

FACULTY OF ENTREPRENEURSHIP AND BUSINESS

PROPOSAL OF FINAL YEAR RESEARCH PROJECT

THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND PERCEIVED SECURITY TOWARDS E WALLET USAGE AMONG UMK STUDENTS

Programme	BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC
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Research Topic:		

		PERFORMANCE LEVEL					
		POOR	FAIR	GOOD	EXCELLENT	WEIGHT	TOTAL
NO.	CRITERIA	(1 MARK <mark>)</mark>	(2 MARKS)	(3 MARKS)	(4 MARKS)		
1.	Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	x 1.25 (Max: 5)	
	refers to researchable topic)	Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	x 1.25 (Max: 5)	
2.	Overall reportSubmit according to acquired format	The report is not produced according to the specified time	The report is produced according to the specified time but	The report is produced on time, adheres to the	The report is produced on time, adheres to the format	x 0.25 (Max: 1)	

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	(5 MARKS)		and/ or according to the format	fails to adhere to the format.	format but with few weaknesses.	without any weaknesses.		
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	x 0.25 (Max: 1)	
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	x 0.25 (Max: 1)	-
		Reference list (APA Format)	No or incomple <mark>te</mark> reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	x 0.25 (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	x 0.25 (Max: 1)	
3.	Research F Discu	indings and ussion	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	x 1 (Max: 4)	
	(20 14)	ANNO	Measurement is wrong and irrelevant	Measurement is suitable and relevant	Measurement is suitable and relevant	Measurement is excellent and very relevant.	x 1 (Max: 4)	

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		Data analysis is inaccurate	but need major adjustment. Data analysis is fairly done but needs major modification.	but need minor adjustment. Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	x 1.25 (Max:5)
				•	ΤΟΤΑ	L (50 MARKS)

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Research Topic:	
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		PERFORMANCE LEVEL					
NO.	CRITERIA	POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)	WEIGHT	TOTAL
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	x 1 (Max: 4)	
			TOTAL (20	MARKS)			/20

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Title of Paper: ______

itle of Paper:					
tudent's Name: _			Matric No		
CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
Abstract	Problem is vague, does not	Summa <mark>rizes prob</mark> lem, method,	Summarizes problem, method,	Clearly states problem to be resolved,	
	provide a summary of the	results an <mark>d conclusi</mark> ons with limited	results, and conclusions but lacks	coherently summarizes method, results,	x 5
	whole project	details	some details	and conclusions	12
					=
Introduction	Fails to identify a relevant	Identifies a research topic but may	Identifies a relevant research topic	Identifies a relevant research topic that	
	research topic or is not	be too broad in sc <mark>ope, somewh</mark> at	that provides adequate direction	provides direction for the paper that is	x 15
	clearly defined and/or the	unclear and needs to be developed	for the paper with some degree of	engaging and thought provoking.	12
	paper lacks focus	further.	interest for the reader.		=
	throughout.				
Research	Little of explanation provided	Some explanation provided for the	A good explanation of the choice	Clear explanation of the choice of	
Methods	for the choice of	choice of <mark>methodolo</mark> gy and its links	of methodology and its links to the	methodology and its links to the research	
	methodology and few links	to the res <mark>earch obje</mark> ctive. Research	researc <mark>h objective</mark> . Research	objective. Research methodology is	v 15
	made to the research	methodology is limited connection	meth <mark>odology is</mark> provided	clearly supports the theoretical	X 10
	objective. Research	to the theoretical framework.	connection to the theoretical	framework.	-
	methodology is no		framework		-
	connection to the theoretical				
	framework	I INTIX / IT	DOUTTI		
Analysis and	Demonstrates a lack of	Demonstrates general	Demonstrates an understanding	Demonstrates a sophisticated	
Discussion	understanding and	understanding with limited critical	and some critical analysis of the	understanding and careful, critical	
	inadequate analysis of the	analysis of the research topic.	research topic. Adequately	analysis of the research topic.	v 30
	research topic. Analysis is	Summarizes perspectives, counter-	compares/contrasts perspectives,	Compares/contrasts perspectives,	^ ^ JU
	superficial based on opinions	arguments, or opposing positions.	counter-arguments, or opposing	considers counter arguments or opposing	=
	and preferences rather than	AVE A REAL A	positions but broader connections	positions, and draws original and	-
	critical analysis.		and/or implications are not as	thoughtful conclusions with future	
			thoroughly explored.	implications.	

Conclusion	Presents a conclusion,	Presents a conclusion, limited	Presents a conclusion, logical	Presents a coherent conclusion, clear	
and Future	irrelevant recommendations	recommendations and/or	recommendations and/or	recommendations and/or implications for	x 15
Research	and/or implications for future	implications for future research	implications for future research	future research	12
	research				-
Organization	Paper lacks logical	Paper i <mark>s somewh</mark> at organized,	Paper is adequately organized.	Paper is effectively organized. Ideas are	
	organization and impedes	although occasionally ideas from	Ideas ar <mark>e arrange</mark> d reasonably	arranged logically, flow smoothly, with a	x 10
	readers' comprehension of	paragrap <mark>h to paragraph</mark> may not	with a progression of thought from	strong progression of thought from	12
	ideas.	flow well and/or connect to the	paragraph to paragraph	paragraph to paragraph connecting to the	
		central positio <mark>n or be clear as</mark> a	connecting to the central position.	central position.	=
		whole.		·	
Format and	Frequent errors in spelling,	Some errors in spelling, grammar,	Minor errors in grammar,	Basically free from grammar,	10
References	grammar, punctuation,	punctuation <mark>, usage, and/o</mark> r	punctuation, spelling, usage,	punctuation, spelling, usage, or	X 10
	spelling, usage, and/or	formatting. Citation style is either	and/or formatting. APA citation	formatting errors. APA citation style is	12
	formatting. Does not cite	inconsistent or incorrect.	style is used in both text and	used in both text and references.	
	sources.		references.		=
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				TOTAL (100 MARKS)	
				GRAND TOTAL (10%)	



Name of Examiner: _____

Date: _____

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UNIVERSITY MALAYSIA KELANTAN (UMK)

2022



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A thesis submitted in fulfilment of the requirements for the Bachelor of Business Administration (Islamic Banking and Finance) with Honours

Faculty of Entrepreneurship and Business UNIVERSITI MALAYSIA KELANTAN

2022

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LIST OF ABBREVIATIONS

ATM	Automated Teller Machine	
BNM	Bank Negara Malaysia	
E-Wallet	Electronic Wallet	
e-WOM	Electronic Word-of-Mouth	
FinTech	Financial technology	
FKP	Faculty of Entrepreneurship and Business	
IB	Internet Banking	
IT	Information Technology	
NFC	Near Field Communication	
RFID	Radio Frequency Identification	
RO	Research Objective	
RQ	Research Question	
SAB	Islamic Banking and Finance	
ТАМ	Technology Acceptance Model	
TRA	Theory of Reasoned Action	
UMK	University Malaysia Kelantan	

LIST OF SYMBOLS

%	Percentage
F	Frequency
М	Mean
H1	Hypothesis 1
H ²	Hypothesis 2
H ³	Hypothesis 3
Sig.	Significant
SD	Standard Deviation
α	Cronbach's Alpha
N/n	Numbers
<	Less than
>	Greater than

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ABSTRACT

Due to the growth of financial technology, cashless transactions have increased significantly. Correspondingly of the development of fintech products such as E-Wallet, consumers are moving away from cash-based to cashless transactions. The objective and primarily aim of this research to determine the influence of perceived usefulness, perceived ease of use and perceived security towards E-Wallet usage among UMK students. This paper contributes by examining the E-wallet acceptance among UMK students. In this study, the TAM model was applied. A total of 265 respondents of SAB student took part in the online survey that yielded these results. Results revealed that Spearman's correlation value of all independent variable had positive relationship which is above 0.50 value towards the use of E-Wallet and was explained by the three variables which is perceived usefulness (0.508), perceived ease of use (0.542) and perceived security (0.517). This research's findings will attract students' interest in using E-Wallets for purchases.

Keywords: E-Wallet, perceived usefulness, perceived ease of use, perceived security

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ABSTRAK

Disebabkan oleh pertumbuhan teknologi kewangan, transaksi tanpa tunai telah meningkat dengan ketara. Sejajar dengan pembangunan produk fintech seperti E-Dompet, pengguna beralih daripada transaksi berasaskan tunai kepada tanpa tunai. Objektif dan matlamat utama kajian ini adalah untuk menentukan pengaruh persepsi kebergunaan, persepsi kemudahan penggunaan dan persepsi keselamatan terhadap penggunaan E-Dompet dalam kalangan pelajar UMK. Kertas kerja ini menyumbang dengan meneliti penerimaan E-wallet dalam kalangan pelajar UMK. Dalam kajian ini, model TAM telah digunakan. Sebanyak 265 responden pelajar SAB mengambil bahagian dalam tinjauan dalam talian yang menghasilkan keputusan ini. Keputusan menunjukkan bahawa nilai korelasi Spearman bagi semua pembolehubah bebas mempunyai hubungan positif iaitu melebihi 0.50 nilai terhadap penggunaan E-Dompet dan dijelaskan oleh tiga pembolehubah iaitu persepsi kebergunaan (0.508), persepsi kemudahan penggunaan (0.542) dan persepsi keselamatan. (0.517). Dapatan kajian ini akan menarik minat pelajar untuk menggunakan E-Dompet untuk pembelian.

Kata kunci: E-Wallet, dirasakan berguna, dirasakan mudah digunakan, keselamatan yang dirasakan

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CHAPTER 1

INTRODUCTION

1.0 Overview

The overview of first chapter discusses the background of the studied, as well as a problem statement or issue that has arisen recently in relation to this research question and researched objective. The scope of study and research limitations are then presented in order to demonstrate the focus part, barriers, and respondents involved in obtaining data to carry out this research. The gaps in this research will then be highlighted in the research's significance section. The following section was an operation of definition, which will provide a description of the meaning of the primary keywords that will be used in this research, as well as an justification of the research. The final subtopic in this chapter is summary. As shown in Figure 1.0, this chapter has nine sections that outline the key components of the research.

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1.1 Background of the study

Technology is the application of acquired knowledge to all methods, procedures, techniques, and skills employed in scientific research and industrial production. The purpose of human-made technology was to raise the living level for the entire human race. E-wallets, known as electronic wallets, are the new way to make payments that offer a convenient experience and are faster and more secure (Martia et al., 2020). E-wallets are electronic devices, digital services, or software

applications that enable one party to conduct electronic transactions with another, primarily through exchanging digital currency units for goods and services. The only differences between E-wallets and traditional wallets are that the funds are stored digitally, and the E-wallets are accessed through an app on the user's mobile device. It is optional to do anything more than add cash to the E-wallets; moreover, most applications let users do so by using credit cards, debit cards, or online bank transfers (Alam et al., 2021). This may involve purchasing online using a computer or in-store purchases with a smartphone. The individual's bank account can be linked to the digital wallet, or money can be placed in the wallet prior to any transactions. There are two types of E-wallets on this day: QR codes and NFC technology. The development of RFID technology eventually led to the creation of "Near Field Communication." NFC is applied to debit and credit cards as a pay wave feature. Paywave is a payment system that enables users to use enabled cards or mobile devices at the point of sale. At checkout, consumers wave their card or mobile device in front of a security scanner instead of swiping it or giving it to a cashier.

