



**AN INSIGHT OF CUSTOMER INTENTION
TO USE SELF CHECKOUT SYSTEM AT
RETAIL STORE IN KLANG VALLEY**

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We declare that the work in this final year project paper was carried out in accordance with the regulation of Polytechnic. It is original and is the result of our own work, unless otherwise indicated or acknowledged as referenced work. This project has not been submitted to any other academic institution or non-academic institution for any diploma or qualification

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ABSTRACT

Self-service technologies (SSTs) have been widely implemented in the supermarket sector, providing opportunities for grocery retailers to expand beyond self-checkout systems. A self-checkout system (SCS) is a type of self-service technology (SST) that allows customers to scan their purchases and pay without the assistance of a service provider. The objectives of this research study are to identify the level of technology anxiety, perceived ease of use, perceived usefulness, and intention to use of customers toward the self-checkout counter at retail store in Klang Valley, and to examine the relationship between independent variables with dependent variable on customers intention to use toward the self-checkout counter at the retail store in Klang Valley. This study was carried out in the Klang Valley, which includes Selangor, Kuala Lumpur, and Putrajaya. In this study, the researcher uses simple random sampling where the questionnaire will be distributed to any consumers who visit the retail store at Klang Valley. The data have been analysed using SPSS . This research examined on consumer intentions to use self-checkout counter (SCC) using Pearson Correlation. The findings showed there is a significant relationship between perceived ease of use and perceived usefulness towards customer intention to use. However, technology anxiety does not influence the Klang Valley consumers intention to use self-checkout system.

Chapter 1

INTRODUCTION

1.1 Introduction

This chapter discuss the introduction, research background, problem statement, research objective, research question, scope of study, significance of study and definition of terms regarding self-checkout counter located in retail store in Klang Valley.

1.2 Background of Study

1.2.1 Malaysia Retail Industry

Over the past several decades, Malaysia's retail sector has been one of the major contributors to the GDP of the nation. With a wide variety of retail locations across the country, both domestic and foreign brands are active in the market. the largest foreign companies active in Malaysia's retail sector. Few of the big competitors now control the majority of the market in terms of market share. The organized retail market has been growing significantly with companies expanding stores and considering the business potential in new areas. Most of the unorganized retail outlets are increasingly being replaced with big retail hypermarkets, supermarkets, and other retail chains. This is expected to continue on a large scale during the forecast period, which may significantly lead to market growth. The major players are AEON CO (M) Bhd, LOTUS, and WATSON (Malaysia Retail Sector Growth Trend Analysis, 2022).

When compared to the same period last year, Malaysia's retail industry grew by 39.2% in the first half of this year. At constant prices, the Malaysian national economy grew by 8.9% in the second quarter of 2022, compared to 62.5% for retail sales (at current prices). (Nasrin,2022). The trade, transportation, and utilities super sector include the retail trade sector. Establishments engaged in retailing goods, typically without transformation, and providing services incidental to the sale of goods make up the retail trade sector. Purpose The Malaysian retail sector, which accounts for over 45% of the GDP of the nation, is in decline. (Sakrabani et al ., 2019).

Focusing on AEON CO. (M) BHD. is a leading General Merchandise Stores (GMS) Supermarket chain in Malaysia, with 28 AEON MALLs, 34 AEON Outlets in Malaysia (AEON CO. (M) BHD Official website). For Lotus, the sale became approved in Malaysia in November 2020 with a rebranding of the acquired stores begun in February 2021 which drops Tesco wording from the brand to become Lotus's. Currently, there are 62 Lotus's stores in Malaysia. (Aman, 2021). Now in 2022, Watsons Malaysia has grown to become the leading health and beauty retailer in the country, with over 600 stores (and counting!) across Malaysia (Watson Malaysia, 2022).

1.2.2 Self- Service Technologies (SST)

Rapid technological advancements have a big impact on how retail do their duties and maintain their competition in the global market. The way how customers connect with retailers or how those shops communicate with their customers are being drastically changed due to technology improvements. Self-service technologies (SSTs) are technological platforms that let customers enjoy the service without contacting -with service provider directly SST facilitate the users and business in fulfilling the consumers' needs and demand without the need of a representative. There are few examples of SST that currently available in Malaysia such as Automatic Teller Machines (ATM's), Self service desk at Airport, self service gas station, self service checkout at supermarket, Automated technology in hotels, self parking, self ordering food, self servicing ticking desk or kiosk and so on. few types of self-service technologies Selfcheckout counter (SCS) have grown to be one of the most popular SST options for supermarkets all around the world. Although speed, convenience, and cost-cutting are among the primary reasons why supermarkets provide SCCs, supermarkets also believe that these services will improve customer experience, contentment, and eventually loyalty:(Demirci Orel & Kara, 2014). The first SST 's had introduced in banking sector by Maybank with their ATM in Malaysia in 1981 (H Iberahim,et al 2016) . Followed by Air Asia, they offered self-service kiosk in the airport so that the customer can be more flexible in doing check in via kiosk in airport. This services was introduced by Air Asia on 9th May 2014. (kiosk market place, May6 2014). Furthermore, NCR Corporation (2015) perceived that, Tesco outlet at IOI City Mall in Putrajaya was the nation's first hypermarket that use self-service checkout in 2015 (JW Siah, et al 2018). Self service checkout offers customers a straightforward and expedient way to complete their checkout. A user-friendly interface on the NCR self-checkout system with a full touch screen will let customers complete their purchases. The technology is more user-friendly

and efficient because of the animated screen demos, which also improve customers' overall purchasing experiences. Zacks (2015) perceived that self checkout counter offers customers a straightforward and expedient method for completing their checkout.

1.2.3 Self -Checkout Counter (SCC)

Self-checkouts counter (SCCs), also known as assisted checkouts (ACOs) or selfservice checkouts, are machines that provide a mechanism for customers to complete their own transaction from a retailer without needing a traditional staffed checkout (Wo, 2022). Selfcheckout machines have been scaled widely at retailers like Walmart, Target and CVS on the premise that they help customers exit the store faster while freeing up employees for other tasks or allowing the stores to cut back on human workers. The customer experience, however, hasn't exactly been the picture of perfection (Debter, 2022). For testing purposes, Tesco installed selfcheckout equipment at one of its stores in the IOI City Mall in Putrajaya, although Tesco isn't precisely the first retailer to do so. Since 2013, Sam's Groceria has featured a self-scan system, although it is only accessible to customers with the Sam's Groceria Family Card. Self-checkout systems, which are an alternative to conventional cashier-staffed checkouts, require the consumer to scan the barcodes themselves, input the categories of things (for example, fruits and vegetables), weigh them, if necessary, and deposit their scanned items into a "bagging area." Cash, credit and debit cards, as well as, where appropriate, in-store cash vouchers or gift cards, are accepted forms of payment. The self-checkout method has been used in other countries for years, including in the US, UK and Australia (Khor, 2015).

1.2.4 Self-Checkout System (SCS)

A self-checkout system (SCS) is a type of self-service technology (SST) that allows customers to scan their purchases and pay without the assistance of a service provider. In fact, the number of hypermarkets in Malaysia has grown over the years, making service quality and speed of service delivery critical factors in determining customer satisfaction. SCS is being used in hypermarkets to ensure high levels of customer satisfaction. Unfortunately, for Malaysians, self-checkout is a relatively new phenomenon. As a result, the topic of SCS is being researched in order to determine Malaysians' level of acceptance. In our study, we used the Technology Acceptance Model (TAM), and the variables investigated were perceived

usefulness (PU), perceived ease of use (PEOU), technology anxiety (TA), and intention to use (ITU). This study also discussed the study's implications, limitations, and recommendations. As a result, the findings and discussions in this study will be useful to retailers, researchers, and marketers. (Lee, et al 2018).

Customers can use self-service checkout systems to scan items and pay for their purchases without the assistance of store employees. Self-service checkout kiosks can help retailers save money while improving the customer experience. The following steps are typically included in a retail store's self-checkout process. Some systems allow customers to begin self-service checkout immediately by scanning a product. To begin the checkout process, the customer can scan their card, search for their email, or enter their membership information into the POS screen. The self-service POS should sync the entire order across your retail system. To begin the checkout process, the customer can scan their card, search for their email, or enter their membership information into the POS screen. Finally, once the order is complete, the POS kiosk will print a receipt for the customer. (Magestore, 2021).

