

The Perception Of University Students On Intention To Use Malaysian Nasional Identity Card (My Kad) As A Multipurpose Card

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Abstract: Majority of citizens still not aware of the functions of the identity card. Many Malaysian citizens reject to use this technology due to feel of discomfort and insecurity. Technology readiness index are one of the major factors that affect the intention to use identity card (IC) (My Kad). The key objective of our research is to identify the intention to use identity card as multiple user by University students. The respondents consist of 165 university students from the federal district of Kuala Lumpur. Data been collected using a set of questionnaires administered online using Google Forms software. The data was analysed by using SMART PLS- SEM 3.2.8. The results of the analysis show that students exhibit less attention to the use of MyKad as multi-purpose card technology. This is because MyKad is one of the personal identities and it is considered unsafe to use it as a multipurpose card. The implications of the study, drawbacks of the study as well as future research suggestions have been discussed in detailed

Index Terms: Optimism; Innovativeness; Discomfort; Insecurity; Intention to use; perceived ease of use.

I. INTRODUCTION

The Government of Malaysia has utilized smart cards as an identification purpose for Malaysian citizens and perpetual inhabitants matured twelve or a lot of since its official propelling on September 5, 2001. It consolidates one ATMEL 64K Electrically Erasable and Programmable Read Only Memory (EEPROM) microchip. It (chip) will contain little information including biometrics [1]. The Malaysian Government's Multipurpose Card or otherwise called MyKad is used like a multipurpose card which empowers its client to get to open and private administrations. It is viewed as one of the world's first smart identity card [2].

As indicated by the National Information Technology Council (NITC) (2009), one target of the MyKad is to give single protected ID stage to Government and private exchanges [3]. To date, MyKad venture has pulled in numerous private applications yet the take-up of open

applications has been negligible. The board likewise announced that generally Nine hundred million RM has been put resources into MyKad venture, in addition to Six hundred million RM for the buy of twenty-two million smart cards [4]. To guarantee that MyKad application accomplishes its maximum capacity, different offices, for example, Malaysian Administrative Modernisation and Management Planning Unit (MAMPU), National Registration Department (JPN), NITC and Pos Malaysia Berhad are needed to collaborate. In the wake of spending such a sum on building up the venture, the utilization of MyKad is not restricted to ID reason just, however, it is additionally creating to perform distinctive access to Government organizations [5].

Malaysian population roughly reached 32 million but only about 16.2 million who are actively used smart card of Touch 'n Go, and more than eight million people are actively using the card which around RM5 million in daily transaction [6]. Touch 'n Go company vision is in the electronic payment system for micro payment towards cashless society to become No.1. People still not aware of new technology, which makes life more convenience by; choose smart way to make payment. This situation indirectly told us that Malaysian still late in adopting new technology compare to developed countries, which already more advance in created cashless society [7].

Additionally, there also founded majority of citizens still did not aware of the functions of the identity card. Many Malaysian citizens reject to use this technology due to feel of discomfort and insecurity. Technology readiness index are one of the major factors that affect the intention to use identity card (IC) as Touch 'n Go among Malaysian citizens, which was developed by Parasuraman [8]. Malaysian had little understanding of benefits using identity card and the efforts needed to use it. In order to have a good understanding based on consumer intention on usage of identity card, we have chosen plaza toll in Malaysia to focus more on consumer use of identity card as Touch 'n Go. The independent variable that we have to selected are Technology Readiness Index and one depending variable is intention to utilize The Technology Readiness is including of innovativeness, optimism, discomfort and insecurity. Do University students consider that Mykad as multiple user is

Revised Manuscript Received on April 19, 2019.

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easier than using multiple cards? The primary objective of our research is to identify intention to utilize identity card as multiple user by University students

II. LITERATURE REVIEW AND THE UNDERLYING THEORY

Technology Readiness (TR) and Technology Acceptance Model (TAM) are united to form TRAM model. TRAM model merges the Technology Readiness Index's ordinary individuality dimensions with TAM's system specific dimension that produce a more specific model [9]. Therefore, it can be used to explain how the personalities can affect the way of individual interact and use the technologies. Although the measurement of ease of use and usefulness in Technology Readiness (TR) is for common technology opinion such as individual specific whereas the Technology Acceptance Model (TAM) is for a designated system such as system-specific, they are considered as interrelated.