The rapid development of information technology facilitates the variety of payment system characteristics. However, the simplicity of cash transactions, security, and cost savings are a few aspects that have contributed to the growth of E-Wallets in Malaysia. (Nizam et al., 2019). BNM has issued licenses to approximately 53 E-Wallets in Malaysia (Bank Negara Malaysia, 2020). However, Aeon Wallet, Boost, Big Pay, GrabPay, WeChat Pay, and Touch n Go E-wallets are the most popular and widely used (Karim et al., 2020)

The pandemic outbreak in Malaysia resulted in a 62 percent increase in the use of E-wallets in the country during the first quarter of this year. Many individuals were encouraged to download digital wallets such as BOOST, GrabPay, and Touch' n Go to collect the RM30 government rebate. After a dip in usage in 2Q '20 to 49%, the "e-Penjana" campaign that rewarded qualifying persons with

verified accounts an additional RM50 of E-wallets credit brought it back to 60% in 3Q '20 (Low, 2021)

The Malaysian government funded the "ePemula" initiative in April 2022 as one of the measures in Budget 2022 to minimize adolescent expenses, boost youth cashless spending and enhance brickand-mortar business cashless transactions. About 2 million Malaysians would benefit from this program, which costs RM300 million (Bernama, 2022). There is a promising future for digital payments and E-wallets in 2020 and beyond, with an internet penetration rate of 80% and a smartphone penetration rate of 63% (Jeremy Chew, 2019). The total value of the worldwide mobile wallet market was estimated to be USD 6.2 billion in 2021. Between 2022 and 2030, the market is anticipated to rise at a compound annual growth rate (CAGR) of 27.4%. The expanding use of smartphones and internet connectivity and the expansion of the online shopping industry is important factors propelling the market growth. A mobile wallet is a type of e-wallet that allows users to effortlessly make payments using a credit card, debit card, or bank account while maintaining the confidentiality of their financial information. A mobile wallet allows users to do financial operations such as recharging their mobile devices, paying bills, making reservations for movies or travel, and transferring money from one bank account to another (Grand View Research, 2023). E-wallets play a dominant role in transforming nations towards a cashless future, but to what extent is E-wallet usage among students in UMK.

1.2 Problem statement

The global mobile wallet market is valued at USD 6.2 billion in 2021 and is projected to grow at a CAGR of 27.4 between 2022 and 2030. The main market drivers include the rise of e-commerce and the increasing use of smartphones and the internet. (Grand View Research, 2023)

Following the new era of the payment system, as a result, in Malaysia and most of the world, people are heralding a modern age of simple and cashless transactions. As a result of smartphone manufacturing, some services have been established to maximize smartphone capabilities. Smartphones are used for communication, socializing, entertainment, internet access, and payment. Mobile users may use their cell phones to perform money transactions or fees through apps. The use of the internet among Malaysians keeps going up each day by day. This was proven through the Malaysian Communications and Multimedia Commission survey in 2020, approximately 64.2% utilized the internet for online shopping, and 63.8% used it for financial activities.

E-Wallets are prepaid accounts that protect their customer's private financial data such as credit card, debit cards, and bank account details. This function eliminates the need to input account details whenever a payment is made. After registering and creating a profile for E-wallets, the customer may make payments swiftly (Ray, 2021). The new technology idea of E-wallets will only be practical if it is widely accepted, particularly among young customers (Kowang et al., 2020). The government incentive to encourage Malaysians to use the E-wallets through the "ePemula" initiative in April 2022 is where the influence of these factors has boosted the adoption. Therefore, to find out how many users among teenagers are using the E-wallets, this study is conducted to investigate to what extent the E-wallets usage among students in UMK.

Even though there are many benefits to using an E-wallet, there are still a lot of people out there who want to avoid using it. For instance, some consumers are still reluctant to use conventional payment methods, such as cash, debit cards, credit cards, and checks. This is because they are skeptical about the usefulness of electronic wallets. One of the issues is that they do not feel the usefulness of the electronic wallet, which is supported by the statement from Ellia (2019) that consumers refused to adopt an E-wallet because they did not perceive the system setting to be useful and able to fulfil their expectation and requirement. Another issue is that they do not feel the usefulness of the electronic wallet. Therefore, it is crucial to investigate the usefulness factor to discover the factors that influence the usage of E-wallets at UMK.

According to studies conducted by (Kustono et al., 2020), an application that is simple to use develops more positive views among its users. People would believe that using this application will expedite the completion of their activity. On the other hand, Kustono's earlier research revealed problems with the response rate of his survey form. Kustono said that low response rates could result from poor timing decisions. In terms of data-gathering techniques, researchers had attempted to boost the response rate. Multiple attempts were undertaken by repeatedly contacting responders. Nonetheless, the response rate remained relatively low. Future studies must address the timing of questionnaire distribution to maximise response rates. The findings of the Kustono research, which indicated that perceived ease of use is high compared to other criteria, cannot be used to support the acceptance of E-Wallets among students.

Lastly, security also plays an essential role in attracting students' attention to using E-Wallets. This is because students claimed that if they experienced a data leak, they would refuse to do online transactions (Mohd Razif et al., 2020). To register for the E-wallet application, users must enter essential details such as bank details and identification. The E-wallet has grown in popularity due

to its simplicity of use, as said by . Individuals, however, continue to lack comprehension and awareness, as well as apprehension about doing transactions due to security concerns. This study is also supported by Milberg et al. (2000), saying that a lack of security and privacy prevents buyers from acquiring things.

1.3 Research Question & Research Objective

Therefore, this study will determine whether the perceived usefulness, the perceived ease of use and perceived security have a relationship in the use of the E-wallet among UMK students.

This research is developed to explore the use of E-wallets from UMK students' perspective. The research questions of this study are as follows :-

- RQ 1. What does perceived usefulness affect the use of E-wallets by UMK students?
- RQ 2. What does perceived ease of use affect the use of E-wallets by UMK students?
- RQ 3. What does perceived security affect the use of E wallets by UMK students?

This research objective aims to examine the acceptance of E-Wallets among Bachelor of Business Administration in Islamic Banking and Finance students at Universiti Malaysia Kelantan, which is based on the use of E-wallets, perceived usefulness, and perceived ease of use. Therefore, the research objective are as follows:



- To determine the relationship of perceived usefulness affects the use of E-wallets by UMK students.
- 2. To determine the relationship between perceived ease of use and the use of E-wallets by UMK students.
- 3. To determine the relationship between perceived security and the use of E-wallets by UMK students.

NO.	Research Question	Estimated Answer
1.	What do perceived usefulness affect the use of E-wallets by UMK students?	Perceived usefulness can influence the use of E- wallets because students utilize the E-wallet when there are benefits from using it.
2.	What does perceived ease of use affect the use of E-wallets by UMK students?	Perceived ease of use can influence the use of E- wallets because applications that are easy to use are more understandable and acceptable.
3.	What does perceived security affect the use of E wallets by UMK students?	Perceived security can influence the use of E- wallets because students feel secure in using it.

Table 1.3.1:Research Question and Expected Answer

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1.4 Scope of the study

The following is a (hypothetical) example of the scope of the study, with the study objectives examining the use of E-wallets from the perspective of Universiti Malaysia Kelantan students.

Even though there has been a ton of research and writing done on electronic wallets in a global or even a Malaysian context, the adoption of electronic wallets as a payment system among students, particularly among students in UMK Kampus Kota, is not well recognized.

The scope of the study is limited to the student's intake semester sessions in February and September starting from 2019 to 2022, which is a total of 802 students in the Bachelor of Business Administration in Islamic Banking and Finance (SAB). They will answer the questionnaire via Google Form. A questionnaire will be given to them to fill out to analyze and gather data from each of them.

With the help of this illustration, we can understand that the research parameters have imposed restrictions on the size of the sample that will be utilized to enroll the students. This research will not include participants who do not attend the UMK Kampus Kota and are participating in the Bachelor of Business Administration program with a concentration in Islamic Banking and Finance.

1.5 Significance of Study

This study is essential in analyzing the elements that could influence student usage of Ewallets. This study's findings are relevant because they can provide further incentives to encourage teenagers to use E-wallets. According to the research findings, the key to expanding Malaysian E-Wallet use and growth is a well-established digital infrastructure with continuing upgrading and extension operations (Kowang et al., 2020).

This study is focus on determining the factors that influence students to use E-wallets, this study will improve the instrument module that has been done from previous research. In addition, this study will also ensure that the number of students to answer this questionnaire is also sufficient according to the required number as referred from Krejcie and Morgan. Due to that, we can guarantee that the study will cut down on the amount of bias that may arise in this study.

To provide the most reliable evidence possible from this research, researchers are going to incorporate a new variable into our research which is perceived security. This statement is supported by Jaradat & Smadi (2013) stated that the current TAM theory may be enhanced by integrating a new variable that this research discovers. This finding lends credence to the remark that was just made.

1.6 Operation Definition

The purpose of this study is to evaluate whether perceived usefulness, perceived ease of use, and perceived security influence UMK students' adoption of E-wallets. This study had a positive impact on the students' use of E-wallets. Additionally, it is crucial to know the factors that determine the use of E-wallets among the students to enhance their use of E-wallet among them. The use of E-wallets is influenced by the usefulness, ease of use, and the security of the E-wallets application itself. The definition of the term explained the term that was used for this research.

1.6.1 Perceived usefulness

According to Goh (2017) perceived usefulness refers to the extent to which a consumer perceives that they will benefit from utilizing E-wallets services. The benefits that the E-wallets provide can help the students to utilize the E-wallet efficiently. Using an E-wallet can also help students make payments. According to a study by Karim et al. (2020), using E-wallets to make any payment saves you time and makes the process more convenient. In addition, E-wallets also can help students to track their transaction in their transactions. By the transaction history in E-wallets, students can limit their spending. Despite that, perceived usefulness has positively influenced the use of E-wallets among the students.

1.6.2 Perceived Ease of Use

Perceived ease of use refers to "the degree to which utilizing a certain system will be devoid of effort" (Davis, 1989) E-Wallets providers have made sure that the E-wallets applications are easy to use for the customers. According to Chong et al. (2018), the customer may hesitate to utilize E-wallets if the application process is complicated or timeconsuming. In this case, students that know the E-wallets feel it easier to use the application. However, most of the E-wallet applications themselves are already easy to use. The easier to understand to use the application, the more students tend to use the E-wallets. Thus, there is a positive relationship between perceived ease of use and the use of E-wallets.

1.6.3 Perceived Security

Perceived security is a person's belief that a particular procedure is safe. Regarding perceived security, Flavián & Guinalíu (2006) define it as the subjective probability that consumers will believe that personal information can be stored in both personal and monetary form during the transaction and storage. According to Mohd Razif et al. (2020), students who feel their security and personal information in the E-wallet application will tend to use it. In addition, students tend to use E-wallets for any of financial transaction because they believe it is secure to use it. So, to reduce users' suspicions about handling personal data, system security is critical in ensuring the security of personal data and also their card information such as debit or credit card. Thus, those who feel the E-wallet application is secure and reliable will use it. Therefore the relationship between the perceived security and the use of E-wallets is significantly positive.