1.3 Problem Statement

Self-service technologies are digital terminals that let users receive services without the assistance of a direct service representative. In Malaysia, self-service kiosk can be founded at airport, banks, malls, supermarket, and hotels. According to Hu Hun Hui managing director of HappyFresh Malaysia say that shopper must queue up to 40 minutes at the checkout and weighing station during the peak hours (Pathma Subramaniam, 2020). Furthermore, Air Asia introduce self-services kiosk at KLIA2 in 2014, but recently Javed Malik AirAsia Group chief operation officer mention that Air Asia will impose counter check in fees which is RM20 for domestic flight and RM 30 for international flight for all the customers who check in at the counter (The Star, 2nd Sept 2020). The charges were imposed to encourage people to use selfservice kiosk provided at the airport rather than waiting in a long queue at the counter.

Furthermore, Paul Ritchie CEO of Tesco Malaysia perceived that they have limited manpower because during Covid-19 pandemic they practice voluntary attendance. Therefore, they have shortage in checkout counter that causes a long queue. Due to that customers who shop at Tesco are recommended to use Scan & Shop application that enables the customers to keep track of their spending as they can scan the item themselves and they can go to

selfcheckout counter and provided the app generated barcode and pay without need the cashier to scan for the item (Pathma Subramaniam, 2020).

Based on the study conducted by CNN Business on the (10th July 2020) revealed that 67% of the customers at New York had encountered a problem in the self-checkout lane at supermarket. Customers often faced errors during checkout process at self-checkout counter that they need to call up for assistance and these issues has increase frustration among customer are required to do their own labelling towards the goods that they purchase.

1.4 Research Objectives

The main objective of this study is to determine the factors that influence the Klang Valley consumers intention to use self-checkout counter located at retail store in Klang Valley. The specific objective of this study is:

- (i) To identify the level of technology anxiety, perceived ease of use, perceived usefulness, and intention to use self-checkout counter at retail store in Klang Valley.
- (ii) To examine the relationship between independent variables (technology anxiety, perceived ease of use, and perceived usefulness) and dependent variable (intention to use) on selfcheckout counter at the retail store in Klang Valley

1.5 Research Questions

1. What is the level of technology anxiety, perceived ease of use, perceived usefulness, and intention to use self-checkout counter at retail store in Klang Valley?
2. Does the technology anxiety, perceived ease of use, and perceived usefulness influence intention to use of customers self-checkout counters at retail stores in Klang Valley?

1.6 Scope of Study

This research was conducted in Klang Valley which consists of Selangor, Kuala Lumpur and Putrajaya. Table 1.1 shows the retail store that provide self-checkout counter for their customers. Furthermore, retail business in Klang Valley accounts for 60% of the country's total retail sales where the most densely inhabited area in the country and also severely affected by the pandemic (Vasanth Ganesan,2021).

Table 1.1 Number of Retail outlet in Klang Valley

STATES	AEON STORES	IKEA STORES	WATSON STORES	DECATHLON STORES	
SELANGOR	15	-	146	6	
KUALA LUMPUR	9	2	93	2	KLANG VALLEY
PUTRAJAYA	-	-	5	-	
NEGERI SEMBILAN	4	-	32	-	
MELAKA	4	-	23	-	
JOHOR	12	1	85	-	
KEDAH	-	-	31	-	
PULAU PINANG	3	1	40	-	
PERLIS	-	-	2	-	
KELANTAN	2	-	18	-	
TERENGGANU	-	-	14	-	
PAHANG	-	-	31	-	
PERAK	11	-	39	-	
SABAH	-	-	49	-	
SARAWAK	2	-	57	-	

Source:(AEON.CO ,2022, LIFESTYLEASIA, 2022, IKEA, 2022, WATSON, 2022)

1.7 Significance of Study

1.7.1 Retail store

The finding from this research will help other retailers to improve their self-checkout counter services so that the customers are safe and easy to use it. In addition, it also will be helpful for future retailers in deciding what factor they should emphasize when providing self-checkout services to their customers.

1.7.2 Other Research team

The findings from this research will help other research teams who want to expend their research about the self-checkout counter by including other variables such as waiting time and knowledge.

1.8 Limitation of Study

Since the research was conducted with 14 weeks therefore the findings are not be able to generalise for whole Malaysia because it only focuses in Klang Valley. It is because of time constrain to collect date throughout Malaysia and due to financial constrain we are not able to give any rewards to our respondent who participated in the survey.

1.9 Operational Definition

1.9.1 Intention to use

Intention to use is a great desire to achieve one's goals and will not allow anything to get in the way of that success (Handarkho and Harjoseputro 2019). Intentions show how much effort a person is prepared to put forth and how hard they are willing to attempt in order to carry out an action. The stronger the intention to conduct a behavior, the more likely it will be performed. An individual's behavioral intention is a sign of their preparation to carry out a specific behavior. It is presumable to come right before a behavior (Omotayo and Adeyemi 2018).

1.9.2 Technology Anxiety

Individuals' unfavorable feelings when confronted with the need to use technology are referred to as technology anxiety (Sánchez-Prieto et., al 2017). The reason for this is because worry is a powerful emotion that influences beliefs, attitudes, and behaviour. Because technology anxiety prevents the adoption of new technology and is characterised by a feeling of non-comfort when using technology (Park et., al 2019).

1.9.3 Perceived Ease of Use

Perceived ease of use refers to a person's idea that using a technology will be effortless. Therefore, if someone thinks technology is simple to use, he will utilise it; but, if he thinks the opposite, he will not use it (Patricia, 2020). The sense of ease of use will therefore have an effect on behaviour, with the higher a person's view of the system's ease of use, the higher the level of usage of information technology. (Dhir et., al 2020).

1.9.4 Perceived Usefulness

The confidence a person has when employing technology is known as perceived usefulness (Widuri et., al 2019). Perceived usefulness is also described as a person's belief that using technology will improve his or her job performance (Karim et al., 2020). When a system provides multiple benefits, such as making work easier to manage, more useful, and boosting productivity, a person's behavioural intention to utilise the system is strengthened (Winarno et., al 2021).

1.10 SWOT Analysis

A SWOT analysis is a technique for evaluating these four aspects of your business SWOT stands for Strengths, Weaknesses, Opportunities, and Threats.

SWOT analysis is a basic tool that can assist you in analysing an organization that does best right now and developing a successful future strategy. SWOT analysis can also over company areas that are holding you back or that your competitors could exploit if you don't defend yourself. We look at how to conduct a SWOT analysis and how to put your findings into action

in this article, video, and info graphic. We've also included a worked example and a template to get you started on your own SWOT analysis.

<p>Strength</p> <ul style="list-style-type: none"> - Other retailer store can improve their self-checkout counter by using this research. - There is not much research on selfcheckout counters in Malaysia that can make people aware of it. 	<p>Weakness</p> <ul style="list-style-type: none"> - Due to the lack of research on selfcheckout counters, there are not much information and journal to support this research.
<p>Opportunity</p> <ul style="list-style-type: none"> - Using technology in every simple task during daily life is the new trends among new generation. - Emerging technology may attract many people to study about selfcheckout counter research 	<p>Threats</p> <ul style="list-style-type: none"> - Technological changes can make people lose interest in learning or adapting on this advanced technology for example self-checkout counter.

Chapter 2

LITERATURE REVIEW

2.0 Introduction

A literature review is a collection of academic sources, such as books, articles, and journals, that are related to the particular area of the chosen determinants of this research, which are intention to use, technology anxiety, perceived ease of use, and perceived usefulness. The comprehensive examination of the aspects mentioned above will end in this chapter. Along with that, we also discuss the theoretical framework. The research is constructed upon the theoretical framework, which is a collection of linked theories. The theoretical framework, which is based on a literature review, presents connections between significant research concepts and theories.

2.1 Intention to use

In this study, a stated likelihood to engage in an activity is indicated by the behavioural intentions. Therefore, the term "loyalty intentions" in the current study refers to customers' high propensity to stick with a particular brand, business, good, or service. Because of the emotional connection created, devoted customers frequently return to a brand or service, spend more money on it, and recommend it to others (Oliver, 2010). Accepting and utilising modern technology is a popular activity; people have become more open to embracing new technologies and integrating them into their daily lives (Lee et al., 2018).