Technology Acceptance Model believes people intend to use the new technologies are affected by their intentions regarding the technology's usefulness and ease of use. There are total 3 variables in TAM which are intention to use, perceived usefulness as well as ease of use [10]. Perceived ease of use is people believe that free of effort is needed to exploit the new systems whereas perceived usefulness is known as people believe their performance can be improved by using the particular system. Intention to use means the effort and request of an individual to execute a behaviour [10]. The perceived features are assumed to affect the intention to adopt a new technologies and system and then influence the usage of actual system [9].

As these two models are interdependent, Technology Readiness is known as the general opinion of individual about the technology which is the vital variables involves in the Technology Acceptance Model. Therefore, past studies showed that general opinions of the individual effect on their intention on ease of use and usefulness [11]. Optimism has a negative relationship with perceive risks since they are positive thinking and willing to accept the technology with an open-minded and positive view. The innovative people have fewer complex views about the new technologies [12]. Insecurity people reject to use the technology due to their innate fear. Insecurity people concern in the technologies' reliability and confidentially of the data shared [12]. Discomfort dimension showed that people perceived command of technology is insufficient, believe the new product is not design for them and cause the feeling of depressed [12].

III. RESEARCH FRAMEWORK

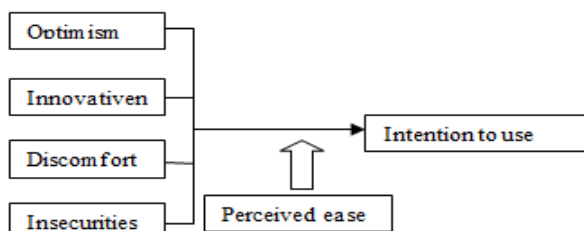


Figure 1

Base on discussion below are the hypothesis that have been developed: -

1. H1Discomfort shows negative relationship on intention to utilize Mykad
2. H2Innovativeness shows positive relationship on intention to utilize Mykad
3. H3Insecurity shows negative relationship on intention to utilize Mykad
4. H4Optimism shows positive relation on intention to utilize Mykad
5. H5Perceived ease of use have positive relation on intention to utilize Mykad
6. H6Perceived ease of use moderate the relation between Discomforts and intention to utilize Mykad
7. H7Perceived ease of use moderate the relation between Innovativeness as well as intention to utilize Mykad
8. H8Perceived ease of use moderate the relation between Insecurity and intention to utilize Mykad
9. H9Perceived ease of use moderate the relation between Optimism and intention to utilize Mykad

IV. METHODOLOGY

Research methodology is vital for the improvement of studies. Quantitative a distinct research was utilized to gather numerical and quantifiable information. Consequently, primary and secondary information was gathered through survey to depict the hypothesis further. Sampling design was utilized to decide target population of respondents and population elements. Data processing portrayed the method for getting ready information and factual strategies for information investigation. Besides, we have directed pilot consider before appropriating the last questionnaire to respondents. Each progression was an urgent advance to guarantee the achievement and dependable result in this examination. Proceed with this examination with section 4, as research result. There were different investigations which incorporate descriptive analysis, reliability, analysis and inferential analysis as plainly and connected to our exploration subject with the outcomes.

V. RESULTS ANALYSIS

First, measurement models of every construct have been examined for the dependability, validity of convergence and discrimination validity, before testing hypothetical models. Table 3 demonstrates the score found from measurement model. From Table 3, it is seen that all the loads are greater than 0.70 which is threshold proposed by Hair, Ringle and Sarstedt [13]. The average variance extracted (AVE) of every contract exceeds 0.5 value (Bagozzi and Yi, 1988) whereas composite reliability score (CR) is greater than 0.7 value [13]. Thus, it can be concluded that Convergent conclusions are attained.