1.6.4 Use of E-wallet

E-wallets is an application that allows people to store their credit card information to make e-commerce purchases. One of the most popular ways to pay today is with an Ewallet. This is because electronic transactions through a digital wallet are accessible, flexible, and safe (Salah Uddin & Yesmin Akhi, 2014) The use of E-wallets can help students do their daily transactions quickly. Besides, the use of E-wallets also can determine the acceptance of using the E-wallet among the students. In addition, the benefits that given by an E-wallet will attract the consumers to continue to use of E-wallets. It is because most of them felt that E-wallet app is good and can help make everyday life easier.
1.7 Justification of the Research

Several researchers have identified that TAM should be provided with additional variables in order to produce a stronger model (Legris et al., 2003). The existing TAM theory is improved by including a new variable that this research uncovers (Jaradat & Smadi, 2013). In addition, this research included a new variable called perceived security. According to Kumar et al. (2018), security is a crucial factor in adopting E-wallet payment methods. With the inclusion of this variable, the findings of this research will provide a more comprehensive understanding of the variables that motivate students to use E-wallets. In line with that, perceived security will be included in determining the use of E-wallets among UMK students. Perceived usefulness and perceived ease of use are also essential considerations in determining this research.

1.8 Organization of The Proposal

This study starts with a clarification of the implementation and background of E-wallets, as well as the research issue statements, research questions, and objectives, which are discussed in detail in the first chapter of this study. The second chapter exposes the rise of literature in the context of E-Wallets acceptance which will assist consumers in getting a better understanding of the E-wallets transaction and the third chapter describes the data collection methods used for this study. The research design, data collection methods, population and sampling, sampling techniques, development of the research instrument, variable measurement, and conclusion are all covered in the overview chapter. The fourth chapter summarizes the study's analysis and key research findings. The data in this chapter were analyzed using the Statistical Package for the Social Science (SPSS) software program, version 26. The questions in the questionnaire given and delivered to the respondents of the study location were tested using data analysis. Last chapter highlights a more detailed explaination regarding to the outcomes in chapter 4. According of key findings, discussion

of hypothesis, implication of the study, limitations of the study, future research paper, and overall conclusion are included in this chapter.

1.9 Summary

Finally, from the perspective of UMK students, this study investigates the relationship between perceived usefulness, perceived ease of use, and perceived security influence of using Ewallets. This study contains three research questions and objectives. In this case, the operation definition explains the keyword used in this study. In this aspect, chapter one provides an introduction, and this chapter is well explained and understandable to proceed to the next chapter.

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CHAPTER 2

LITERATURE REVIEW

2.0 Overview

This chapter 2 highlights a more detailed explaination regarding to the outcomes in chapter 1. In relation to overview, introduction, underpinning theory, hypothesis statement, conceptual framework and summary are included in this chapter.



Figure 2.0: Outline of Literature Review

2.1 Introduction

There are many theories that have been proposed to explain the use of E-wallets from UMK student's perspective, whether among society or specific targets. Although the literature covers a wide range of approaches, this review will focus on the significant element in the technology acceptance model, which emerges repeatedly throughout the literature reviewed. There have been many different theories put up in an effort to explain the use of E-wallets, whether among the general population or specific groups. The literature covers a wide variety of ideas; however, the focus of this study will be on the primary component of the technology acceptance model, which appears in a number of different ways throughout the many pieces of research that were looked at. The

literature review, the applicable theoretical model, and the conceptual framework are all topics that are covered in this chapter. The dependent and independent variables relevant to the study subject and objectives are segmented into the components that make up the literature review in chapter one. A further revision of the previously studied theoretical models will serve as a basis for the development of new ideas for conceptual frameworks. Then develop a conceptual framework based on the research objectives and questions. This study investigates the perceived usefulness, perceived ease of use, and perceived security influence of using an E-wallet from UMK students' perspective.

2.2 Underpinning Theory

An information systems theory called the Technology Acceptance Model (TAM) explains how humans embrace and use technology. When the technology is actually being used, people use it. Behavioral intention is a component that motivates individuals to use the technology. The attitude , the broad perception of the technology, influences the behavioral intention. Acknowledging the complexity of human behavior allows inventors in the technology industry to forecast how people will interact with technology products. Fred Davis released the Technology Acceptance Model (TAM) in 1986, based on the TRA. TAM is a well-known field of academic research that examines the adoption and use of new technology advancements (Aydin & Burnaz, 2016). This model defines the intention to use the product as the user's decision to accept or reject a new information technology product. The intention to use the product is described by two components, perceived usefulness (PU) and perceived ease of use (PEU). (Aydin & Burnaz, 2016).

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Figure 2.2.1: Original TAM Framework (Davis, 1993)

The theory of technology acceptance model, often known as TAM, is the most widely used theory that may discuss the continuance intention (Foroughi et al., 2019). This study proposed a way of determining the long-term intention to use E-wallets by applying the foundations of the primary components associated with TAM. The major constructs that describe the impact of a student's anticipation of E-wallet systems on user satisfaction and intention to continue using will be explored from the perspective of system characteristics and behavioural beliefs. (Gupta et al., 2020); Liao et al., 2007) The TAM idea represents the perceived ease of use and usefulness of specific technologies or systems. It refers to E-wallet services in this aspect. According to research, human behavior toward technology acceptance is multifaceted and requires more than one model, i.e., an integrated approach (Shen et al., 2010). The crucial constructs will be examined from the perspective of system characteristics and behavioural beliefs to emphasise the effect of students' anticipation of E-wallet systems on user satisfaction and intent to continue using them (Thusi & Maduku, 2020). Thus, both models would be completely integrated in a complementary manner to gain a deeper understanding of the elements that encourage customers to continue using E-wallet services. The TAM theory has been extensively utilized to analyze the adoption of many innovations, including advanced technologies (Gupta et al., 2020), mobile payment (Ariffin & Lim,

2020), and mobile payment services (Ariffin & Lim, 2020). However, little research has been undertaken using the TAM approach on E-wallet services.

Finally, it can be seen that the theory of technology acceptance is related to this research, the intention of using E-wallets among students in UMK. A choice to adopt new technology should be made using TAM variables. Among academic researchers, TAM is regarded as a well-recognized extension for studying new technology adoption and intention to use (Aydin & Burnaz, 2016).

Nevertheless, the original TAM elements may not adequately reflect underlying concepts influencing customers' attitudes about e-commerce. It is also recommended that to reinforce the model, a few more variables be included to test the applicability of the TAM (Jaradat & Smadi, 2013). According to Kumar et al. (2018), security is crucial in adopting E-wallet payment methods. In line with that, perceived security will be included in determining the use of E-wallets among UMK students. Perceived usefulness and perceived ease of use are also essential considerations in determining this research.

2.2.1 Perceived Usefulness

Usefulness means the quality of having utility and efficient worth or applicability, while perceived means having a belief about something. According to Goh (2017), perceived usefulness refers to the extent to which a consumer perceives that they will benefit from utilizing E-wallets services. The E-wallet payment service method is thought to provide much more advantages than cash payments, such as the ability to pay a very small amount and faster transaction completion. E-wallets are becoming increasingly popular, and many individuals now use them for day-to-day transactions, such as shopping, paying bills, keeping track of monthly expenditures, and other activities that traditionally require cash.

According to a study by Karim et al. (2020) using E-wallets to make any payment saves you time and makes the process more convenient. According to research by Isrososiawan et al. (2019), they agreed that perceived usefulness has significance in using the E-wallets. This is because people tend to use the technology if it has benefits and can help increase their daily work performance.

Past research has revealed that people will utilize E-Wallets if they can take advantage of their benefits. Various studies also stated that perceived usefulness has a significant positive relationship with intention to use. According to Lai (2017), prior studies conducted by Davis (1989), Igbaria & Iivari (1995), and Muñoz-Leiva et al. (2017) reveal that perceived usefulness structures have strong and statistically significant effects on the use of E-wallets information. The result from prior studies determined that many people agree that e-wallets help them in their daily transactions and attract them to use the E-Wallets technology. Consequently, many experts concluded that perceived usefulness plays a vital role in deciding the acceptance of new technologies.

The results from this study have been supported by researchers that have been conducted by Kim et al. (2010); Weng et al. (2018). Thus, (Amelia, 2019; Yan & Pan, 2014) also stated that the higher the usefulness of the E-Wallets, the higher the user of E-wallets. This previous study indicates that many people will use E-wallets when they feel the benefits of E-Wallets. Related to this study, the usefulness of E-wallets can affect E-wallets use among students. The students that feel that E-wallets give them benefits will use the E-wallets. However, students that did not get the benefits from using the E-wallet will not use the E-wallet. Thus, it can be explained that the perceived usefulness will impact the use of E-wallets among the students.

H¹ : There is a positive relationship between perceived usefulness and the use of Ewallets from UMK students' perspective.

2.2.2 Perceived Ease of Use

According to studies done on the variable, perceived ease of use positively and statistically significantly influences mobile payment usage. The term perceived ease of use refers to "the degree to which utilizing a certain system will be devoid of effort" (Davis, 1989). Perceived ease of use consists of elements such as learnability, controllability, clarity and comprehension, adaptability, and skill acquisition. This definition suggests that the concept of ease of use may influence an individual's decisions about the use of technology. If a person thinks that technology is easy to use, then he uses it. Conversely, if the technology is challenging, he decides not to use it. Consumers would be intended to adopt any new technology if less effort was required. Even if most individuals are experienced using smartphones, they may be new to some mobile applications. Eventually, capabilities like performing a transaction payment using a mobile application could be a challenging and complicated process for a new user. Hence, if E-wallets are straightforward and effortless, it will significantly influence E-wallets' acceptability (Sunny & George, 2018).

Nowadays, E-Wallets providers have ensured that the E-wallets applications are easy for customers to use. According to Chong et al. (2018), the customer may hesitate to utilize E-wallets if the application process is complicated or time-consuming. Additionally, applications that are clear and simple to comprehend are often more accepted. This is because consumers understand the application's essential purpose and advantages better. The easier it is to understand the E-wallets technology, the more consumers will benefit

from using it and will tend to accept the technology. Numerous studies have supported the statement that perceived ease of use could affect the consumers' use of E-Wallets. In addition, the study by Yang et al. (2021) revealed that the majority of young customers' perceptions of E-wallets rely on their perceived ease of use. Users will receive several benefits as a result of the implementation of E-wallets that are less difficult to operate. This is due to the fact that consumers can utilize electronic wallets more effectively. This statement is consistent with the findings of Liébana-Cabanillas et al. (2017); Wong 2018). Furthermore, as said by Mun et al. (2017), perceived ease of use considerably affects the propensity to utilize E-wallet payment services.

Additionally, perceived ease of use is one of the crucial factors influencing the use of Ewallets among the students. It is because students prefer easy to use rather than complicated things. Thus, perceived ease of use will influence the use of E-wallets among the students.

 H^2 : There is a positive relationship between perceived ease of use and the use of Ewallets from UMK students' perspective.

2.2.3 Perceived Security

According to the study of the variable, perceived security was identified to have a strong impact on using the E-wallets. Perceived security is a person's belief that a particular procedure is safe. In terms of perceived security, Flavián & Guinalíu (2006)define it as the subjective probability that consumers believe that personal data can be stored in both personal and financial forms during transaction and storage. So, to reduce users' suspicions about handling personal data, system security is critical in ensuring the security of personal data and also their card information such as debit or credit card. Stroborn et al. (2004)

acknowledge that, in any e-transaction, an e-payment system requires solid protection. Customers need some degree of privacy on online platforms, and websites that do not provide clear privacy and security statements are essential to online consumers. The user's perspective on the security of online transactions depends on their expectations and past experiences. This also applies when consumers guarantee the security of their digital payment. Having said that, adequate safety information can influence the user's perceptions of safety (Mukherjee & Nath, 2003).