The usefulness and ease of use of the technology may not be seen favourably by all customers. Managers should focus on communicating the advantages of this technology to difficult target markets. Customers also rate technology differently in terms of quality, worth, and satisfaction. Because of this, service companies that introduce technologies to mass markets must inform customers about the advantages; otherwise, customers would simply base their decisions on their overall opinions about technology. Companies should develop incentive programmes to motivate those who have a tendency to avoid using technology (Markus and Cheng 2019).

In the study conducted by Juan Zheng and Shan Li (2020), Technology anxiety is the unfavorable feelings or emotions that kids have toward tablet computers even before they utilize them. In the transition to new technology products, consumers might encounter various problems, such as not being able to operate products properly (Cui et al., 2009; Parasuraman, 2000), causing technology anxiety. Yang and Forney (2013) showed that technology anxiety strengthens the positive effect of social influence on mobile shopping. These studies suggest that technology anxiety influences individuals' judgments. Such anxiety increases in a mobile transaction and service environment (Hourahine & Howard, 2004). Since new technology often requires consumers to change their habits and behaviours, the uncertainty caused by these changes makes customers stressed, influencing their blame attributions (Cui et al., 2009).

2.2 Technology Anxiety

Technology anxiety is a complex range of feelings, including unease, doubt, and worries related to using and learning to use technology. This concept is related to apprehension about the negative consequences of using technology, such as losing important data or making mistakes (Troisi et al., 2022). Moreover, anxiety can lead to rejection of technology and technophobia (Daruwala, 2020). When it comes to breakthrough technologies like shopping assistants, technological insecurity prevents acceptance and the desire to try the technology for the first time (Jeong, S. W. et al., 2020). Consumers want the equipment to be as technically reliable as promised, to keep working, and to operate precisely; otherwise, they may think that using technology is not worth their time, since a service failure would waste their time. (Lee, H., & Leonas, K. K. 2021). Given that checkout services in retail store consists of unique technology-mediated services that are not constrained by geographic or temporal limitations, consumer anxiety about using those system may be higher than concern over traditional buying methods (Syazwani, 2020).

According to Meutuer et al. (2003) there a significant relationship between technology anxiety and the usage of self-service technology. In a different study, Fernando and Dinesha (2019) stated there is also a technology anxiety significantly influences the use of self-service technologies. On the other findings made by Hairul et al. (2022) found that technology anxiety, pose a positive and significant direct effect on the intention to use the self-service checkout, with technology anxiety having become the strongest effect. On other research made by Jeong and Park (2020) stated that technology anxiety was found to have an insignificant relationship

on consumer intention toward using self-service technology. Lee and Leonas (2020) also found that in a study on self-service technology (self-checkout) in various fashion retail stores, the concern that the technology would fail when using it had a non-significant relationship with the customer intention to use self-checkout.

H1: There is a significant relationship between technology anxiety and customer intention to use self-checkout counter in retail store in Klang Valley

2.3 Perceived Ease of Use

In their tests, perceived ease of use had an impact on both purchasing behaviour and intention to buy (Bil et., al 2022). Easy to use is strongly related to software efficiency; software is deemed to be good if it is simple to use for users (D.P. Alamsyah et., al 2021). The implementation of perceived ease of use is always related with actual use, which is a measure of the amount of time used to interact with a technology and the frequency of its use (N.N. Sawitri et., al 2017). If a person believes a new technology to be simple and useful to use, they are more likely to accept it (Lee and Lyu 2019). In other words, individuals have more intention to use a new technological innovation when they find that it is easy to understand and require less effort to control and use.

According to the study's findings, customers' desire to use SST is significantly positively correlated with perceived usefulness and perceived ease of use (Chow et al., 2022). Ease of use, one of the important factors in TAM, has successfully influenced SST uptake. Customers' attitudes and intentions about using various SSTs, such as online banking, egovernment services, and self-scanning in retail outlets, are significantly influenced by the ease of use (Ketimin 2021). Consumers' intentions to use ride-sharing are significantly influenced by perceived ease of use via the mediator of perceived usefulness (Wang et al., 2018). The perceived ease of use was also discovered to be a strong factor of individuals' behavioural intentions (Chen et al., 2020). On a study conducted by (Kasilingam 2020), one of the most important elements influencing the intention to use is perceived ease of use.

H2: There is a significant relationship between perceived ease of use and customer intention to use self-checkout counter in retail store in Klang Valley

2.4 Perceived Usefulness

The perceived usefulness of the system is related to the productivity and effectiveness of the system and its overall benefits to improve user performance. The core assumptions in the technology acceptance model (TAM) are that individuals' usage of technology is mediated by their acceptance of that technology, which in turn is determined by two cognitive factors, perceived usefulness and perceived ease of use (Kauppi, 2018). In other words, it is the extent to which a person believes that using technology will improve the performance of his/her work (Jogiyanto, 2019). Therefore, the more useful a technology is, the higher the users' desire to use it (Tahar et al, 2020). Perceived usefulness measures the belief of a person that using a system will help him/ her perform their job better (Corkindale et., al 2018). According to (Muslimah, 2019), a system that is easy to operate will make it easier and provide benefits for users. If the perception of the ease with which users of the application system are high, then the perceived usefulness will also increase.

To be concluded this research, perceived usefulness could be defined as customers' judgment and perception of whether the new system that they used will bring them some added value compared to the old system (Wilson, 2019).

Perceived usefulness has a significant positive influence on citizens' behavioral intention to use (Chen et al., 2020). The empirical results illustrate that perceived usefulness positively influences intention to use self-checkout systems and also perceived usefulness positively influences intention to use. These findings are consistent with past research using the TAM model (Verma et al., 2018). Perceived usefulness was found to play a partial mediating role while perceived ease of use plays a full mediating role between facilitating conditions and behavioral intention to use (Chen et al., 2020).

H3: There is a significant relationship between perceived usefulness and customer intention to use self-checkout counter in retail store in Klang Valley

2.5 Technology Acceptance Model (TAM Model)

The Technology Acceptance Model (TAM) describes an individual's acceptance of specific information technology and information systems (Davis, 1989). The two most significant components of the TAM model are perceived usefulness, which demonstrates the significance, and individuals' subjective abilities to use computer-based applications in a way that maximises the utility of their work and enables efficient performance. Nonetheless, the perceived ease of use refers to how comfortable and adept a person feels using computer-based applications with relatively little effort. It was clear that both factors may temporarily stop the use of the real system since they were affected by a variety of external circumstances. The earlier research primarily presented the numerous external factors that affect the use of the actual system, including social factors, cultural factors, and political factors (Schmidhuber et al., 2020).

2.6 Theoretical Framework

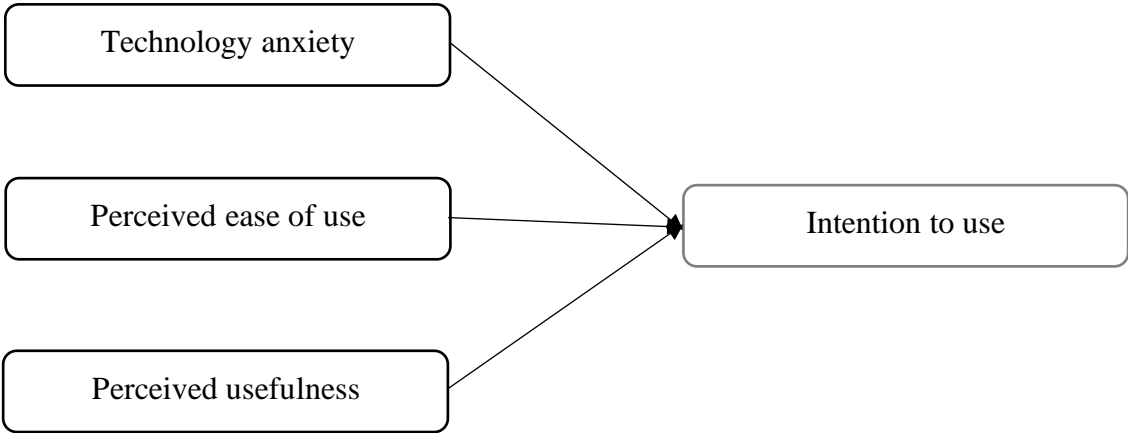


Figure 1.1 Adapted from NuriAbdalla (2019)

2.7 Summary

This chapter concludes the overview of variables that contribute to the intention to use customers toward self-checkout counter at retail store in Klang Valley such as technology anxiety, perceived ease of use, and perceived usefulness.