The VIF also has been studied to test the possible multicollinearity issues (presented in Table 3). A value ranged below 5 of VIF values for every construct confirms satisfactory construct validity through multicollinearity lacking. It is also because the value falls significantly lower than 9 (minimum threshold) [14].

Table 4 shows that data for validity test of discrimination. As proposed by [15] and [16], AVE for every development must be greater correlation amongst them and anything else construction model. As presented in the Table 5, every construction meets this criteria suggesting construction has the validity of discrimination. Reference [13] shows that all measured variable item loads must be higher than cross-load by all by 0.1 (at least) to show the legality of discrimination enough. As shown in Table 5 contains all constructions meeting this criterion. Therefore, we can infer that the validity of discrimination is obtained.

Reference [17] also demonstrated the superior performances of this technique by Monte Carlo simulation study. Similarly, we also have tested discriminant validity utilizing this novel recommended method and all results presented in Table 6. There are two paths of utilizing HTMT to evaluate the discriminant validity: (1) as statistical test or

(2) as a criterion. For the second one (as criterion), if HTMT value is higher than HTMT.85 value of 0.85 [18], or HTMT.90 value of 0.90 [19] then there will be discriminant validity problem.

To evaluate for fitness of measurement model, this research shows similarity with the guide of [20] which highlights the fitness of measurement models. The authors suggest that researchers must study the saturated model and also Standardized Root Mean Square Residual (SRMR) at 95% bootstrap quantile. The authors further suggest that SRMR is the only approximate model fit criterion used for PLS path modelling purpose. In addition, the dG and dULS [21] which are distance measures that combine more than single way to calculate the discrepancy between matrices have been also accentuated to contribute in model fitness index at PLS [20]. Table 6 presents that the dG and the dULS are 0.523 and 0.479. It reflects a signal to well-fitted measurement model [21]. Moreover, SRMR is 0.048. This is lower than the cut-off of 0.08 [22] suggesting that this measurement model fits our study.

Table 1 Convergent validity

Items	Loadings	CR	AVE	VIF
D1	0.861	0.843	0.729	1.265
D4	0.846			1.265
IN1	0.81	0.909	0.668	3.107
IN2	0.734			2.607
IN3	0.85			2.806
IN4	0.858			2.898
IN5	0.827			2.101
INS3	0.96	0.952	0.909	3.034
INS4	0.947			3.034
INT1	0.911	0.946	0.853	2.714
INT2	0.926			3.397
INT3	0.934			3.855
OP1	0.901	0.951	0.796	4.014
OP2	0.861			2.983
OP3	0.924			4.664
OP4	0.912			4.422
OP5	0.861			2.592
PEU1	0.917	0.973	0.822	4.488
PEU2	0.896			4.144
PEU3	0.956			4.771
PEU4	0.976			4.692
PEU5	0.976			4.234
PEU6	0.948			4.488
PEU7	0.892			4.327

Table 2 Fornell & Lackers

	Discomfort	Innovativeness	Insecurity	Intention to use	Optimism	PEU
Discomfort	0.854					
Innovativeness	0.659	0.833				
Insecurity	0.508	0.339	0.953			
Intention to use	0.626	0.616	0.602	0.924		
Optimism	0.636	0.694	0.494	0.689	0.892	
PEU	0.765	0.664	0.508	0.815	0.657	0.94

