5   CONCLUSION AND RECOMMENDATIONS

5.1   Conclusions and Implications

It is clear now that the majority of the companies in Malaysia are not using online payment. Perhaps even more alerting is the fact that there are still a number of those companies which are not even thinking of using it in the future. This could be due to the fact that little is known about the online payment technologies. If people know more about the technologies available for online payment systems, they would realize the benefits that they could reap from it, and eventually, a lot more companies will begin to use it.

There are many barriers that hinder the companies from using online payment systems. To get these companies to use online payment systems, measures and actions need to be taken to resolve those barriers and to push or pull those companies to online payment systems. Contrary to the beliefs of many organizations, the issue at hand is not really technical. The issue of not using online payment is actually security and legal concerns, although we cannot entirely deny the technical, social, and business suitability concerns.

This study has several implications for business organizations and the government. For the business organizations, it is clear from this study that many companies have not yet use online payment systems. Although there are many companies that are considering to use online payment systems in the future, many more are not even thinking of using the systems in the future. However, this does not mean that these companies do not see the benefits of using online payment systems in their companies. It is just that there are still many barriers that hinder

them from using online payment systems.

For the government, more measures need to be taken to get the companies in this country to use online payment systems. First of all, the government need to promote the technologies and the benefits of online payment systems. Secondly, the government needs to focus on the ways to resolve the security and legal concerns which hinder companies from using online payment systems. As these two concerns are highly correlated with the other three concerns, reducing them will almost simultaneously reduce the other three concerns.

5.2   Suggestions For Additional Research

This study had focussed its attention more to the barriers to using online payment systems and did not put much attention to the measures that need to be taken to motivate companies to use online payment systems. It would be good for future research in this field to focus on the actions that need to be taken to push online payment systems to the companies or to pull them to it.

This study has been very general in its approach in discussing the barriers to using online payment. It would be good if future researches could study more in depth every aspect of the barriers to online payment systems, especially the security, legal, and technical aspects. The study also covers very little about the existing systems on online payment. Future researches would do well to go deeper into these systems and indicate what type of organizations and industries that would fit well with the systems.

This study's scope has been limited to business organizations. No consideration was given to governments' departments and agencies. Perhaps, it would be wise

for future research to take these departments and agencies into consideration as there are a number of them which accept payment from the public and private organizations. Furthermore, many of them are toying with the idea of using online payment systems in the future.