Chapter 3

RESEARCH METHODOLOGY

3.1 Introduction

A research methodology describes how a specific piece of research is carried out. It defines the methods or procedures for locating and analysing data relevant to a specific research topic. This research is being conducted in order to identify the analysis of methods used in a field of study or the theoretical analysis of a collection of techniques such as frameworks, theoretical models, steps, quantitative or qualitative procedures, and concepts that are relevant to a field of knowledge. The findings of this research will be obtained through the distribution of a questionnaire.

3.2 Research Design

A research design is a strategy of answering research question and provide an appropriate framework for a study. Methods and research design are distinct but closely connected, because good research design ensures that the data you collect will help you answer your research question more effectively.

Descriptive analysis, also known as descriptive analytics or descriptive statistics, is the process of describing or summarising a set of data using statistical techniques. As one of the major types of data analysis, descriptive analysis is well-known for producing actionable insights from otherwise uninterpreted data. Unlike other types of data analysis, descriptive analysis makes no predictions about the future. Instead, it derives insights solely from historical data, which it manipulates in order to make it more meaningful

3.3 Population and Sample

A population, or group of persons, is defined as all organisms belonging to the same group or species that live in a particular geographic area. Therefore, all the customers who visit retail stores in the Klang Valley make up the population for this study. Klang Valley comprises

of Selangor, Putrajaya and Kuala Lumpur. According to Table 3.1, the total population in Klang Valley are 8,421,800 people living in the Klang Valley. Due to time, money, and equipment limitations, researchers frequently cannot study every member of the community because of the enormous population. Sample size was determined using Krejcie and Morgan (1979) table. Based on the Krejcie and Morgan table when the population is 8,421,800 then the sample size should be 384 respondent. In this study, the researcher uses a simple random sampling / convenient method where the questionnaire will be distributed to any consumers who visit the retail store at Klang Valley.

Table 3.1: Population of Klang Valley consists of Selangor, Putrajaya, and Kuala Lumpur

Klang Valley	Population ('000)
Selangor	6,538.1
Putrajaya	1,773.7
Kuala Lumpur	110
TOTAL POPULATION	8,421,800.

Source: Jabatan Perangkaan Malaysia 2020

3.4 Research Instrument

The research instrument is an important element of the study because it explains how the research data and information are collected. In this study, we use a self-administered questionnaire to gather information from our sample size. These self-administered questionnaires are divided into several sections, section A contains all the demography questions related to the respondent, section B contains all the screening questions regarding their shopping behaviour and experience on the self-checkout counter, Section C pertaining to the customer's intention to use self-checkout counter and section D containing questions pertaining to our dependent variables such as technology anxiety, perceived ease of use and perceived usefulness. Refer to Appendix A for the self-administered questionnaire.

Table 3.2 Research item for the independent variable and dependent variable

Intention to use		
ITU	Item	Questions was adapted from:
ITU 1	I intend to use self-checkout counter immediately	Nlizwa Rashid et al (2021)
ITU 2	I wish to complete my task through self-checkout counter in the near future	
ITU 3	I feel that using self-checkout counter is convenient	
ITU 4	I would recommend to my friend to use self-checkout counter	
ITU 5	I feel that using self-checkout counter will save my time	

Technology anxiety		
TA	Item	Questions was adapted from:
TA 1	I have difficulty understanding most technological matters.	Lee and Lyu (2019)
TA 2	I feel apprehensive about using technology	
TA 3	When given the opportunity to use technology, I fear I might damage it in some way	
TA 4	I have avoided technology because it is unfamiliar to me	
TA 5	I hesitate to use technology for fear of making mistakes I cannot correct	
TA 6	I am confident I can learn technology-related skills	

Perceived ease of use		
PEU	Item	Questions was adapted from:
PEU 1	I think the self-checkout counter is easy to operate	Nlizwa Rashid et al (2021)
PEU 2	I would find it easy to learn to operate the self-checkout counter	
PEU 3	The instruction on the self-checkout counter clear and understandable	
PEU 4	I would find it easy to do what I want to do with the use of self-checkout counter	
PEU 5	For me, it was easy to become skillful at using the selfcheckout counter	
PEU 6	Interacting with the self-checkout counter does not need a lot of mental effort.	
Perceived usefulness		
PU	Item	Questions was adapted from:
PU 1	Using self-checkout counter allows me to complete task more quickly	Nlizwa Rashid et al (2021)
PU 2	Using self-checkout counter enhances my effectiveness on the job	
PU 3	Using self-checkout counter provides clear images of the different menu items	
PU 4	Using self-checkout counter is more convenient	
PU 5	Using self-checkout counter provides complete information at retail store and prices.	
PU 6	Using the self-checkout counter will save my time	

3.5 Method of Data Collection

In order to get data from our respondents for this research, the self-administered questionnaire is distributed in 10 October 2022 until 22 October 2022 through googles form. We are unable to create and deliver a hardcopy of the survey owing to financial constraints. Google Forms is consequently the preferred technique because it makes the data collection process smoother.

3.6 Method of Data Analysis

Applying statistical and logical methods in a systematic way to explain, illustrate, summarise, and assess data is known as data analysis (Ogunleye, 2008). To guarantee that all the information is pertinent to the study, the results will be based on the primary data gathered from the self-administered questionnaire. The Self-Administered Questionnaire's entire data set will be examined using Statistical Packages for Social Sciences (SPSS). Type of analysis conducted to answer the research objective are as below:

3.6.1 Descriptive Analysis

A summary of statistics that quantitatively explain features from the data set is known as a descriptive analysis. The number of replies associated with each variable's value is shown using a frequency distribution. Central tendencies will also be measured. Based on the table from Moidunny (2009), the independent and dependent variables will be interpreted. Table 3.3 Mean Score Interpretation table

Mean Score	Interpretation
1 - 1.80	Strongly Disagree
1.81 - 2.60	Disagree
2.61 - 3.20	Neutral
3.21 - 4.20	Agree
4.21 - 5.00	Strongly Agree

Source: Moidunny (2009)

3.6.2 Reliability Test

Reliability testing describes how accurately and consistently the tool measures the concept (Cavana et al. 2001). It helps in judging how "good" a metric is as well. The Cronbach Alpha reliability analysis was used to assess the consistency and reliability of each item. As a result, the internal consistency of each item included in the dependent and independent variables will be evaluated using the table from Hair et al. (2007), as shown below.

Table: 3.4 Alpha Coefficient table

Alpha Coefficient Range	Strength of Association
$0.6 > \alpha$	Poor
$0.7 > \alpha \geq 0.6$	Moderate
$0.8 > \alpha \geq 0.7$	Good
$\alpha \geq 0.8$	Very Good
$0.9 > \alpha \geq 0.9$	Excellent

Source: Hair et., al 2007

3.6.3 Correlation Analysis

Correlation analysis is a statistical tool for determining the strength of a relationship between two or more variables. A high correlation shows a strong relationship between two or more variables, whereas a low correlation suggests that the variables have no relationship or have a tenuous relationship. Table 3.5 shows the Pearson Correlation interpretation table.

Table 3.5: Pearson Correlation table

Range	Relationship
0.00 – 0.19	Very Weak
0.20 – 0.39	Weak
0.40 – 0.59	Moderate
0.60 – 0.79	Strong
0.80 – 1.00	Very Strong

Source: Evans (1996)

3.7 Summary

This chapter specifies the methodology, research design, population, sample, and procedures used to perform. The next chapter will go over all of the findings and conclusions that came from the data analysis in greater depth.

CHAPTER 4

RESEARCH FINDING

4.1 Introduction

This chapter represents the results from the data analysis which comprises of demographic profile of the respondent, descriptive analysis, reliability test and correlation analysis.

4.2 Descriptive Analysis

A descriptive analysis is a type of analysis that concentrates on summarising and describing information gathered from a survey (Weier, 2008). The self-administered questionnaire has been distributed by the research team from 10 October 2022 until 22 October 2022 through googles form. The total response rate is 91.27% and this sample size is lower than Krejci and Morgan table. In spite of that, this sample size fulfils the rule of thumb as proposed by Roscoe (1975) where a sample size of greater than 30 and less than 500 is suitable for the majority of study. Consequently, information obtained from 345 respondents is used for further analysis.

It was divided into two where the first part will represent the respondent's demographic profile while the second part consists of screening/general questions relation to self-checkout counter at hypermarket. Table 4.1 and table 4.2 will explain the detail information regarding the respondent.