Table 3 Cross Loadings

	Discomfort	Innovativeness	Insecurity	Intention to use	Optimism	PEU
D1	0.861	0.713	0.356	0.546	0.669	0.696
D4	0.846	0.405	0.515	0.521	0.411	0.623
IN1	0.568	0.847	0.349	0.449	0.586	0.537
IN2	0.397	0.784	0.274	0.483	0.462	0.464
IN3	0.648	0.849	0.278	0.57	0.684	0.647
IN4	0.566	0.851	0.24	0.535	0.565	0.577
INS3	0.483	0.337	0.96	0.609	0.475	0.513
INS4	0.486	0.308	0.947	0.535	0.466	0.477
INT1	0.64	0.626	0.531	0.911	0.631	0.824
INT2	0.563	0.575	0.558	0.926	0.638	0.78
INT3	0.523	0.499	0.582	0.934	0.641	0.683
OP1	0.524	0.663	0.415	0.577	0.901	0.608
OP2	0.559	0.491	0.378	0.558	0.861	0.564
OP3	0.627	0.689	0.398	0.642	0.924	0.658
OP4	0.503	0.626	0.44	0.637	0.912	0.577
OP5	0.618	0.614	0.56	0.65	0.861	0.592
PEU1	0.739	0.653	0.535	0.822	0.695	0.917
PEU2	0.73	0.569	0.556	0.786	0.655	0.896
PEU3	0.741	0.609	0.495	0.782	0.555	0.956
PEU4	0.711	0.633	0.465	0.777	0.628	0.976
PEU5	0.732	0.644	0.451	0.771	0.618	0.976
PEU6	0.749	0.697	0.498	0.768	0.642	0.948
PEU7	0.666	0.609	0.405	0.724	0.62	0.892

Table 4 HTMT

	Discomfort	Innovativeness	Insecurity	Intention to use	Optimism	PEU	Saturated Model
Discomfort							SRMR 0.072
Innovativeness	0.887						d_ULS 1.537
Insecurity	0.678	0.39					d_G 1.83
Intention to use	0.822	0.689	0.662				
Optimism	0.824	0.768	0.535	0.743			
PEU	0.896	0.68	0.489	0.809	0.65		

