In Operation

Number Of Employees	Frequency	Percent
1 To 200	9	34.6
201 To 1200	9	34.6
1201 To 5400	8	30.8

Table App 2.2 : Companies Number Of Employees

Paid-Up Capital	Frequency	Percent
Less Than RM 1 million	6	17.6
More Than RM 1 million	20	58.8

Table App 2.3 : Companies Paid Up Capital

Revenue/Turnover	Frequency	Percent
Less Than RM 10 million	4	18.2
More Than RM 10 million	22	81.8

Table App 2.4 : Companies Sales Revenue/Turnover

Appendix 3

	Security	Legal	Technical	Social	Business
Mean	16.1154	14.3846	13.9231	12.3846	13.6293

Table App 3.1 (i) Mean Of Every Concern To Online Payment

		Security	Legal	Technical	Social	Business
Security	**Correlation**	-	0.716	0.621	0.532	0.473
	Significance	-	*(0)*	*(-0.001)*	*(-0.005)*	*(-0.015)*
Legal	**Correlation**	0.716	-	0.623	0.553	0.57
	Significance	*(0)*	-	*(-0.001)*	*(-0.003)*	*(-0.002)*
Technical	**Correlation**	0.621	0.623	-	0.646	0.639
	Significance	*(-0.001)*	*(0)*	-	*(0)*	*(0)*
Social	**Correlation**	0.532	0.553	0.646	-	0.588
	Significance	*(-0.005)*	*(0)*	*(0)*	-	*(-0.002)*
Business	**Correlation**	0.473	0.57	0.639	0.588	-
	Significance	*(-0.015)*	*(0)*	*(0)*	*(-0.002)*	-

Table App 3.1 (ii) : Correlation Test Between Concerns Of Barriers To Online Payment

		Security	Legal	Technical	Social	Business
Security	**Significance**	-	0.003	0.001	0.000	0.002
Legal	**Significance**	0.003	-	0.427	0.005	0.255
Technical	**Significance**	0.001	0.427	-	0.012	0.667
Social	**Significance**	0.000	0.005	0.012	-	0.039
Business	**Significance**	0.002	0.255	0.667	0.039	-

Table App 3.2 : Paired-t test Between Concerns Of Barriers To Online Payment

Appendix 4

	F	Significance
Barriers	2.057	0.135
Benefits	1.135	0.357
Knowledge	0.439	0.727
Motivators	0.399	0.755

	F	Significance
Business	0.966	0.426
Legal	2.138	0.124
Security	1.834	0.170
Social	1.230	0.322
Technical	1.457	0.254

Table App 4.1 : ANOVA On Type of Industry and The Barriers, Benefits, Knowledge, Motivators To Online Payment and ANOVA On Type of Industry and The Concerns Which Hinders Company From Using Online Payment

		Use Credit Cards	Intend To Use Electronic Checks
Having Web-Site	**Chi-Square**	3.467	0.257
	Significance	*(0.063)*	*(0.612)*
Industry In	**Chi-Square**	2.723	6.252
	Significance	*(0.436)*	*(0.1)*
IT Investment	**Chi-Square**	1.634	2.218
	Significance	*(0.652)*	*(0.528)*
Ownership of	**Chi-Square**	1.764	0.605
Organization	**Significance**	*(0.623)*	*(0.895)*

Table App 4.2 : Cross Tabulation Between Organizational's Characteristics And Use/Intending To Use Online Payment

Appendix 5

	Alpha If Item Is Deleted	Barriers Variables Alpha
Threat from intruders (hackers)	0.9234	
Threat of computer viruses	0.9181	
Fear of other parties getting private & confidential information	0.9187	0.8681
Authenticity of the parties involved in the transaction	0.9214	
Legal definition of offer & acceptance	0.9237	
Problems in doing cross-countries transactions	0.9229	
Recognition of whether the value stored in, or transferred by the system is equal to bank money	0.9177	0.7653
No legislative guidance to courts on online payment	0.9218	
Traffic on the internet	0.9221	
Limited functionality and slow development of today's online payment technology	0.921	0.7758
No exact industry standardization	0.9209	
Inter-operability of systems between the parties concerned	0.9211	
Insecure about the reliability of the new payment system	0.9172	
Herd mentality - waiting for other's success	0.9229	
Online payment mechanism is unacceptable in the real world	0.9214	0.8147
Less value proposition compared to the existing payment system	0.9246	
Lack of IT experts and exposure in the organization	0.9205	
Increased cost of doing business	0.92	0.6858
The small number of Internet users in this country	0.9287	
Lack of capable online payment system providers in the country	0.9243	

Alpha =0.9253

Table App 5.1 : Reliability Test For Barriers To Online Payment Scale

	Alpha If Item Is Deleted
Government's policies and laws concerning online payment	0.7734
Success of local organizations in implementing online payment	0.7412
Upgrading of the country's Internet infrastructure	0.7931
All the barriers to online payment have been resolved	0.7599
Good economic situation	0.7001
Company's financial situation	0.7292
More companies are offering online payment	0.6973
Major campaign to promote online payment	0.6902

Alpha =0.7648

Table App 5.2 : Reliability Test For Motivators To Online Payment

	Alpha If Item Is Deleted
Reduction In Cost	0.9027
Increase In Number Of Customers	0.8719
Increase In Revenue	0.8669
Improve business process flow	0.8673
Better Customer Relationship	0.8741
Enhance Company's Image	0.8592
Improve cash-flow management	0.8778
Participate in customers acquisition process	0.8653
Able to integrate with online billing	0.876
Intensify relationship among partners	0.8636

Alpha =0.8842

Table App 5.3 : Reliability Test For Benefits Of Online Payment

	Alpha If Item Is Deleted
Credit/Debit Card Based Systems	0.8654
Electronic Cash Based Systems	0.8185
Electronic Checks Based Systems	0.815
Smart Card Based Systems	0.7508

Alpha = 0.8543

Table App 5.4 : Reliability Test For Knowledge On Online Payment Systems