Table 4.1 Respondent Demographic Profile

DIMENSIONS		FREQUENCY	PERCENTAGE (%)
REGION	PUTRAJAYA	39	11.3
	SELANGOR	218	63.2
	KUALA LUMPUR	88	25.5

GENDER	MALE	138	40.0
	FEMALE	207	60.0
	18 – 25	173	50.1
AGE	26 – 41	82	23.8
	42 – 57	68	19.7
	>58	22	6.4
MARITAL STATUS	MARRIED	143	41.4
	NOT MARRIED	202	58.6
RACE	MALAY	287	83.2
	INDIAN	28	8.1
	CHINESE	21	6.1
	OTHERS	9	2.6
EDUCATION LEVEL	SPM/SPTM	59	17.1
	DIPLOMA	139	40.3
	DEGREE	122	35.4
	MASTERS	20	5.8
	PHD	5	1.4
OCCUPATION	STUDENT	133	38.6
	PUBLIC SECTOR	30	8.7
	PRIVATE SECTOR	103	29.9
	SELF-EMPLOYED	47	13.6
	UNEMPLOYED	32	9.3
MONTHLY INCOME	RM0 – RM4000	244	70.7
	RM4001 – RM6000	47	13.6
	RM6001 – RM8000	30	8.7
	>RM8001	24	7.0

Table 4.1 shown the demographic profile of the respondent who have answers the survey on customer intention to use self checkout counter in retail store at Klang Valley. The descriptive analysis includes the respondent's profile in terms of state, gender, age, marital status, race, education, occupation, and monthly income. For a start, majority of our respondent are from Selangor, with the percentage of 63.2%. This is due to the fact that we circulated our questionnaire more widely in Selangor, which has 167 retail stores compared to 106 in KL and only 5 in Putrajaya. Therefore, 25.5% of our respondent are from Kuala Lumpur and balance 11.3% are from Putrajaya. Next, the majority of our respondents are female with a percentage of 60%, when grocery shopping at AEON, it is noticeable that there are more women than men. This is due to the fact that women typically cook and are in charge of conducting the grocery shopping because they are aware of the items that must be purchased for their household stock ups. and this proven with male respondents that holds the percentage of 40% only.

Furthermore, 50.1% of respondent who participated in this survey are aged between 18 to 25, followed with 23.8% are aged between 26 to 41, 19.7% are between 42 to 57 years old and finally 6.4% are 58 above. This occurs as a result of the Generation Z, being considered as responsible for their own grocery shopping because they are in the age range of 18 to 25 years old, which is the age of their study life. Students today are not intimidated by completing their own tasks or utilising new technologies, such as the self-checkout system at the grocery store. People from generation X, specifically those between the ages of 26 and 41, are more likely to be employed and have less free time for shopping at retail stores. For people in generation Y, who are between the ages of 42 and 57. Due to the fact that many members of this generation have their own families by the time they reach this age, it is less common to see them in retail stores alone, unless they are there with their children. Baby boomers are rarely sighted in retail store, perhaps their advanced age prevents them from having as much energy for shopping as younger generations do.

Moreover, for the marital status not married status has a slight majority with the percentage of 58.6%, since the majority of the respondents in our survey are single, because they have no obligations, they frequently seen to visit retail stores to pass the time and the married status has the rest of percentage which is 41.4%.Furthermore, in terms of race, Malay holds the majority with the percentage which are 83.2% because they are the most prominent race in Malaysia in terms of population, Indian, 8.1%, Chinese 6.1% and others 2.6%. In addition, the breakdown of our respondents in terms of education shows that, majority of are

our respondent are Diploma holders with the percentage of 40.3%, this is because diploma holder are not as busy as the other levels of education so they have time in doing their shopping, followed by Degree holders with the percentage 35.4%, this may have happened because some degree holders are doing part-time degree and don't have a lot of free time.. Then we have SPM/STPM leavers, 17.1%, since most of them haven't yet saved enough money to further their education and aren't yet able to buy things for themselves, we see fewer of them at retail store. Followed by Master holders with the percentage of 5.8% and lastly we have PHD holders with the percentage of 1.4%. Since fewer persons at this level of education are obtaining master's and PhD degrees, they are less common to be seen in major retailers.

In terms of occupation , students hold the majority percentage of 38.6%, this is due to the fact that most universities are located close to stores to make it easier for students to buy necessities. The majority of students are observed spending their free time on weekends shopping with their pals at malls. After that followed by private sector employees with 29.9%, then there is self-employed with 13.6% , unemployed 9.3%, for the unemployed respondents, the reason they were less frequently seen in stores is because they don't have a steady source of income because they aren't employed. Additionally, Malaysia's unemployment rate is still high compared to last year, so it makes sense that there aren't many unemployed people in retail stores and finally public sector employees with 8.7%. Finally, for monthly income, 70.7% of the respondent are earning between RM0-RM4000, the majority of the respondents are students, and it stands to reason that they would have no fixed incomes given that students are still unable to find employment. However, even if they did have additional income from side jobs or part-time employment, it would not relate to that of those who are employed and receive a fixed salary. Then followed by RM4001-RM6000 13.6%, RM6001-RM8000 8.7% and 7% are earning RM8001 and above.

Table 4.2 General Information

	VARIABLES	FREQUENCY (N)	PERCENTAGE (%)
What time do you usually go shopping ?	Morning (9:00 am - 12:30 pm)	58	16.8
	Lunchtime (12:30 pm – 2:00 pm)	36	10.4
	Afternoon (2:00 pm – 5:00 pm)	99	28.7
	Evening (5:00 pm – 9:00 pm)	123	35.7
	Night (9:00 pm – 9:00 am)	29	8.4
How many items do you buy in your average shop ?	Less than 10	173	50.1
	11 - 20	99	28.7
	21 - 30	49	14.2
	31 or more	24	7.0
How do you usually pay ?	Cash	55	15.9
	Debit/Credit Card	285	82.6
	Other	5	1.4
Have you ever use the self-checkout counter ?	yes	254	73.6
	No	91	26.4

Table 4.2 shows that majority 35.7% of the respondent choose to visit retail store during evening between 5.00pm to 9.00pm. It is because in the evening, after they just attend and finishes their work and classes it will be the best time to do their shopping before they go back home. Meanwhile 28.7% choose 2.00pm-5.00pm usually this frame time were full of people during the weekends because most family are likely to go the retail store after they have their lunchtime. After that followed by 16.8% that choose 9.00am -12.30am usually the moms and housewives typically prefer to go grocery shopping first thing in the morning because they need to start cooking at 11 a.m., which is before lunch, so that their family will have food to eat during lunch while the remaining 10.4% choose their lunchtime as the suitable time to visit the retail store because during those hour many people are prioritizing their lunch hour rather than going grocery shopping as they have a limited time to eat their lunch.

Moreover, for the question how many items do you buy in your average shop, 50.1% respondents usually buy less than 10 items since the precondition for using a self-checkout

counter, is that 10 items have been purchased from the store. Other than that, unless they were grocery shopping, it could not be ideal if they purchase anything under 10 item in a retail store like AEON, 28.1 % of respondents purchased around 11 – 20 of items when doing grocery shopping among the students, this the ideal amount of item they should buy because they need to save money but still buy their essentials. Then, 14.2 % of respondents will buy around 21 – 30 items usually this is the respondent that have a fixed income and have a family and 7.0 % usually preferred to buy 31 or more items. In addition, 15.9 % of the respondent prefer paying using cash meanwhile 82.6 % prefer using debit/ credit card for the transaction because it is more save and convenience and 1.4 % choose other options such as Touch n Go and so on. This is due to the fact that technology has advanced significantly over the past year and has provided us with numerous advantages. Going cashless is one of the campaigns that many governments and organisations have called out, and some of those voices are heard and supported because many merchants and customers do not choose to use cash when they are purchasing something. Given that they are now legally allowed to create accounts and obtain debit cards at the age of 18, many people now decide to use their debit or credit cards as a form of payment. Nowadays, becoming cashless is preferred because it is less dangerous due to the possibility of being robbed and incidences of money being dropped.

Additionally, using a debit or credit card is hassle-free because customers don't have to count their money each time they want to make a payment in front of the counter, which would only result in a longer line at the checkout counter. Instead, they can simply tap their card and continue using the service. Due to the widespread use of debit/credit cards, technology has improved with the development of QR Payment, which is also utilised in e-wallet platforms. However, many people are still not accustomed to using this payment method, therefore it is not yet widely used. From 345 respondent 73.6% of the respondent have used self checkout counter since most respondent are 18 – 25 years old they were not afraid on using self checkout counter during their checkout payment since they were raised in using technology from a young age and they see the technology evolves around them as they are growing up meanwhile 26.4% of the respondent do not use the self checkout counter.