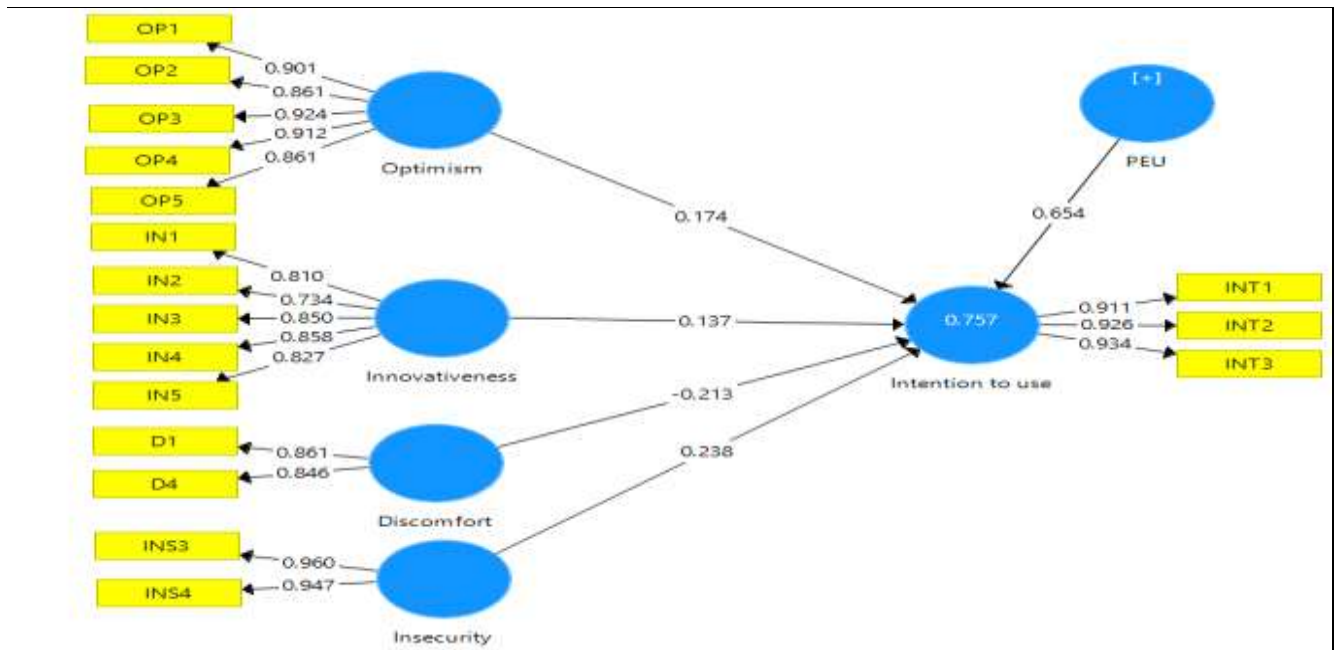


Figure 2 Measurement Model



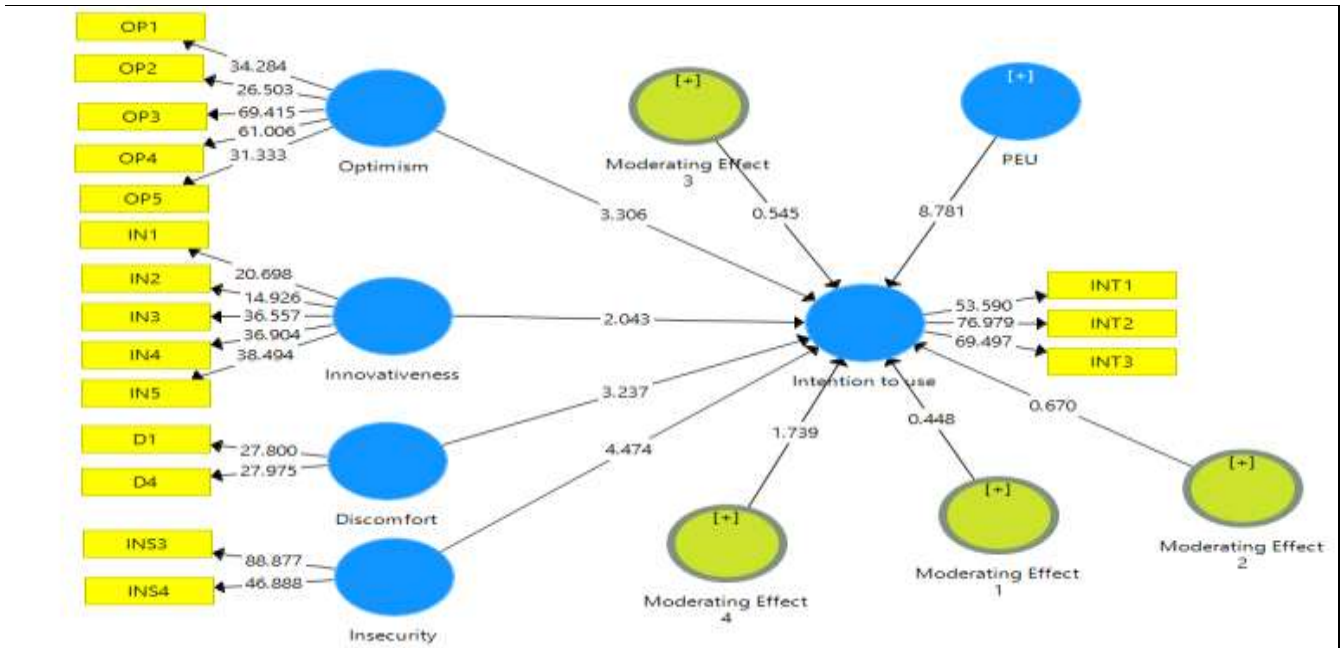


Figure 3 Structural Model

Table 5 Hypothesis results

Hypothesis	Beta Value	Std error	T Value	P Values	LL	UL	R2	F2	Q2	Decision
Discomfort -> Intention to use	-0.228	0.071	3.237	0.001	-0.354	-0.123	0.751	0.064	0.601	Supported
Innovativeness -> Intention to use	0.145	0.071	2.043	0.021	0.019	0.252		0.03		Supported
Insecurity -> Intention to use	0.2	0.045	4.474	0	0.125	0.271		0.109		Supported
Optimism -> Intention to use	0.264	0.08	3.306	0	0.136	0.399		0.095		Supported
PEU -> Intention to use	0.666	0.076	8.781	0	0.548	0.792		0.629		Supported
Moderating Effect Dis -> Intention to use	-0.048	0.072	0.67	0.251	-0.186	0.052		0.005		Not Supported
Moderating Effect Inn -> Intention to use	0.036	0.081	0.448	0.327	-0.09	0.17		0.001		Not Supported
Moderating Effect Ins -> Intention to use	-0.041	0.075	0.545	0.293	-0.168	0.077		0.003		Not Supported
Moderating Effect OPT -> Intention to use	0.122	0.07	1.739	0.041	0.009	0.231		0.028		Supported

VI. DISCUSSION OF FINDINGS

In this study, there found 165 respondents who have filled the questionnaire. Majority of the respondents belongs to the age ranged from 21 to 25 years, Nationality Status is Malaysian, majority Race were mislaying and Chinese follow by Indian. While education level of respondents is mostly undergraduate. In the pilot study, the reliability test value came as 0.856, which means the questionnaire is ideal and reliable.

A. Result of the Smart PLS 3.2.7 Bootstrapping Results

These results are collected from 165 respondents and evaluated by Smart PLS 3.2.8. to assess the statistical importance of path coefficient, Reference [23] recommended a least threshold of 1.65 t-statistics value at p less than or equal to 0.1 confidence interval. Likewise, Lowry and Gaskin [24] espouse that effect size of 0.02, 0.15 and 0.35 indicate a small, medium and large effect,

respectively. Reference [25] pointed that R 2 values of 0.25, 0.50 and 0.75 reflect weak, moderate and substantial values.