Relative to the study of the variable, perceived security was identified to have a strong impact on using the E-wallets. Several researchers have shown that it is an important e-wallet platform that focuses on transaction processes such as authentication, correction and authentication of technically protected data, including confidentiality and integrity (Linck et al., 2007). Abrazhevich (2004) also supported this finding, stating that security is the most important research area for e-wallet platform systems. This is because users want to protect the safety of their securities when making online purchases. On the other hand, banking and payment service organisations want to secure themselves against the theft or misuse of money, financial or personal data. There is a counterfeit aspect to the security of electronic money systems. Consumer security issues affect the use of electronic payment systems, as acknowledged by (B. Lim et al., 2007).

Furthermore, the consumer stated that they would refuse to use online transactions if they faced any security issues. According to a study by (Batra & Kalra, 2016), security or safety is an essential factor influencing consumer adoption of e-wallets. This study concludes that consumers will be more willing to use an e-wallet if the system's security is adequate to protect their personal information and funds. Therefore, the quality of system security is a

key factor in determining the impact of applications on electronic payment systems (Hegarty et al., 2003).

Aside from that, E-wallet payment technologies differ from electronic payment due to technological differences, which create a variety of new security risks, such as the risk that mobile devices will be stolen, lost, or damaged. In terms of safety perceptions, students believed that the security of E-wallets was being protected for their privacy information, particularly in the age of global technologies. This is because students said they would refuse to conduct online transactions if there was a data leak. Mohd Razif et al. (2020), Mallat et al. (2008) stated that perceived security strongly influenced E-wallet users.

In order to increase E-wallet usage among Malaysia's undergraduate students and young adults, the government and service providers must continuously develop and expand the nation's digital infrastructure, which includes the platform or system for E-wallets; the application or E-wallets software and the devices for E-wallets (Kowang et al., 2020), with technological advances, students automatically discover electronic technology through system application devices, especially in E-wallet transactions.

In students' minds, their privacy is not protected when it involves misuse of money or personal financial information using an E-wallet application. Based on the definition of perceived security given above, it can be concluded that perceived security is the students' belief that when they use technology, their personal data and information is not misused and protected from fraud. According to (Lallmahamood, 1970), Perceived security refers to a user's confidence in the system's ability to complete a transaction safely and protect personal information. Privacy and security are highly emphasized to strengthen the security of

personal protection in ensuring the use of the E-wallet application gives high confidence in the strength of this security system on consumer confidence, especially among students.

As a result, students prefer to conduct cashless transactions because they are more secure financially. Students believe they are less safe and at ease carrying cash wherever they go. At the same time, the students expect the parties involved to keep their personal information secure and confidential. It has been demonstrated that technology directly impacts consumers (Dmitrii, 2018). Karim et al. (2020) investigated the factors influencing E-wallet use among Malaysian youths using an extended "technology acceptance model (TAM).

H³ : There is a positive relationship between perceived security and the use of E-wallets from UMK students

2.2.4 Use of E-wallet

E-wallets is an application that allows people to store their credit card information to make e-commerce purchases. One of the most popular ways to pay today is with an Ewallet. This is because electronic transactions through a digital wallet are accessible, flexible, and safe (Salah Uddin & Yesmin Akhi, 2014) E-Wallet is used to track expenses. When someone makes a payment, the E-wallet will keep all expense records in the history section. All expenses forms are now created automatically, and security will also be guaranteed. As the number of electronic payment systems increases, E-wallets have become popular in the management sector, offering a wide range of services, food delivery and bill payments (Rosnidah et al., 2019) With the E-wallet, it can make it easier for users to perform any transaction. Customers are able to make a purchase in mere seconds, which is considerably more convenient than having to queue for hours to buy groceries or other items (Ali & Gopalan, 2018). Merchants perceive E-wallets as payment methods associated with the fastest transaction processes, efficient cash management, and low labor costs (Hayashi & Bradford, 2014).

For this study, students can have all the benefits that are provided by the E-wallet application. The first reason is that students need to keep all their expenses records to ensure they know where they spend their money. Next, the transaction by using E-wallets also can reduce the time needed for the students to do their transactions, for example, in paying their fees, books, stationery, transportation, and other stuff for their studies. Despite that, E-wallet use will benefit the students because the advantages, flexibility, and security provided by the E-wallet application will help them in their daily transactions (Karim et al., 2020).

2.3 Hypothesis Statement

In this research, the researcher identifies several hypotheses :-

\mathbf{H}^{1}	There is a positive relationship between perceived usefulness of E-wallets and the use of E-
	wallets from UMK students' perspective.
H ²	There is a positive relationship between perceived ease of use and the use of E-wallets from UMK students' perspective
H ³	There is a positive relationship between perceived security and the use of E-wallets from UMK students

Table 2.3.1: Summary of Hypotheses Development

2.4 Conceptual Framework

The conceptual framework in figure 2.4.1 was explained by using the TAM framework that has a relationship between the perceived usefulness, perceived ease of use, and perceived security of using E-wallets from UMK students' perspective. This study includes perceived usefulness, perceived ease of use, and perceived security as determinants in examining the use of E-wallets from UMK students' perspectives.



2.5 Summary

In summary, the purpose of this study included perceived usefulness, perceived ease of use, and perceived security as determinants in examining the use of E-wallets from UMK students' perspectives. It is clear from the studies reviewed that using E-wallets among students is widespread. The majority of past research has applied these theories to mobile E-wallet applications and other technologies. However, limited intentions are known to UMK's students to use E-wallets services continuously. Based on the literature review, three terms of independent variables have been examined: perceived usefulness of E-wallets, perceived ease of use and perceived security. The dependent variable refers to the use of E-Wallets among UMK students' perspectives. Given the above limitations, further studies may be conducted to determine the use of E-wallets.

In the next chapter, quantitative research is being conducted to investigate the factors such as perceived usefulness, perceived ease of use, and perceived security that influence the use of E-wallets among university students at the UMK City Campus. This study employs two methods for data collection. There are two different forms of data: primary data and secondary data. Primary data is collected through an online questionnaire survey, while secondary data is collected by reading journals, articles and using the online database of the library. Data collected directly from respondents for research objectives is considered primary data. Data is collected through surveys, in particular surveys distributed to respondents. A questionnaire is used to gather data. Prior to distribution, the questionnaire's quality is evaluated. In addition, adding other related variables would complicate the study in defining the critical factors in future methodology research.

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CHAPTER 3

RESEARCH METHODOLOGY

3.0 Overview

The third chapter describes the data collection methods used for this study. The introduction, research design, data collection methods, population, sample size, sampling techniques, the research instrument development, measurement of variable, procedure for data analysis and conclusion are all covered in the overview chapter. The first section begins with an introduction, followed by the research design. Then, the third section is the data collection method. The population and sample size in the fourth and fifth sections. The sampling techniques are discussed in the sixth section. The following section discusses the research instruments development following by the measurement of variables. After that, procedure for data analysis is discussed in section nineth. Finally, the conclusion is at the end of this chapter. This chapter is divided into ten sections that present the main components of the research methodology, as shown in Figure 3.0.

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Figure 3.0: Outline of Research Methodology

3.1 Introduction

In the previous chapter, we collected the relevant literature and established a preliminary conceptual framework for the study. This section describes research strategies used to collect and interpret data to test conceptual systems. This chapter will discuss the methodology used to collect data between the variables mentioned above and the influence of using E-Wallets from UMK students' perspectives. Based on the literature, the relative usefulness of the E-wallet is an essential

indicator of E-wallet use. There is a view that the usefulness of E-wallets can increase the efficiency and influence of using E-wallets among UMK students.

3.2 Research Design

Research design is a layout specially designed to answer research questions and control variance (Helen & Dulock, 1993). In this study, quantitative research was used as the primary research method. Information or data may be collected and quantified for statistical processing purposes to support or reject "alternative information complaints" (Creswell & Poth, 2016). Researchers use mathematical models as a method of data analysis (Williams, 2011), and the data collection results are mainly quantitative. This method was chosen because of the larger sample size of respondents (Sekaran & Bougie, 2016b). This research uses quantitative as the methodology for this study, and the questionnaire is distributed through Google Form. The survey form is distributed to a specific sample of students in the Bachelor of Business Administration in Islamic Banking and Finance in UMK Kampus Kota.

This study intended to collect and analyze statistical data from respondents and then report the findings on the acceptance of E-wallets among UMK students. Quantitative research employs numerical values, applies mathematical or statistical analysis to the numbers, and interprets the results in the form of charts, tables, or diagrams (White & Rayner, 2014). According to Doan (2014), the technique focuses on facts or explanations for social events. This study employs primary data, such as questionnaires, to evaluate the acceptance of E-wallets services among UMK Kampus Kota students and the relationship between perceived usefulness, perceived ease of use, perceived security towards E-wallet use. Using quantitative approaches, the author will be able to discover the factors influencing UMK students' acceptance of E-wallets.

A set of questionnaires may be helpful in using an explanatory study design. Research methodology and better understanding (Williams, 2007). Through the information gathered by designing descriptive research, knowing detailed information (who, when, where, what, how) is known at the same time emotions and attitudes of respondents and others (Asiamah et al., 2017). According to Bhandari (2021), correlation study design (descriptive type of study) is performed to elucidate the relationship between two variables. Thus, correlation studies were chosen to study the relationship between independent variables (perceived usefulness, perceived ease of use, and perceived security) and dependent variables (use an E-wallet).

3.3 Data Collection Method

Collecting and measuring information about a variable of interest in order to answer research questions, test hypotheses, and evaluate outcomes is known as data collecting. (Kabir, 2016). The primary data type used in this study was obtained through questionnaire distribution. Preliminary data refers to information that has been obtained through actual observation. It is more reliable, authentic, and impartial to rely on unpublished primary data, as it has not been modified or altered by humans. The researcher's data collection method is to distribute a questionnaire to study the acceptance of using E-wallets among students at Universiti Malaysia Kelantan City Campus. The method to conduct this research project is specific to a particular population. The sampling method of data collection in this research is a non-probability sampling approach. Therefore, the scope of the study is limited to the intake of 802 students in the Bachelor of Business Administration in Islamic Banking and Finance. In addition, a total of 265 sets of questionnaires to distribute among students in the Bachelor of Business Administration in Islamic Banking and Finance.

3.4 Population

The aim and purpose of this study are to determine the acceptance of the electronic wallet of students at the University of Malaysia Kelantan, City Campus. A research population can be defined as a large group of individuals or entities that become the main area of research. However, the population is the majority of the people we study. Therefore, we use the sample size method to limit and obtain more accurate information. Unfortunately, according to (Sekaran & Bougie, 2016a), a population is defined as the respondent of a group of people participating in a study.

According to the study's objectives, this research is targeting the population of 802 students in the Bachelor of Business Administration in Islamic Banking and Finance (SAB) for our research. So, we decided to choose Faculty of Entrepreneurship and Business (FKP) students in the current semester session in February and September starting from 2019 until 2022 who exist in UMK PC areas to collect the data.

Table 3.4.1: Shows the Total of Students by Year from Bachelor of Business Administration in
Islamic Banking and Finance (SAB) in Kampus Kota.

Bachelor of Business Administration in Islamic Banking and Finance (SAB)					
STUDENT BY YEAR / SEMESTER	TOTAL OF STUDENTS BY YEAR				
First year students (Semester 1 & 2)	203				
Second year students (Semester 3 & 4)	201				
Third year students (Semester 5 & 6)	200				
Fourth year students (Semester 7 & 8)	198				
TOTAL	802				

(Sources: Faculty of Entrepreneurship and Business UMK City Campus, 2022)

3.5 Sample Size

Etikan et al. (2016) stated that the sample size is the number of observations made on a subject established for a specific research purpose. For most of the research studies, 30 to 500 samples are valid (Roscoe, 1975). Seeing as the total number of students enrolled in the Bachelor of Business Administration in Islamic Banking and Finance is 802 students, the sample size, according to Krejcie and Morgan, (1970) would be around 265 students' responses. Therefore, 265 self-completed questionnaires are distributed to UMK students through a google form.