Table 4.3 Central Tendencies Measurements of Construct

Table 4.3: Mean Score for dependent and independent variables

	Item	Variables	N	Mean	Std. Deviation
Intention to Use	ITU1	I intend to use self-checkout counter immediately	345	3.83	1.022
	ITU2	I wish to complete my task through self-checkout counter in the near future	345	4.00	.946
	ITU3	I feel that using self-checkout counter is convenient	345	4.02	.958
	ITU4	I would recommend to my friend to use self-checkout counter	345	4.04	.928
	ITU5	I feel that using self-checkout counter will save my time	345	4.10	.971

Table 4.3 shows the descriptive analysis conducted on the one dependent variable used in this study. Based on the results from intention to use item, ITU5 “I feel that using selfcheckout counter will save my time” has the highest mean value of 4.10, followed by ITU4 “I would recommend to my friend to use self-checkout counter”, obtain mean value 4.04, ITU3 “I feel that using self-checkout counter is convenient”, obtain mean value 4.02, and ITU2 “I wish to complete my task through self-checkout counter in the near future”, with the mean value 4.00. It means that most of the respondents agreed with the given statement. It is because 73.6% of the respondents who participated in this survey have experience on how to use selfcheckout counter. However, item ITU1 “I intend to use self-checkout immediately”, has the lowest mean value of 3.83. Although it has lowest mean score, it shows that respondent is also agree with the given statement. It means that 26.4% of the respondents who do not experience of using the self-checkout counter will be using it in future or they think that self-checkout counter will take more time than the normal checkout.

Table 4.4 Mean Score for Technology Anxiety

	Item	Variables	N	Mean	Std. Deviation
Technology Anxiety	TA1	I have difficulty understanding most technological matters	345	3.0986	1.33887
	TA2	I feel apprehensive about using technology	345	2.9710	1.18581
	TA3	When given the opportunity to use technology, I fear I might damage it in some way	345	3.1623	1.28826
	TA4	I have avoided technology because it is unfamiliar to me	345	3.4464	1.35034
	TA5	I hesitate to use technology for fear of making mistakes I cannot correct	345	3.1768	1.31208

Moreover, in term of technology anxiety, item TA4 “I have avoided technology because it is unfamiliar to me”, has the highest mean value of 3.4464, followed by item TA5 “I hesitate to use technology for fear of making mistakes that I cannot correct”, which is the mean value of 3.1768. Furthermore, item TA3 “When given the opportunity to use technology, I fear I might damage it in some way”, obtain mean value of 3.1623, item TA1 “I have difficulty understanding most technological matters”, also have low mean value of 3.0986 and finally TA2 “I feel apprehensive about using technology”, only get mean value of 2.9710. It means that all the respondent who participated in this survey are disagree with given statement because they can be categorize as Gen Z who are very keen to technology. They have an experience of using multi technology devices in their daily life.

Table 4.5 Mean Score for Perceived Ease of Use

	Item	Variables	N	Mean	Std. Deviation
Perceived Ease of Use	PEU1	I think the self-checkout counter is easy to operate	345	4.02	.849
	PEU2	I would find it easy to learn to operate the self-checkout counter	345	4.06	.910
	PEU3	The instruction on the selfcheckout counter clear and understandable	345	3.96	.917
	PEU4	I would find it easy to do what I want to do with the use of selfcheckout counter	345	4.02	.889
	PEU5	For me, it was easy to become skilful at using the self-checkout counter	345	4.03	.882
	PEU6	Interacting with the self-checkout counter does not need a lot of mental effort	345	4.00	.928

Furthermore, in perspective of perceived ease of use, item PEU2 “I would find it easy to learn to operate the self-checkout counter”, have the highest mean value of 4.06. Meanwhile, item PEU5 “For me, it was easy to become skilful at using the self-checkout counter”, got mean value 4.03. Then, item PEU1 “I think the self-checkout counter is easy to operate” and item PEU4 “I would find it easy to do what I want to do with the use of self-service checkout counter”, got mean value of 4.02. Next, item PEU6 “Interacting with the self-checkout counter does not need a lot of mental effort”, got mean value of 4.00. While PEU3 “The instruction on the self-checkout counter clear and understandable”, has the lowest mean value which is 3.96. It shows that all the respondent agrees with given statement because they found that selfcheckout counter can fulfil all of their requirements such as the instruction on the self-

checkout counter are easy to understand. Self-checkout counter also gives various languages so that respondent can choose their favorite language to use it. In addition, self-checkout counter gives a guide for the first timer so that they can use it without hesitation.

Table 4.6 Mean Score for Perceived Usefulness

	Item	Variables	N	Mean	Std. Deviation
Perceived Usefulness	PU1	Using self-checkout counter allows me to complete task more quickly	345	4.11	.948
	PU2	Using self-checkout counter enhances my effectiveness on the job	345	3.95	.930
	PU3	Using self-checkout counter provides clear images of the different menu items	345	3.96	.888
	PU4	Using self-checkout counter is more convenient	345	4.01	.915
	PU5	Using self-checkout counter provides complete information at retail store and prices.	345	4.02	.879
	PU6	Using the self-checkout counter will save my time	345	4.10	.927

Finally, perceived usefulness, item PU1 “Using self-checkout counter allows me to complete task more quickly”, has the highest mean value of 4.11, followed by PU6 “Using the self-checkout counter will save my time”, obtain mean value 4.10. Lastly, PU2 “Using selfservice checkout counter enhances my effectiveness on the job”, has the lowest mean value which is 3.95. It means that all respondent agrees with the given statement because they found

that self-service checkout give them a lot of benefits such as it can save a lot of time compared to normal service checkout. It is also help respondent to eliminate the items that maybe too expensive for them or if they decided to change their mind at the last minute by clicking “cancel item” button. Self-service checkout also give respondent a complete information such as price, discount and clear image so that respondent no need to double check the item that they have purchased. In addition, self-service checkout counter is more advantageous for respondents that bought less item because they do not have to wait in a long line just to buy 1 or 2 items.

4.4 Reliability Analysis

Table 4.7 Reliability analysis

Variables	Cronbach’s Alpha	Number of Item
Dependent Variable		
Intention to Use	.921	5
<hr/>		
Independent Variables		
Technology Anxiety	.867	6
Perceived Ease of Use	.941	6
Perceived Usefulness	.940	6
<hr/>		
Total	.926	23
<hr/>		

Reliability analysis allows you to analyse the characteristics of measuring scales and provides information on the relationships between the scale's constituent elements. It helps in judging how "good" a metric is as well. The Cronbach Alpha reliability analysis was used to assess the consistency and reliability of each item. Therefore, according to Hair et. al. (2007), Cronbach's alpha requirements in developing internal consistency reliability are whereby

Excellent ($a \geq 0.9$), Very Good ($0.9 > a \geq 0.8$), Good ($0.8 > a \geq 0.7$), Moderate ($0.7 > a \geq 0.6$) and Poor ($0.6 > a$). Based on the reliability test results in table 4.4, intention to use ($a=.921$), perceived ease of use ($a=.941$) and perceived usefulness ($a=.940$) obtain Cronbach alpha greater than 0.9 which means excellent meanwhile technology anxiety ($a=.867$) can be classified as very good. The overall reliability for 23 items is $a=0.926$ which means excellent.

4.5.1 Pearson Correlation Coefficient

Pearson Correlation Coefficient is a statistical approach for determining the linear correlation and link between two variables. With a correlation value of 1, there is a fixed proportional increase in one variable for every positive increase in the other. A correlation coefficient of -1 denotes a fixed proportional negative decline in the other variable for every positive gain in the first. The two variables are not connected if the result is zero.

Table 4.8 Pearson Correlation Analysis

		TECHNOLOGY ANXIETY	PERCEIVED EASE OF USE	PERCEIVED USEFULNESS
INTENTION TO USE	PEARSON CORRELATION	.044	.777	.822
	SIG. (2-TAILED)	.410	.000	.000
	N	345	345	345

Table 4.8 displays the relationship between the dependent variable, customers' intention to use a self-checkout counter at a retail store in the Klang Valley, and the independent variables, tech anxiety, perceived ease of use, and perceived usefulness.