R Square implied to detect the coefficient for determination in dependent construct. Reference [26] states that for a strong, moderate and weak R2 need 0.67, 0.33 and 0.19. Besides, according to Reference [27], the R2 value equal to 0.75 means strong, 0.5 means moderate, and 0.25 means weak. On the other hand, Falk and Miller [28] suggested that R square must be bigger or equal to 0.10, for the variance described of a certain endogenous construct to be considered adequate. To obtain the significance level, the PLS bootstrapping options were initiated utilizing 5000 sub samples [27]. Hence, based on the studies, the R2 value for researcher’s study is found Large (0.751), presented in Table 7.

Next, researchers have to know on the F Square to know the power of this model. The purpose to have the Effective Size (f square) was to help researchers to determine the best model. By referring to the table 7, it has a nearly large effect size, In conclusion, researchers had known that researchers' model had meet the requirement of the Inner Model by referred to the measurement requirement for the Inner Model.

Table 7 shows the entire hypothesis stated down from H1 to H4. It contains a T-statistics value for every hypothesis. When the hypothesis become significant, the value of t is greater than 1.645 ($p < 0.05$), t-value greater than 2:33 ($p < 0.01$) for 1-tail test, t-value greater than 1.96 ($p < 0.05$) or t-value greater than 2:58 ($p < 0.01$). Table 7 indicates that there are three hypotheses, which are H1, H2, H3, H4 H5 and H9 are significant because the lower limit the upper limit for the hypothesis is in a positive value, so the hypothesis had become significant which is zero. Similarly, the remaining H6, H7 and H8 are not supported.

VII. IMPLICATION OF THE STUDY

A. Theoretical Contribution

This research assesses the well-known model in literature, Technology Readiness and Technology Acceptance Model (TRAM). This research reveals that all 4 kinds of technology readiness (like optimism, discomfort, insecurity and innovativeness) have effects on the intention to use the technology. The framework establishes based on models and journals of past research paper.