N	S	N	S	N	S	N	s	N	S
10	10	100	80	280	162	800	260	2800	33
15	14	110	86	290	165	850	265	3000	34
20	19	120	92	300	169	900	269	3500	34
25	24	130	97	320	175	950	274	4000	35
30	28	140	103	340	181	1000	278	4500	35
35	32	150	108	360	186	1100	285	5000	35
40	36	160	113	380	191	1200	291	6000	36
45	40	170	118	400	196	1300	297	7000	36
50	44	180	123	420	201	1400	302	8000	36
55	48	190	127	440	205	1500	306	9000	36
60	52	200	132	460	210	1600	310	10000	37
65	56	210	136	480	214	1700	313	15000	37
70	59	220	140	500	217	1800	317	20000	37
75	63	230	144	550	226	1900	320	30000	37
80	66	240	148	600	234	2000	322	40000	38
85	70	250	152	650	242	2200	327	50000	38
90	73	260	155	700	248	2400	331	75000	38
95	76	270	159	750	254	2600	335	1000000	38
ote: A	is Popul	ation Size	; S is San	nple Size	(d)	Sou	rce: Krej	cie & Morgan	197

Table 3.5.1: A Sample size of Krejcie and Morgan (1970)

3.6 Sampling Techniques

Probability sampling methods and non-probability sampling methods are two separate groups of sampling procedures. This study utilises a sample strategy based on convenience. Convenience The sampling process is affordable and straightforward, and subjects are commonly available. The researcher must describe how the sample varies from the random selection.

The fundamental objective of convenience sampling is to obtain data from participants who are readily available to the researcher, such as enrolling providers who attend a staff meeting to participate in a study. Despite its frequency, it could be more purposeful and strategic (Palinkas et al., 2015). Principal to convenience sampling is the assumption that the target population members are homogenous. That is, the study results received from a random sample, a close sample, a cooperative sample, or a sample collected from an unreachable portion of the population would be the same.

3.7 Research Instrument Development

The terminology research instrument refers to any instrument used to collect data, measure data, and assess data relevant to the study topic. In the social and health sciences, research methods are often used. These tools can also be found in education for UMK's student City Campus. A research instrument's format may include questionnaires, surveys, interviews, checklists, or simple tests. That will decide which specific research instrument tool to use and be closely related to the actual methods used in the particular study. In this study, the best choice is self-administered questionnaires with structured questions relating to the main topic. Most researchers choose questionnaires because they are a cost-effective and efficient way to collect large amounts of responses from a large population (Birmingham & Wilkinson, 2003).

	1 a01	e 5.7.1. Ov	erview of Research instruments		
PART	VARIABLES	ITEMS	AUTHORS		
А	Demographic	6	(Mohd Naji <mark>b & Yahya,</mark> 2020)		
	Perceived Usefulness	5	(Davis, 1989; Lee et al., 2011; Moon & Kim, 2001; Venkatesh & Davis, 2000)		
В	Perceived Eas <mark>e of</mark> Use	5	(Buabeng-Andoh, 2018)		
	Perceived Security	5	(Razif et al., 2020).		
С	E-Wallets Use	5	(XJ. Lim et al., 2022)		

Table 3.7.1: Overview of Research Instruments

3.7.1 Questionnaire Design

In this study, the data collected are used by questionnaires. The questionnaire comprises a network of questions and other indicators designed to collect information from SAB students at the UMK City Campus. The questionnaires were created in English and translated into Malay languages. Sections A, B, and C make up this research area. The question includes a demographic profile of respondents, an independent variable focusing on the challenge, and a dependent variable focusing on UMK students' use of E-wallets. Section A includes demographic questions about each respondent's gender, age, race, education level, income level, and religion. The questions in Section B are about independent variables from the students' perspective using E-wallets. This section uses 5 points of like skills to determine how much respondents agree or disagree with the statement. Section C also asks respondents to answer questions about the dependent variables of using E-wallets among UMK students. In this section, the Likert 5-point skills method will also be used.

3.7.2 Original Items & Modified

IV 1: Perceived Usefulness of E-Wallets					
No	Original Items	Modified Items			
1	Using online banking would improve	Using an E-Wallet will save my time in			
	my performance in conducting	making the payment transaction.			
	transactions.				
2	Using online banking would increase	Using an E-Wallet would enhance my			
	my productivity	payment efficiency.			
3	Using online banking would enhance	I find E-wallet useful for my payment			
	my effectiveness.	activities.			
4	I would find online banking useful	The transaction record feature in my E-			
		wallet helps me limit my spending.			
5	Interne <mark>t banking</mark> gives me greater	Overall, I find E-wallet is very useful.			
	control over financial banking				
	activities.				
	IV 2: Perceived E	ase of Use of E-Wallets			
No	Original Items	Modified Items			
1	I find it easy to use mobile learning to	It is easy for me to learn how to utilize			
	do what I want to do	the E-wallet			
2	My Interaction with mobile learning	I find it easy to get E-wallet do what I			
	does not require much effort	want to do.			
3	It is easy for me to become more	It is easy to remember how to use an E-			
	skilful at using mobile learning	wallet.			
	technology				

Table 3.7.2: Original & Modified of Questionnaire

4	I have control over mobile leaning	My interaction with the E-wallet app is					
	technology	understandable.					
5	I have the knowledge necessary to use	The interface of the mobile wallet is					
	mobile learning technology	user-friendly and easy to understand.					
IV 3: Perceived Security of E-Wallets							
No	Original Items	Modified Items					
1	I feel secure using my credit/debit card	I feel secure using my credit/debit card					
	information through E-wallet	information through E-wallet platform					
	platform.						
2	I believe my personal information is	I believe my personal information is					
	secure when using E-wallet	secure when using E-wallet platform					
	platform system	system					
3	I believe E-wallet platform is secure.	I believe E-wallet platform is secure					
4	I believe using e-wallet platform for	I believe using the E-wallet platform for					
	any financial transaction is secure	any financial transaction is secure.					
5	Security features do not affect my	Security features do not affect my					
	decision to use the E-wallet platform.	decision to use the E-wallet platform.					
	DV: E-	-Wallet Use					
No	Original Items	Modified Items					
1	E-wallet can substitute the cash-based	I would be willing to continue to use the					
	payment method.	E-wallet app.					
2	I am willing to continue using e-	I intend to use an E-wallet app in future.					
	payment services in near future rather	IT A NI					
	than not use it						

3	I intend to continue using e-payment	Using an E-wallet app is part of my ideal	
	services at least as often within the	life.	
	next month as I have previously used		
4	I intend to use e- payment services	The conditions of my life using the E-	
	when the opportunity arises	wallet app are excellent.	
5	Using E-wallet is beneficial	I am satisfied with my life when I am	
		using the E-wallet app.	

3.8 Measurement of the Variables

A measurement variable is an unknown variable that may take on one or more values and is used to evaluate anything. It is frequently utilised in scientific research. Unlike mathematics, measurement variables can take both quantitative and qualitative values. Statistical variables can be evaluated using tools, algorithms, or human judgment. The scale of measurements refers to how variables are measured, and it determines the analytical procedures applied to the data and the results reached. There are two variables in the Likert scales, which are Symmetric and Asymmetric. An asymmetric scale allows a participant to pick any response in either direction in a balanced and symmetric approach. In contrast, asymmetric Likert scales provide fewer options on one side of neutrality (average) than the other. In other instances, an asymmetric scale also suggests ipsative (forced) decisions when there is no perceived value of the researcher's indifference/neutrality.

According to Wolfe & Smith Jr (2007), neutral categories generate a construct-irrelevant variation. A neutral category is useless, as researchers should only include questions on a questionnaire that respondents can answer, which should be checked by piloting. In the unlikely case that some respondents cannot respond to a question, they should not answer the question, as contemporary techniques for psychological evaluation are unaffected by moderate levels of missing data. This research adopts an asymmetric five-point Likert scale. Likert scales were created in 1932 as the typical five-point bipolar answer that is recognizable to most people today (Likert, 1932). The neutral choice on the Likert scale is to avoid the cognitive effort required to choose a satisfactory answer from missing the data moderated. This is because the selection of the neutral answer is the most controversial source of the Likert scale. The neutral answer option allows people indifferent to the subject to choose no opinion or neutral instead of being forced to choose an answer that does not reflect their truth. Five-Points Likert scale questions are ideal for getting a quick read on the respondent's thoughts to create a positive Likert.

Therefore, the answer is divided into five categories, starting with 1-Strongly Disagree, 2- Disagree, 3-Slightly Agree, 4-Agree, and 5- Strongly Agree on a five-point scale. The Likert scale with five points is essentially a forced Likert scale.

Table 3.8: Five-point Likert scale

Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
TIN	2	3	4	5
		P. D.		

3.8.1 Content Validation

Rossiter (2008) defined a content validity as "the degree to which components of an assessment instrument are relevant to a representative of the targeted construct for a particular assessment purpose" (Haynes et al., 1995). The term "content validity" refers to a variety of factors, such as the representativeness and validity of the construct definition, the appropriateness of the response format, the clarity of the instructions, the linguistic components of the items (such as content and grammar), and the validity of the construct

definition. According to Taherdoost (2016), content validity can be established by conducting a literature review and then having an expert panel or judge evaluate it. Haynes et al. (1995) emphasized the importance of content validity and provided an overview of methods for assessing it in a seminal paper. The studies are presented to experts in order to ensure content validity through the use of a judgmental approach. In this study, the content of validity is validated using two methods: expert and peer validation. A brief search of relevant papers reveals that content validity is still rarely mentioned and even less commonly thoroughly assessed.

i. Expert Validation

The basic purpose of a questionnaire used in research is to collect pertinent data in the most valid and reliable way feasible. The understanding and validity of the questionnaire are examined in this study using the expert validation approach. Currently, in this study for expert validation, the lecturer's examination and evaluation of the questionnaire supplied information on how simple or complex the research issue was. The lecturer verifies the questionnaire and offers helpful suggestions for improvement.

ii. Peer Validation

Peer validation is critical because it is a stage in validating questionnaire research. According to Topping (1998), peer validation is an arrangement in which peers with similar status evaluate the quantity, level, value, quality, or success of a product or learning outcome. Furthermore, before it can affect subsequent learning, each type of feedback must be received and processed attentively, that is, observed, understood, evaluated, and ultimately translated into remedial action by the student. Next, depending on the characteristics of the source, the content of the feedback may be seen as less valuable or unreliable, affecting task completion or learning differences. It develops their ability to make judgments and justify a point of view. For this research, already received the expert evaluation or validation, this peer validation method is to strengthen the validity of the questionnaire. Based on feedback received from peer assessments, all of them gave positive feedback about it and the questionnaire was easy to understand. Finally, the existence of peer validation, helps them to understand the assessment criteria and how it is applied to student work.

3.8.2 Nominal Scale

Nominal scale is defined as data used to name or label variables that do not have numeric values. A nominal scale, also known as a scale for a categorical variable, is defined as a scale used to label the variables of another classification and does not represent a numeric value or a sequence. In the study of Sekaran & Bougie (2003), subjects on a nominal scale are grouped into complete sets mutually exclusive and summed to summarize the results by frequency or calculation report. Furthermore, the gender standard of the nominal scale item in this survey divided the respondents into male and female. The questions in Segment A are nominal scale, except for the question about the respondent's age, which is used to determine the statistical profile of the respondent.