Hypothesis 1: There is a significant relationship between technology anxiety and intention to use self-checkout counter at the retail store in Klang Valley.

Based on the table 4.8 it demonstrates that there is a no significant relationship between technology anxiety and intention to use towards self-checkout counter in retail store in Klang Valley because the significant value is greater than $p>0.05$. Although it has a positive relationship but the strength of the relationship between technology anxiety and intention to use are very weak.

Hypothesis 2: There is a significant relationship between perceived ease of use and intention to use on self-checkout counter at the retail store in Klang Valley.

Based on the table 4.8 there is a significant relationship between perceived ease of use and customer intention to use self-checkout counter in retail store at Klang Valley because the significant value is $p < 0.05$. The correlation value between perceived ease of use and intention to use is $r = 0.777$, it means that the relationship between perceived ease of use and intention to use are positive and strong.

Hypothesis 3: There is significant relationship between perceived usefulness and intention to use on customers toward the self-checkout counter at the retail store in Klang Valley.

Based on the table 4.8 there is a significant relationship between perceived usefulness and customer intention to use towards self-checkout counter at retail store in Klang Valley $p < 0.05$. The correlation value between perceived usefulness and intention to use is $r = 0.822$, hence that indicates the strength of the relationship is very strong and positive relationship.

4.6 Summary

In conclusion, this chapter summarizes the findings and outcomes of the data collection in this research. In addition, inferential analysis was used and illustrated in this chapter to answer the research questions and assess the significance of the hypotheses for this study.

Chapter 5

CONCLUSION AND RECOMMENDATION

5.1 Introduction

The research is summarised, and the study's conclusions is interpreted. This chapter summarise the important finding prior to the previous chapter. This chapter highlights the study's implications, identifies the study's shortcomings, offers recommendations for future use, and concludes the complete research.

5.2 Discussion

5.2.1 Impact of Technology Anxiety

The study's findings showed that among Generation Z, technology anxiety had no discernible impact on consumers' intentions to use SST (p-value >0.05). As a result, Hypothesis 3 was also unsupported. This result is in line with (Chang 2015)'s finding that the factors did not significantly relate to one another. It is because he perceived that Generation Z is educated and familiar with the fundamentals of how to use technologies such as SST, online banking, e-wallet dan online shopping. They also very adept at using a variety of technologies and quick learners when it comes to technology like, smartphones, computers, electronic gadgets, and, of course, SST. Therefore, adopting SST and dealing with concerns related to technology anxiety will not present too many issues for Generation Z. Other than that, a broad set of emotions known as "technology anxiety" includes disquiet, uncertainty, and concerns about utilising and learning to use technology. This idea is connected to concern over technology's unfavourable effects, such losing crucial data or making mistakes was mentioned by (Troisi et al., 2022).

Furthermore, Phongkusolchit (2008), perceived that technology will exist if it relates with the usage of complex technology rather than technologies utilised in daily tasks and routines, like the ATM machine. However, it was discovered by Hairul et al. (2022) that technological fear had the biggest direct impact, having a favourable and significant impact on consumers' intentions to use the self-service checkout.

5.2.2 Impact of Perceived Ease of Use

According to the results, perceived ease of use has a significant relationship with intention to use and it is currently at second place after perceived usefulness. It is supported by Chow et al (2022) that perceived ease of use has a positive and significant influence on intention to use self-checkout counters in retail stores at Klang Valley.

A study that had been done by Kasilingam (2020) the study found that the intention to use is one of the factors that affect perceived ease of use which is there a significant and positive influence on intention to use self-checkout counter in Klang Valley because the people who stay there are majority young generation also known as generation Z because in Klang Valley is fully occupied with students who further their studies and young adult who are still working in Klang Valley area. Most of the people who settle down at Klang Valley are likely to choose something that can save their time while doing their daily groceries shopping.

The belief that using a system will be easy can be measured by perceived ease of use also known that does not require effort. Using the self-checkout counter can also shorten the queues so that the cashier does not need to browse all the purchased items, so these are not dependent on the human factor. If most of the customers use the self-checkout counter, the lesser people will feel burdened with que at the normal counter. Shorter queues create happier customers.

It is important to note that how easy to use the self-checkout counter is reviewed from the perspective of the customer. In other words, individuals have more intention to use a new technological innovation when they find that it is easy to understand and requires less effort to control and use.

Perceived ease of use is positively related to intention to use self-checkout counter at retail store in Klang Valley. Thus, if the self-checkout counter is effective and easy to use, this would be expected to strengthen the customer's perceived ease of use of the self-checkout counter at the retail store. A person would likely adopt any new forms of technology when the technology is perceived to be easy and beneficial to be used (Lee and Lyu 2019).

Hence, to encourage customers to use the self-checkout counter, The retail store should ensure that the particular self-checkout counter is indeed easy to use.

5.2.3 Impact of Perceived Usefulness

The results above determined there is a significant relationship between perceived usefulness and intention to use self-checkout counter at the retail store in Klang Valley. Perceived usefulness is currently ranked first and the most influencing factor on intention to use self-checkout counter in retail store in Klang Valley. This finding is supported by Hayder (2020) that perceived usefulness positively influences intention to use self-checkout counter. The statement above is also supported by (Verma et al., 2018) that these findings are consistent with past research using the TAM model which mentioned there is a significant relationship between perceived usefulness and intention to use.

As we can see here that if the self-checkout counter can be useful to people who are settling down at the Klang Valley area it means the more useful the technology become, the higher the users or people are willing to use it for now and in the future (Tahar et al, 2020).

Customers' judgment and awareness of whether the new system they used would provide people with some additional value over the old system could be described as perceived usefulness (Wilson, 2019). From here we know that self-checkout counter can be useful to people, because most of the people such as young adult and younger generations are already adapt with technology. As for baby boomers, they are slowly trying to use the technology and make it useful for them and are likely to adapt it even it takes time for them.

This implies that, if the service of the self-checkout counter will be useful and improve the customer's interaction during the payment, then the customers will be more likely to continue using the self-checkout counter. Customers prefer to choose advanced technology that can function well, especially during the post-pandemic where many people choose self-checkout counters so they can apply social distancing and as it will lead them to use the self-checkout counter. According to (Muslimah, 2019), a system that is easy to operate will make it easier and provide benefits for users. If the perception of the ease with which users of the application system are high, then the perceived usefulness will also increase.

Customers or users always prefer something that can be useful to them like they can complete various tasks on their own without the assistance of a dedicated employee. This can

range from placing orders at the self-checkout kiosk and purchasing bus or train tickets and not just self-checkout counter.

Customers in Klang Valley will use the self-checkout counter when it is convenient during their checkout. As an outcome, perceived usefulness is positively related to intention to use in Klang Valley retail stores.

5.3 Limitation

The researcher discovered some limitations that must be addressed while conducting this study. The first limitation is that the findings of the study cannot be generalized and may be inaccurate. This is because the number of respondents is limited to Klang Valley residents, and the respondents who answered the questionnaire on self-checkout counters do not represent the entire Malaysian population.

Next, this quantitative study is conducted by using questionnaire, where the findings of this study are dependent on the respondents' honesty. It is well known that people would rather agree on desired answers and disagree on undesirable answers than share their genuine feelings. As a result, respondents may not answer the questions exactly as they believe they should.

Finally, the study's limitations are the variables or elements used in this study, which are independent variables: technology anxiety, perceived ease of use, and perceived usefulness, and dependent variable: intention to use. There could have been more relevant aspects that were overlooked in this study. Characteristics that were not taken into account in this study may have an impact on factors contributing to the intention to use self-checkout counters at retail stores in Klang Valley.

5.4 Recommendation

A small portion of the customer intention to use the self-checkout system at the retail store in Klang Valley was revealed by this study. Factors that we studied are intention to use, technology anxiety, perceived ease of use, and perceived usefulness. Hopefully, this research might serve as a model and a framework for further study.

There are several recommendations for future research while acknowledging the limitations mentioned above. First of all, there were only 345 participants in the current study.

In order to improve accuracy, researchers should gather larger sample sizes from more diverse retail locations in the future. According to a recent study, researchers were only able to examine the Klang Valley retail store's self-checkout system's impact on customer intention to use it.

This suggestion will therefore enhance further study by providing an even more precise analysis.