According to the past research did by [29], they mentioned that there found a positive relation between the optimism and intention to utilize a technology. The result in this study is same as past studies where optimism has the significant positive relation with the aim to utilize the identity card as multipurpose card. Past studies prove that optimism act as contributors that can advance the level of technology readiness and driver of the intention to utilize technology. This study agrees with the statement that the more optimistic an individual, the higher the intention to use the technology. An optimist may have fearlessness on the new technology and highly accept the new idea, so they are willing to use MyKad as Multipurpose card.

The theory of TRAM Model suggested that innovativeness has the positive effect on behavioral intention to use the technologies. Past studied reported that innovative people seek for self-fulfillment when using the advanced technology. They only take the risk to try the products at the forefront when there is the latest technology. The innovativeness dimension is also the driver of the intention to utilize the technology based on TRAM model. In our study, they might be perceived that using the identity card (IC) as multipurpose card is an innovative way. KL people have high excitement and self- fulfillment to use the identity card as multipurpose card because they might perceive that the features and the new way of using identity card are attractive and innovative. Thus, high innovative people will increase their intention to use the identity card (IC) as multipurpose card.

For the discomfort dimension, this study agrees with the statement that there found a significant negative relation

between discomfort and intention to utilize identity card as multipurpose card in Malaysia. Based on the TRAM, discomfort is inhibitors and negative beliefs towards technology. The results are consistent with past researches where the higher the discomfort, the lower the intention to use the particular technology.

Insecurity dimension is also known as inhibitors and negative belief towards the acceptance of new technology in this research. The outcomes are matched with the explanation of the theory from past study. The result shows that the greater the insecurity feeling, the smaller the intention to use the IC as Multipurpose card. Past studied mentioned that insecurity feeling refers to the absence of trust in technologies and worries about its potential danger. When we applied the theory in this study, it reflects insecurity people worried about the danger of using IC as Multipurpose card, resulting in low intention to use the technology.

B. Managerial Implications

This part elaborates the relation between independent variables (optimism, innovativeness, discomfort, and insecurity) and the dependent variables (intention to use).

Optimism is positively correlated with intention to use identity card (IC) as multipurpose card so the government should concern about it. Citizens who are optimism will tend to increase the intention to use identity card as multipurpose card. High optimism is resulting from the customer who has a positive feeling and view about the new invention. In contrast, citizens with low optimism will reduce the intention to use the identity card as multipurpose card. Therefore, the government should eliminate the negative view and emotion when the consumer experiences unexpected issues with the new technologies. The government should take direct responsibility for solving; handling the optimism issues and develop optimistic strategy to increase the intention to utilize the identity card as multipurpose card.

Besides, innovativeness should be focused because it is also positively correlated with the intention to use the identity card (IC) as multipurpose card. High innovative people will have more faith in new technology, highly accept and try the new technologies. Increase the innovativeness of product is important to increase the intention to utilize the product. People intention to utilize the product is lower if the product is not innovativeness. Government is suggested to increase the innovativeness by adding some features into identity card to attract the customer to use it as multipurpose card. The features must be innovative and gain competitive advantages to increase the customer' intention to use it. The new features can create product differentiation and should be able to bring more benefits to the customer.

Discomfort variable is the highest positively correlated to intention to use identity card as multipurpose card. High discomfort will result in citizens have lesser intention to use identity card as Multipurpose card while low discomfort

results in high intention to use it. People with low technological knowledge cannot control over technology-based products and services tend to have more discomfort feeling. Therefore, the guideline is necessary to help them to better understand the functions and way to use identity card as multipurpose card. An advertisement is a channel that used to explain the benefits of using it and minimize the feeling of discomfort. Malaysia citizens needs to be convinced of the values and benefits of having the identity card as multipurpose card by the various way such as mass media promotions and school program to raise the social influences of identity card usage.

High insecurity feeling leads to lower intention to use identity card as multipurpose card. Insecurity, where the result indicated the lowest, involves people may worry about the danger and criticize the ability of its function. People are prepared to take the risk of utilizing the technology only when they believe they will receive a large benefit over using the new technology. So, the security of the identity card should be improved to the higher level in order to raise the confidence to use identity card as multipurpose card. Technology experts are hired to develop and enhance security level, solve any security issues and ensure the identity card can function and work as multipurpose card properly. Malaysians should be noticed about the security characteristics of the identity card such as read-protected characteristics of the card, and encryption technology. The government should mention that the Mykad has the same security level as credit cards and ATM cards. This may minimize their fear and understand the security features.