3.8.3 Interval Scale

The level of measurement at which the characteristics of variables are evaluated based on specific numerical points or equally spaced values between them is called an interval scale. The distance between two consecutive features is called an interval, and the intervals are always equal. Chern et al. (2018) stated that a quantitative attribute measurement that works well is an interval scale. In addition, according to Sekaran & Bougie, (2016), an interval scale is an ordered scale in which there is no actual zero point but there is a significant gap between the numbers.

Meanwhile, the Likert scale is one of the most commonly used scales in research questionnaires. Zikmund et al. (2003) used a questionnaire with Likert scale ranks ranging from "strongly disagree" to "strongly agree" to assess the level of agreement or disagreement in a previous study. As a result, in Segment B of the questionnaire, the questions are presented on a 5-Likert scale and use an interval scale. Respondents are asked to rate their level of agreement or disagreement with each statement in the questionnaire on a scale of strongly disagree (1), disagree (2), slightly agree (3), agree (4), and strongly agree (5).

3.8.4 Ratio Scale

A ratio scale is a scale that possesses all the characteristics of an interval scale and a distinct zero definition. At the measurement level, the absolute value of the ratio is zero, which indicates that the exact value is not studied. In this study, a scale of the report is used in section A. A questionnaire asks the age of the respondent. A ratio scale has all the properties of an interval scale and a clear definition of zero. The ratio scale is utilized in Section A of the questionnaire, which inquires about the respondent's age. Under 19 years of age, 19 to 21 years of age, 22 to 24 years of age, and above 24 years of age are the age categories respondents must select from.

3.9 Procedure for Data Analysis

Data analysis is the process of finding, collecting, cleaning, evaluating, and analyzing data in order to generate usable information insights and comprehend the derived data for data-driven decision making. In order to understand the true phenomenon, the procedure first conducted a preliminary observation and research conceptualization with students from the public university at the UMK campus in Kota. This was done in relation to the research questions on the influence of perceived usefulness, perceived ease of use, and perceived security towards E-Wallet usage among UMK students. Once a goal has been established, it is time to start gathering the data required for analysis. The type of the sources used to acquire the data will dictate how in-depth the analysis is, therefore this phase is crucial. Data from 265 students' responses was gathered. In order to create the survey, 265 self-completed questionnaires are delivered to UMK students using a google form together with measurement instruments for the identified themes. Following data collection, data analysis will be carried out by cleaning and looking into any bias or outliers in the survey using SPSS software systems version 26. Last but not least, the survey instrument completed a pilot test before being used for a field survey. The quality of the modeling of the data collected from the respondents will be evaluated, as well as any prior knowledge that is clearly generated from the data analysis and result interpretations.

3.9.1 Pilot Test

A pilot test is described as a trial with a small sample size before distributing a survey to a larger population by (Zikmund et al., 2003). According to Van Teijlingen & Hundley, (2001), a pilot test should be performed before the actual survey is administered to assess the questionnaire's validity and reliability. By conducting a pilot study, the questionnaire can be good and enhanced for even higher quality results. 31 sets of questionnaires are distributed to the SAB students of University Malaysia Kelantan (UMK) through google form platform, for pilot testing it takes 5 days for waiting period of data collection starting on 03 November until 07 November 2022. The realiability test of the collected data will be conducted through The Social Science Statistical Kit (SPSS) software version 26.

One of the most often used statistics in studies of test development and administration, Cronbach's alpha has been called "one of the most important and pervasive statistics in the field" (Cortina, 1993). Over 20 years ago, Cortina (1993) pointed out that many writers incorrectly assumed that showing alpha was greater than 0.70 was sufficient to conclude no further scale development was needed, leading to the statistic merely being provided in research without further interpretation. Generally, realibilities below 0.60 are considered poor, while those between 0.70 and 0.80 are considered adequate to exceptional. Cronbach's alpha was used to get the reliability coefficient. Cronbach's alpha is a reliability coefficient with a range from zero to one. If the coefficient is high or close to 1, the data will be more stable within each variable. Stronger results can be expected from studies with larger alpha values. Its conducted a pilot test with 31 participants to measure the reliability and precision of this results.

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		5 5		
VARIABLES	CRONBACH'S ALPHA	NO. OF ITEM	LEVEL OF REALIBILITY	
PERCEIVED USEFULNESS (IV I)	0.901	5	EXCELLENT	
PERCEIVED EASE OF USE (IV II)	0.900	5	EXCELLENT	
PERCEIVED SECURITY (IV III)	0.967	5	EXCELLENT	
USE OF E-WALLET (DV)	0.920	5	EXCELLENT	

Table 3.9.1: Cronbach's Alpha Reliability Analysis

Therefore, changes or corrections are made to the questionaire will be done if there are any discovered problems. The pilot test results and Cronbach's Alpha coefficients for each variable from the 31 student respondents (SAB) at University Malaysia Kelantan are shown in Table 3.8. Cronbach's Alpha test results indicate that the variables Perceived Usefulness (0.901), Perceived Ease of Use (0.900), Perceived Security (0.967), and Use of Ewallet (0.920) are very internally consistent and outstanding. The value of Cronbach's Alpha is statistically significant, proving the reliability of the data. Therefore, its revised or enhance the questionnaire based on the confirmed hypotheses and proceed to the subsequent chapter's discussions.

3.10 Conclusion

This chapter discusses the quantitative analysis approach being used for this investigation. The research on this topic began with the study's objective, sample identification, instruments (questionnaires), and data analysis method. The quantitative approach to data collection, including the use of questionnaires, was thoroughly investigated.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.0 Overview

An overview of seven different forms of analysis is used to describe the data analysis's findings. The introduction comes first. After that, the preliminary analysis was discussed in the second section of this chapter, followed by the respondents' demographic profile in the third chapter. Further to this, a descriptive analysis is a next thing that will be discussed in this chapter. The fifth step includes the validity tests following the hypothesis testing and the summary.



4.1 Introduction

The fourth chapter summarizes the study's analysis and critical research findings. This chapter analyzed the data using the Statistical Package for the Social Science (SPSS) software program, version 26. The questions in the questionnaire given and delivered to the respondents of the study location were tested using data analysis. The survey was given to SAB students at University Malaysia Kelantan's Campus Kota from the first to the fourth year. The 265 respondents are the study's primary target population. A Google Form has been created and successfully completed by a respondent.

4.2 Preliminary Analysis

Checking the accuracy of measurements, evaluating the effectiveness of changes, examining the distributions of individual variables, and identifying outliers are part of the early analysis of any data collection.

The first data analysis procedure included coding and putting data into a database and screening the raw data to find missing data. The missing numbers resulted from respondents' inability to interpret or overlook the survey instrument's questions about E-wallet use. Other causes for incomplete replies included respondents providing the same response to all questions once the surveys needed to be completed. Respondents did not finish answering all questions, and respondents did not commit their full attention to completing all questions or reacted too rapidly. Only 265 of the 802 students in the Bachelor of Business Administration in Islamic Banking and Finance (SAB) asked to participate in the current study returned the survey form. These 265 respondents were added to the database after any incomplete or incorrect data acquired during the collecting procedure was considered. Following the preliminary analysis, the SPSS programme was used to load all 265 respondents for the following purposes: examine each variable in the dataset

for missing or incorrect information. Then, findings the data to detect any outliers that may impact the data's nature. Aside from that, studies such as the normality test are performed to assess the distribution of the data. Finally, using the SPSS programme version 26, the measurement and structural models of the questionnaire were analyzed to generate narrative statistical reports. The data was turned into an Excel CSV file before being analysed with SPSS.

4.2.1 Data Screening

Data screening was used to check that the data was input accurately and that the data was genuine and comprehensive. Furthermore, data screening was undertaken to guarantee that all data were free of outliers, to detect typical methods of biases, and to check the normality of the data distribution. To provide a concise description of the data included in each column and row, all variables such as perceived usefulness, perceived ease of use, and perceived security towards E-Wallet use have been renamed to match to the key constructs. The data was then examined for missing values, outliers, and normality using the SPSS programme. Missing data happens when respondents fail to reply to one or more questions on a survey questionnaire. To analyse missing data, it is required to know which and how much data are missing (Tabachnick & Fidell, 2007). If the missing data represent less than 5% of the total data collected, no assessment to examine the missing data's patterns is necessary. This study's dataset had all the values. As a result, the statistics were judged reliable. Finally, an outlier is a result that deviates abnormally from other values in a population sample, which might be attributable to measurement variability in the study's observations. In survey research, an outlier is a respondent whose answers differ significantly from the norm, either for a single item or across the board.
4.3 Demographic Profile of Respondents

Questionnaires were distributed to first-year and fourth-year students at Universiti Malaysia Kelantan, Campus Kota. A total of 265 questionnaires were distributed, and all were successfully completed. In part A, there are five questions presented in the questionnaire. The five questions are gender, age, year of study, use of E-Wallet, and how often of use E-Wallet.

4.3.1 Number of Respondent Based on Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	155	58.1	58.1	58.1
	Male	112	41.9	41.9	100.0
	Total	267	100.0	100. <mark>0</mark>	

Table 4.3.1 Gender of respondent

1. Gender /Jantina

267 responses



Figure 4.3.1: Percentage of Gender



Table 4.3.1 and Figure 4.3.1 indicate the gender of the survey participants. It can be seen that the majority of responses are female 58.1%, with just 41.9% being male. There are 155 female responders and 112 male responses among the totals of 267.

4.3.2 Number of Respondent Based on Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-22 years old	105	39.3	39.3	39.3
	23 – 25 years old	127	47.6	47.6	86.9
	26 years old >	35	13.1	13.1	100.0
	Total	267	100.0	100.0	

Table 4.3.2: Age of Respondent



Table 4.3.2 and figure 4.3.2 shows the distribution of respondents according age. It illustrates that the highest percentage of respondents is 47.6% and the frequency of respondents is 127 were aged 23-25 years. The second highest percentages respondent is 20-

22 years is 39.3% and the frequency of respondents is 105. The lowest respondent is 26 years old and above and the frequency of respondents is 35.

4.3.3 Number of Respondent Based on Year of Study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	34	12.7	12.7	12.7
	2	51	19.1	19.1	31.8
	3	50	18.7	18.7	50.6
	4	132	<mark>49</mark> .4	49.4	100.0
	Total	267	100.0	100.0	

Table 4.3.3: Year of Study of Respondent

3. Year of study / Tahun pengajian 267 responses



Figure 4.3.3: Percentage of Year of Study

Table 4.3.3 and figure 4.3.3 shows the distribution of respondents according years of study. The highest percentages of respondents is 49.4% and the frequency is 132 were years 4 of study. The second highest percentages is 19.1% and the frequency is 51 were years 2 of study. The third percentages is 18.7% and the frequency is 50 were years 3 of study. The lowest percentages of respondent is 12.7%

4.3.4 Number of Respondent Based on Using an E-Wallet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	38	14.2	14.2	14.2
	Yes	229	85.8	85.8	100.0
	Total	267	100.0	100.0	

Table 4.3.4: Using an E-Wallet

4. Do you use an E-wallet? / Adakah anda menggunakan E-wallet? 267 responses



Figure 4.3.4: Percentage of Using an E-Wallet

Table 4.3.4 and figure 4.3.4 shows respondent based using an E-wallet. The highest percentages of respondent that use an E-Wallet is 85.8% and the frequency is 229 respondents that use an E-wallet. The lowest percentage of respondents that did not use an E-wallet is 14.2% and the frequency is 38 respondents.