Since this research is a quantitative study, simply a questionnaire via Google Form was used to collect the data. In order to obtain in-depth information regarding self-checkout counters, future study may use a mix method that combines surveys and interviews. Next, future researchers should choose a significant and relevant independent variable that can affect the dependent variable after the student generation. Other than that, researchers in the future could design a straightforward but accurate questionnaire to make it easier for respondents to respond.

Last but not least, only a small portion of the states which is Klang Valley was used for this study. The following researchers are encouraged to conduct their studies throughout Malaysia or a larger portion of each state in Malaysia. So that people who read and use the research will learn more as a result.

5.5 Conclusion

This research summarised that technology anxiety, perceived ease of use, and perceived usefulness are factors that influence customers' intention to use self-checkout counters at retail stores in Klang Valley. Based on the results, perceived usefulness has the strongest relationship with intention to use when compared to technology anxiety and perceived ease of use, as the self-checkout counter is known for its perceived usefulness which will be useful and can improve the customer's interaction during the payment. Retail store customers are pleased with the perceived usefulness of the self-checkout counter and how it can contribute to social distancing during the Covid-19 outbreak. When the services that self-checkout counter provided by the retail store customers are convenient for them, they are satisfied. As a result, the research objectives are met.

The level of intention to use in technology anxiety, perceived ease of use, and perceived usefulness in Klang Valley retail stores has been determined, and the relationship between these variables which is the independent variable (Technology anxiety, perceived ease of use, and perceived usefulness) with the dependent variable (intention to use) has been examined.

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APPENDIX A

GANTT CHART

LIST OF ACTIVITIES	month/week													
	SEPT				OCT				NOV				DEC	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	BRIEFING - INTRODUCTION TO BUSINESS PROJECT FORM GROUP PROJECT													
DISCUSS ON RESEARCH TITLE DETERMINING THE SCOPE AND RESEARCH PROBLEM														
PREPARE BUSINESS PROJECT PROPOSAL DISCUSS AND AMEND CHAPTER 1 (INTRODUCTION)														
PREPARE BUSINESS PROJECT PROPOSAL DISCUSS AND AMEND CHAPTER 2 (LITERATURE REVIEW)														
PREPARE BUSINESS PROJECT PROPOSAL DISCUSS AND AMEND CHAPTER 3 (METHODOLOGY)														
DATA COLLECTION PROCESS														
PREPARE BUSINESS PROJECT REPORT DISCUSSION AND AMEND CHAPTER 4 (RESEARCH FINDING)														
PREPARE BUSINESS PROJECT REPORT DISCUSSION AND AMEND CHAPTER 5 (CONCLUSION AND RECOMMENDATIONS)														

SELF-ADMINISTERED QUESTIONNAIRE



**AN INSIGHT OF CUSTOMER INTENTION TO USE SELF CHECKOUT COUNTER
SYSTEM AT RETAIL STORE IN KLANG VALLEY**

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COMMERCE DEPARTMENT

DIPLOMA IN BUSINESS

STUDIES SESSION 1 2022/2023

APPENDIX B

AN INSIGHT OF CUSTOMER INTENTION TO USE SELF CHECKOUT COUNTER SYSTEM AT RETAIL STORE IN KLANG VALLEY.

Dear Respondent,

In light of the foregoing, we are pleased to inform you that we are surveying to determine the factors contributing to customers' intention to use self-checkout counters at retail stores in Klang Valley. This is part of the diploma research project. We are currently collecting data for our dissertation, which is a requirement for this diploma and specifically for our business project assignment. This questionnaire is intended to collect specific information from consumers. We would appreciate it if you could lend your support by taking part in the survey, which is an essential component of our research project. Madam Pushpalatha A/P Appanaidu, the lecturer from the Commerce Department at Politeknik Sultan Salahuddin Abdul Aziz Shah, is supervising the research. The outcomes of this project will only be used for academic purposes, not for commercial gain. The questionnaire should take no more than 10 minutes to complete. Please devote some of your valuable time to completing the questionnaire. Your participation in this study is essential. We guarantee that your response will be kept private and confidential. Thank you for your cooperation, if you require additional information, please contact the undersigned.

DIPLOMA STUDENT,

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SECTION A: DEMOGRAPHIC QUESTIONS

Instructions: Indicate your answer by marking the appropriate box.

1) Which region do you live?

<input type="checkbox"/>	Putrajaya
<input type="checkbox"/>	Selangor
<input type="checkbox"/>	Kuala Lumpur

2) Gender

<input type="checkbox"/>	Male
<input type="checkbox"/>	Female

3) Age

4) Marital Status

<input type="checkbox"/>	Married
<input type="checkbox"/>	Not Married

5) Race

<input type="checkbox"/>	Malay
<input type="checkbox"/>	Indian
<input type="checkbox"/>	Chinese
<input type="checkbox"/>	Others

6) Education

	SPM/STPM
	Diploma
	Degree
	Masters
	PHD

7) Occupation

	Student
	Public Sector
	Private Sector
	Self-employed
	Unemployed

8) Monthly Income

	RM0-RM 4000
	RM4 001- RM 6000
	RM 6001- RM 8000
	RM 8001 and above

Section B: Screening Questions

1) What time do you usually do your shopping?

	Morning (9:00 am - 12:30 pm)
	Lunchtime (12:30 pm – 2:00 pm)
	Afternoon (2:00 pm – 5:00 pm)
	Evening (5:00 pm – 9:00 pm)
	Night (9:00 pm – 9:00 am)

2) How many items do you buy in your average shop?

	Less than 10
	11 - 20
	21 - 30
	31 r more

3) How do you usually pay?

	Cash
	Debit/Credit Card
	Coupons
	Cheque
	Other

4) Have you ever used the self-checkout counter?

	Yes
	No

Section C: Independent Variable Questions

Instruction:

The following statements below are questions about factors contributing to customers' intention to use the self-checkout counter in the retail store at Klang Valley.

Please rate your answer by marking the appropriate box

(Strongly Agree (5), Agree (the 4), neutral (3), Disagree (2), Strongly Disagree (1))

No	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Intention to use						
ITU 1	I intend to use self-checkout counter immediately	1	2	3	4	5
ITU 2	I wish to complete my task through the self-checkout counter in the near future	1	2	3	4	5
ITU 3	I feel that using the self-checkout counter is convenient	1	2	3	4	5
ITU 4	I would recommend to my friend the to use self-checkout counter	1	2	3	4	5
ITU 5	I feel that using the self-checkout counter will save my time	1	2	3	4	5

Section D: Dependent Variable Questions

Instruction:

The following statements below are questions about factors contributing to customers' intention to use the self-checkout counter in the retail store at Klang Valley.

Please rate your answer by marking the appropriate box

(Strongly Agree (5), Agree (the 4), neutral (3), Disagree (2), Strongly Disagree (1))

No	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Technology anxiety						
TA 1	I have difficulty understanding most technological matters.	1	2	3	4	5
TA 2	I feel apprehensive about using technology	1	2	3	4	5
TA 3	When given the opportunity to use technology, I fear I might damage it in some way	1	2	3	4	5
TA 4	I have avoided technology because it is unfamiliar to me	1	2	3	4	5
TA 5	I hesitate to use technology for fear of making mistakes I cannot correct	1	2	3	4	5
TA 6	I am confident I can learn technology-related skills	1	2	3	4	5

No	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
Perceived ease of use						
PEU 1	I think the self-checkout counter is easy to operate	1	2	3	4	5
PEU 2	I would find it easy to learn to operate the self-checkout counter	1	2	3	4	5
PEU 3	The instruction on the self-checkout counter are clear and understandable	1	2	3	4	5
PEU 4	I would find it easy to do what I want to do with the use of the self-checkout counter	1	2	3	4	5
PEU 5	For me, it was easy to become skillful at using the self-checkout counter	1	2	3	4	5
PEU 6	Interacting with the self-checkout counter does not need a lot of mental effort.	1	2	3	4	5

No	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
Perceived Usefulness						
PU 1	Using the self-checkout counter allows me to complete tasks more quickly	1	2	3	4	5
PU 2	Using the self-checkout counter enhances my effectiveness on the job	1	2	3	4	5
PU 3	Using the self-checkout counter provides clear images of the different menu items	1	2	3	4	5
PU 4	Using the self-checkout counter is more convenient	1	2	3	4	5
PU 5	Using the self-checkout counter provides complete information at retail stores and prices.	1	2	3	4	5
PU 6	Using the self-checkout counter will save my time	1	2	3	4	5