The innovativeness, optimism, insecurity and discomfort variables can affect the intention to utilize the identity card (IC) as multipurpose card. Researchers suggest that people requirements and needs must fully understand so that the identity card (IC) can be widely accepted and use as the Multipurpose card.

C. Limitation of the Study

Throughout this study, we encountered some drawbacks. The first limitation is the content of the questionnaire. Sometimes respondents might difficult to answering the questions because some of the sentences and word in the questions may be difficult to understand. Therefore, this situation will reduce the effectiveness of our result. Thus, in order to reduce the respondents randomly to answering the questionnaire, we are willing to explain to them the questions for those who have difficulty to answering the questionnaires and patiently waiting them to answer the questionnaire.

In addition, the second limitation of this study is scope of coverage. As our study is based on university students only, therefore it cannot represent to the entire Malaysia, which will lead to limited views of the respondents. Therefore, we try to expand more time on there to finding more respondents.

Third, participation of respondents may be difficult for every respondent to participate in the questionnaire because some respondents are not free to answer the questionnaire. Moreover, sometimes the questions are quite sensitive might also let the respondent bias in answering the questionnaires. At the same time, some of them will give excuses they are

not free or busy because they are unwilling to answer the survey. This situation can lead the sample size become smaller if the numbers of respondents are less. In order to reduce the situation of rejection, we will persuade and explain the main reasons for the investigation so that they believe and willing to cooperate with us.

Furthermore, number of coverages also is a limitation of this study. Since our study is only based on university students, therefore it cannot represent to entire Malaysia, which will lead to limited respondents. Thus, in this study we just received 165 respondents, so we try to expand more time to finding more respondents to increase the number of respondents and also make our study more convincing.

Lastly, lack of information also limited to this research. In this research, the data we can find mainly comes from internet source which are journal and also the article. Some of the data was locked and we need to buy the copyright. Besides that, some of the data that we find is too old and can't help in our research. In order to complete the study, we just only managed to obtain complete data for all independent and dependent variables from year 2010 until year 2018. A limited time frame may have an impact on the results because longer time periods may provide different results.

D. Recommendations for Future Research

In the future research, we recommend that given the sufficient time to researcher to research the study such as more than half year, this can lead the researcher have enough time to find out more of the relevant and useful data. Researcher also can find out other independent variable that will influence people's intention to use. Besides that, if have enough time researcher also can distribute the questionnaire in other place not just among university students

Second recommendation is researcher can consider extending the study coverage to whole Malaysia and not just among university students. Expand research may make the study more reasonable because different locations have different opinions with different respondents. Moreover, researcher also may receive large amount of the sample size when the respondents is increase. Along with the number of respondents increases, the data we collect will also increase, which will make our data analysis results more convincing.

In addition, future researchers may consider simplifying the questionnaire and making it easier for respondents to understand it. It will allow respondents to easily understand the questions without feeling confused when answering the questionnaire. When questions are easy to understand, respondents know the true meaning behind the question in order to more accurately express themselves, which allows researchers to obtain more accurate results.

Lastly, future researcher can add on more independent variable other that the four independent variable that include in this research to explore the citizen's intentions to utilize identity card as multipurpose card. With more independent variables, researchers will have a clearer understanding and opinion of the scope of learning.

VIII. CONCLUSION

This study was carried out to enhance the understanding on intention to use identity card (IC) as multipurpose card in Malaysia. The 4 factors consist of optimism, discomfort, innovativeness and insecurity can affect the intention to utilize the identity card (IC) as Multipurpose card. Some limitations and recommendation also provided by the researchers. In short, this research is useful to increase the intention to use the identity card as multipurpose card in Malaysia.

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