				C	
		Frequenc y	Percent	Valid Perce <mark>nt</mark>	Cumulative Percent
Valid	Daily	58	21.7	21.7	21.7
	Never	35	13.1	13.1	34.8
	Often	89	33.3	33.3	68.2
	Rarely	85	31.8	31.8	100.0
	Total	267	100.0	100.0	

Table 4.3.5: Often of Using E-Wallet

5. How often do you use E-Wallets? / Berapa kerap anda menggunakan E-wallet? 267 responses



Figure 4.3.5: Percentage of How Often Using an E-Wallet

Table 4.3.5 and figure 4.3.5 shows respondent usage of an E wallets. The highest percentages of respondents usage of E-wallets is 33.3% and the frequency of respondents that is often use an E-wallets is 89 respondents. The second highest of respondent usage of E-wallets is 31.8% and the frequency of respondents that is rarely use an E-wallets is 85 respondents. Next, the percentages of respondents that use E-wallets daily is 21.7% and the frequency is 58 respondents. The lowest percentages is respondents that never use E-wallets is 13.1% and the frequency is 35 respondents.

4.4 Descriptive Analysis

Descriptive analysis is a type of data analysis that assists in describing, illustrating, or constructively summarizing data points so that patterns might emerge that satisfy all the data's requirements. As one of the most prominent data analysis methods, descriptive analysis delivers actionable insights from otherwise uninterpreted data. According to Trochim (2016), descriptive analysis transforms unprocessed data into a format that is easier to identify and visualize. In other words, descriptive analysis reasonably minimizes the complexity of large data sets (Chern et al., 2018). Data interpretation, reorganization, and manipulation generate descriptive information (Zikmund et al., 2003). However, frequency distribution analyses provide a summary of the respondents' demographics. After data analysis, the collected data will be neatly arranged in straightforward graphic analyses, such as charts, tables, and graphs. The descriptive analysis gives respondents' attributes and comprehensive data. Graphs and tables are utilized to graphically represent the relationships between the data's most salient features.

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Likert Scale	Mean Range	Level	Score Range
5	Strongly Agree	Very High	4.50 - 5.00
4	Agree	High	3.50 - 4.49
3	Slightly Agree	Average	2.50 - 3.49
2	Disagree	Low	1.50 - 2.49
1	Strongly Disagree	Very Low	1.00 - 1.49

Table 4.4.1: Interpretation of Mean Score

Sources: Braunsberger & Gates, 2009; Peterson & Wilson, 1992

Table 4.4.2:	Perceived	Usefulness
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item Statistics				
	Mean	Std. Deviation	N	
U <mark>sing an E-Wa</mark> llet will save my time in making th <mark>e payment tra</mark> nsaction.	4.41	.673	267	
Using an E-Wallet would enhance my payment efficiency.	4.40	.689	267	
I find E-wallet useful for my payment activities.	4.37	.672	267	
The transaction record feature in my E-wallet helps me limit my spending.	4.16	RS.832	267	
Overall, I find E-wallet is very useful.	4.49	.597	267	

Based on Table 4.4.2 above shows the mean values for independent variables and perceived usefulness. From the study results, the researcher can see the highest mean of 4.49 and std. deviation is 0.597, which is Overall, I find E-wallet is very useful. This shows that most SAB students in Semester 1 until Semester 7 Session February and September 2019/2022 at University Malaysia Kelantan (City Campus) find that E-wallets are very useful for them. It clearly shows that this E-wallet is useful to their own applicable.

Meanwhile, the lowest mean is 4.16, and the std. Deviation is 0.832 which is the transaction record feature in my E-wallet that helps me limit my spending; this is not suitable for the students spending limits it is because a few of students think that the transactions record purchasing on their E-wallet are insecure. Therefore, the respondent is not willing to use it. In conclusion, the study's results showed that the respondent agreed (range of means) with the stated questions.

	Mean	Std. Deviation	N
It is easy for me to learn how to utilize the E-wallet.	4.37	.683	267
l find it easy to get E- wallet do what I want to do.	4.31	.687	267
It <mark>is easy to reme</mark> mber how to use an E-wallet.	4.29	.712	267
My interaction with the E- wallet app is understandable.	4.35	.717	267
The interface of the mobile wallet is user- friendly and easy to understand.	4.37	.701	267

Table 4.4.3: Perceived Ease of Use

Item Statistics

Based on table 4.4.3 shows the mean values for independent variables, which is perceived ease of use. From the study results, the researcher can see the highest mean of 4.37 and std. deviation is 0.701, which is the interface of the mobile wallet is user- friendly and easy to understand. This shows that most of SAB students in Semester 1 until semester 7 Session February and September 2019/2022 at University Malaysia Kelantan (City Campus) know about the ease of using the E-Wallet as a medium for the payment transaction. It clearly shows that the E-Wallet interface is user-friendly and easy to understand. Meanwhile, the lowest mean is 4.29, and the std. deviation is 0.717, making it

easy to remember how to use an E-Wallet. In conclusion, the study's results showed that the

respondents agreed (range of means) with the stated questions.

Item Statistics					
	Mean	Std. Deviation	N		
I feel secure using my credit/debit card information through E- wallet platform.	4.14	.799	267		
I believe my personal information is secure when using E-wallet platform system.	4.09	.799	267		
l believe E-wallet platform is secure.	4.19	.764	267		
I believe using the E- wallet platform for any financial transaction is secure.	4.21	.710	267		
Security features do not affect my decision to use the E-wallet platform.	4.26	.765	267		

Table 4.4.4: Perceived Security

Based on Table 4.4.4 above shows the mean values for independent variables, perceived security. From the study results, the researcher can see the highest mean of 4.26 and Std. Deviation is 0.765, which is security feature do not influence my decision to use the E-wallet platform. This shows that most SAB students in Semester 1 until Semester 7 Session February and September 2019/2022 at University Malaysia Kelantan (City Campus) find security features on E-wallets did not affect their decision to use the E-wallet. It clearly shows that most of the students agreed that the security of E-wallets is good enough to use for the payment transaction.Meanwhile, the lowest mean is 4.09 and std. deviation is 0.799, which is I believe my personal information is secure when using E-wallet platform system. In conclusion, the study's results showed that the respondents agreed (range of means) with the stated questions.

Table 4.4.5: E-wallet use						
Item Statistics						
	Mean	Std. Deviation	N			
I would be willing to continue to use the E- wallet app.	4.54	.650	267			
l intend to use an E-wallet app in future.	4.50	.639	267			
Using an E-wallet app is part of my ideal life.	4.31	.812	267			
The conditions of my life using the E-wallet app are excellent.	4.35	.737	267			
I am satisfied with my life when I am using the E- wallet app.	4.47	.706	267			

Based on table 4.4.5 above shows the mean values for dependent variables, E-wallet use. From the study results, the researcher can see the highest means of 4.54 and Std. Deviation is 0.650, and I would be willing to continue to use the E-wallet app. This shows that most SAB students in Semester 1 until Semester 7 Session February and September 2019/2022 at University Malaysia Kelantan (City Campus) find that most of the students are willing to continue to use the E-wallet app. Meanwhile, the lowest mean is 4.31, and std. deviation is 0. 812. Using an E-wallet app is part of my ideal life. In conclusion, the study's results showed that the respondents agreed (range of means) with the stated questions.

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4.5 Reliability Test

The most popular measure of internal consistency and reliability is Cronbach's alpha. It is regarded a measure of a scale's reliability when the range between 0 and 1 allows for an efficient correlation. If the alpha value is less than 0.6, it is deemed unreliable, however values more than 0.6 indicate that the results (questionnaires) are acceptable (J. Hair et al., 2003). As indicated in Table 4.4.1, J. Hair et al. (2003) present practical criteria for calculating the Cronbach alpha value. It will be utilised to determine whether or not the independent variables and dependent variables are acceptable for this study. In addition, the analysis permits the investigation to establish whether these sets of items have a high degree of stability in measuring variables.

Cronbach's Al <mark>pha Coeffic</mark> ient Range	Strength of Association
< 0.60	Poor
0.60 to < 0.70	Moderate
0.70 to < 0.80	Good
0.80 to < 0.90	Very Good
>0.90	Excellent

Sources: Hair et al. (2015); Essential of Business Research Method

Table 4.5.1 shown the rules of thumb regarding the Cronbach Alpha Coefficient Spectrum. The column on the right indicates the unusual relation of the reliability review.



• Independent Variables – Perceived Usefulness

Table 4.5.2: Rel	iability Statistics for Perceived U	sefulness	
Cronbach Alpha	Cronbach's Alpha Based on	N of Items	
0.849	0.857	5	
0.042	0.007	5	

The results of the reliability statistic for the independent variable that influences the use of E-Wallet on perceived usefulness among students at University Malaysia Kelantan are shown in table 4.5.2. The table above shows that Cronbach's Alpha determined by five items has an alpha coefficient of 0.849 and Cronbach's Alpha Based on Standardized Items has an alpha coefficient of 0.857. From this, the strength of association is good because the range is between 0.80 to < 0.90.

Independent Variable – Perceived Ease of Use

Cronbach Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.876	0.876	5

Table 4.5.3: Reliability Statistics for Perceived Ease of Use

Referring to the table 4.5.3, reliability statistic for independent variable which is perceived ease of use on the E-Wallet use among students in University Malaysia Kelantan. According to the table, the Cronbach's Alpha determined by five items is 0.876, and the Cronbach's Alpha Based on Standardized Items is also 0.876. The range of 0.80 to < 0.90 indicates that the strength of association is very good.

• Independent Variable – Perceived Security

Table 4.5.4: Reliability Statistics for Perceived Security

Cronbach Al <mark>pha</mark>	Cronbach's Alpha Based on Standardized Items	N of Items	
0.916	0.916	5	

Based on table 4.5.4, the reliability statistic for independent variable for perceived security is in the excellent condition in term of their strength of association. This is due to their range of Cronbach's Alpha is determined by five items that show the alpha coefficient is 0.916 and Cronbach's Alpha Based on Standardized Items is similarly 0.916.

Dependent Variable – Use of E-Wallet

Cronbach Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.887	0.888	5

 Table 4.5.5: Reliability Statistics for Use of E-Wallet

According to table 4.5.5, the results of the reliability statistic for the dependent variable, which is the use of E-Wallet, were acceptable and reliable for measuring all of the independent variables. As shown on the table above, the Cronbach's Alpha for using an E-Wallet was determined using five items with an alpha coefficient of 0.887. Because the range is between 0.80 and 0.90, the strength of association is very strong. Cronbach's Alpha for Standardized Items is 0.888, which is within a very good range.

4.6 Spearman Correlation Analysis

Schober & Schwarte (2018) stated that Spearman's correlation coefficient was a statistical measure of the monotonous (increase/decrease) link between independent and dependent variables.

Pearson's concept is similar to its own. Additionally, Spearman's test was utilized to determine if the hypothesis could be accepted or rejected. There are three major independent variables, namely perceived usefulness, perceived ease of use, and perceived security, and one dependent variable, Ewallet usage, to study the acceptance of E-wallet usage among UMK students.

Coefficient Range (r _s) Correlation	Strength of Association
0.81 to 1.0 / -0.81 to -1.0	Very high positive (negative) correlation
0.61 to 0.80 / -0.61 to -8.80	High positive (negative) correlation
0.41 to 0.60 / -0.41 to -0.60	Moderate positive (negative) correlation
0.21 to 0.40 / -0.21 to -0.40	Low positive (negative) correlation
0.00 to 0.2 <mark>0 / -0.00 to -</mark> 0.20	Little if any correlation

Table 4.6.1: show the Rule of thumb for Spearman's correlation value

Sources: (Prion & Haerling, 2014)

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Table 4.6.2: Spearman Correlation 's result of perceived usefulness, perceived ease of use, perceived security towards E-wallet use

Correlations									
			PERCEIVED USEFULNES S OF E- WALLETS	PERCEIN EASE C USE OF WALLE	/ED)F E- TS	PER SEC O WAI	CEIVED URITY F E- LLETS	E-WALLET USE	
Spearman's rho	PERCEIVED	Correlation Coefficient	1.000	.6	602		.589**	.508**	
USEFULNESS OF E- WALLETS	Sig. (1-tailed)			.000		.000	.000		
		N	267		267		267	267	
PERCEIVED EASE OF USE OF E-WALLETS	Correlation Coefficient	.602**	1	.000		.572**	.542**		
	Sig. (1-tailed)	.000				.000	.000		
		N	267		267		267	267	_
	PERCEIVED SECURITY	Correlation Coefficient	.589**	.5	572**		1.000	.517**	
	OF E-WALLETS	Sig. (1-tailed)	.000		.000			.000	
		N	267		267		267	267	_
	E-WALLET USE	Correlation Coefficient	.508**	.5	542		.517**	1.000	
		Sig. (1-tailed)	.000		.000		.000		
		N	267		267		267	267	

**. Correlation is significant at the 0.01 level (1-tailed).

4.6.1 Hypothesis 1

H1: Perceived Usefulness of E-wallets will be a significant influenced on E-wallet use.

The table shows that perceived usefulness has moderate positive correlation with the E-wallet use. The Spearman rho correlation test coefficient was 0.508 and the SPSS shows that it is significant at the 0.01 level (99 percent confidence level) for a 1-tailed prediction. The findings thus showed that there was a moderate positive correlation between these two variables. This implies that the relationship between these two variables is strong and significant. This means the relationship is strong and significant between these two variables. Therefore, this can be concluded that perceived usefulness of E-wallets affects the use of E-wallets. Since, hypothesis 1 (H1) is accepted. According to Lai (2017), prior research by Davis (1989), Igbaria & Iivari (1995), and Muñoz-Leiva et al. (2017) demonstrates that perceived ease of use constructs have a positive and statistically significant impact on the usage of E-Wallet information.

4.6.2 Hypothesis 2

H2: Perceived ease of use will be significant influenced on Use of E-Wallet

The table shows that perceived ease of use has moderate positive correlation with the use of E-Wallet. The Spearman rho correlation test coefficient was 0.542 and the SPSS shows that it is significant at the 0.01 level (99 percent confidence level) for a 1-tailed prediction. The findings thus showed that there was a moderate positive correlation between two variables. This implies that the relationship between these two variables is strong and significant. This means the relationship is strong and significant between these two variables. Therefore, this can be concluded that perceived ease of use affects the use of E-Wallet. Since, hypothesis 2 (H2) is accepted. Amoroso & Magnier-Watanabe (2012), Sunny & George (2018), Kumar et al. (2018), Lai (2017), and Hutami (2019) all found that perceived ease of use has a positive and statistically significant effect on the usefulness of the user.

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4.6.3 Hypothesis 3

H3: Perceived security will be significant influenced on Use of E-Wallet

The table shows that perceived security has moderate positive correlation with the use of E-Wallet. The Spearman rho correlation test coefficient was 0.517 and the SPSS shows that it is significant at the 0.01 level (99 percent confidence level) for a 1-tailed prediction. The findings thus showed that there was a moderate positive correlation between two variables. This implies that the relationship between two variables is strong and significant. This means the relationship is strong and significant between these two variables. Therefore, this can be concluded that perceived security affects the use of E-Wallet. Since, hypothesis 3 (H3) is accepted. According to Batra & Kalra (2016), security has substantially impacted the E-Wallet acceptance.

4.7 Hypotheses Testing

Comparing a hypothesis to the null hypothesis through theory, methodology, and practise. The null hypothesis is only rejected if its probability falls below a predetermined significance threshold; in such instance, the hypothesis being tested is regarded to have that level of significance.



4.7.1 Hypothesis 1

		Correlations			
			PERCEIVED USEFULNES S OF E- WALLETS	E-WALLET USE	
Spearman's rho	PERCEIVED	Correlation Coefficient	1.000	.508 ^{**}	
	WALLETS	Sig. (1-tailed)		.000	
		N	267	267	
	E-WALLET USE	Correlation Coefficient	.508**	1.000	
		Sig. (1-tailed)	.000		
		Ν	267	267	

Table 4.7.1: Correlation between use of E-Wallet and perceived usefulness

**. Correlation is significant at the 0.01 level (1-tailed).

The table 4.7.1 illustrates the relationship between the use of E-Wallet and perceived usefulness. The value coefficient of 0.508 indicates a moderate positive correlation, statistically significant link between the two variables. Therefore, there is a positive correlation between E-Wallet and perceived usefulness. Considering the p-value of 0.000, the association between E-Wallet and perceived usefulness is significant (p-value). Thus, H1 is acceptable.

The relationship between use of E-Wallet and perceived usefulness.

H1: There is significant relationship between use of E-Wallet and perceived usefulness among UMK students.

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4.7.2 Hypothesis 2

		Correlations			
			PERCEIVED EASE OF USE OF E- WALLETS	E-WALLET USE	
Spearman's rho	PERCEIVED EASE OF	Correlation Coefficient	1.000	.542**	
	USE OF E-WALLETS	Sig. (1-tailed)		.000	
		N	267	267	
	E-WALLET USE	Correlation Coefficient	.542**	1.000	_
		Sig. (1-tailed)	.000		_
		N	267	267	_

Table 4.7.2: Correlation between use of E-Wallet and perceived ease of use

**. Correlation is significant at the 0.01 level (1-tailed).

The table 4.7.2 illustrates the relationship between E-Wallet usage and perceptions of usage. The correlation coefficient value is 0.542 demonstrated a medium correlation between the two variables. Therefore, there is a positive association between E-Wallet and perceived ease of use. A p-value of 0.000 indicates that the association between E-Wallet Wallet and perceived ease of use is significant (p-value). Thus, H2 is accepted.

The Relationship between use of E-Wallet and perceived ease of use. H2 : There is significant relationship between the use of E-Wallet and perceived ease of use among UMK students.

4.7.3 Hypothesis 3

			1	5	
		Correlations			
			PERCEIVED SECURITY OF E-	E-WALLET	
			WALLETS	USE	
Spearman's rho	PERCEIVED SECURITY	Correlation Coefficient	1.000	.517**	
	OF E-WALLETS	Sig. (1-tailed)		.000	
		N	267	267	_
	E-WALLET USE	Correlation Coefficient	.517**	1.000	
		Sig. (1-tailed)	.000		
		N	267	267	

Table 4.7.3: Correlation between use of E-Wallet and perceived security

**. Correlation is significant at the 0.01 level (1-tailed).

The table 4.7.3 shows the correlation between the use of E-Wallet and perceived security. The value of correlation coefficient is 0.517 indicated that there is a moderate positive correlation between both of it. As a result, there is a positive relationship between of E-Wallet and perceived security. Based on the result, the relationship between E-Wallet and perceived security is significant because the (p-value) 0.000. So, H3 is accepted.

The relationship between use of E-Wallet and perceived security.

H3 : There is significant relationship between use of E-Wallet and perceived security among UMK students.

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4.8 Summary

This chapter examines the actual data gathered from the survey. According to a survey that gathered 265 questionnaires from students enrolled in SAB programmes ranging from year 1 to year 4, it was found that the use of E-wallets was acceptable among students attending Universiti Malaysia Kelantan City Campus. Following the delivery of the questionnaires, the period for data collecting lasted for a total of ten days, beginning on November 8 and ending on November 17. In order to achieve the actual data result, the data were compiled in SPSS software version 26. As a consequence of the hypotheses that were tested, SPSS will carry out analyses such as descriptive analysis, reliability analysis, and Spearman's correlation analysis. These statistical analyses provided answers to all the research questions and goals associated with the study.

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CHAPTER 5

DISCUSSION AND CONCLUSION

5.0 Overview

This overview of chapter 5 are highlights a more detailed explaination regarding to the outcomes in chapter 4. In relation to introduction, objective findings, implication of the study, limitations of the study, recommendation, and conclusion are included in this chapter.



5.1 Introduction

This study intends to investigate the factors that affect the use of E-wallet applications. The results indicate that three of the tested hypotheses are accepted. The conceptual acceptance model gives evidence regarding the E-wallet users' behaviour (TAM). An essential finding of this study is that perceived ease of use is highest of Spearman's correlation (0.542) evaluative factor; the majority of students feel that E-Wallet is easy to use in their daily lives. The use of an E-Wallet will increase the efficiency of payment when the interface of the E-Wallet is user-friendly while making transactions. The results of this paper can further lead the study to conclude that there is a positive and significant relationship between the perceived ease of use and the use of E-wallets by UMK students.

5.2 Objective Findings

The purpose of this study is to ascertain how students at University Malaysia Kelantan using an E-Wallets. The dependent variable is the use of E-Wallet, whereas the independent variables are perceived usefulness, perceived ease of use, and perceived security. A significant part of daily purchasing is using the E-Wallet, which makes making payments easier. This is explained by the several elements that influence how the use of E-Wallet is perceived. By conducting this research, new findings regarding the elements that influence the use of E-Wallets have been established.

The study aims to determine whether there is any association between the independent and dependent variables for both variables. The study also discovered a link between perceived usefulness, perceived ease of use, and perceived security as having a significant impact on UMK students' use of E-Wallets. Overall, some of the respondents have used the E-Wallet in their daily life where most E-Wallet users are female, 58.1% and male is 41.9%. In addition, since 267

respondents, 85.8% have used the E-Wallet as a payment medium. Most of them use the E-Wallet often, which is 33.3%, and some students never use E-Wallet, which is 13.1%. With this, it is proven that most respondents are aware that using an E-Wallet can make it easier to make payments quickly. This proves that E-Wallet has reached a significant number of users. Most of the respondents know about perceived usefulness, perceived ease of use, and perceived security in using E-Wallet. As a result, it has been proven and drawn from evidence that the use of the E-Wallet is influenced by perceived usefulness, perceived ease of use, and perceived security. The objectives were achieved because the correlation analysis produced a significant result. The goal of this study was accomplished.

This study aims to investigate the impact of perceived usefulness, perceived ease of use, and perceived security on E-wallet usage among UMK students using the Technological Acceptance Model (TAM). Perceived usefulness, perceived ease of use, and perceived security are all essential factors in E-wallet usage.

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OBJECTIVE	RESEARCH	HYPOTHESIS	RESULT	
	QUESTION (RQ)			
To determine the	What does perceived	Perceived usefulness	0.508	
relationship of	usefulness affect the	will be a significant		
perceived usefulness	use of E-Wallet by	influenced on the E-		
affects the use of E-	UMK students?	Wallet use.		
wallets by UMK				
students.				
To determine the	What does perceived	Perceived ease of use	0.542	
relationship between	ease of use affect the	will be a significant		
perceived ease of use	use of E-Wallet by	influenced on the E-		
and the use of E-	UMK students?	Wallet use.		
wallets by UMK				
students.				
To determine the	What does perceived	Perceived security	0.517	
relationship between	security affect the use	will be a significant	ЧТ — Т	
perceived security	of E-Wallet by UMK	influenced on the E-	1	
and the use of E-	students?	Wallet use.		
wallets by UMK	ЛАТ	VCI	A	
students.	VIALA	AIDI	-7	

Table 5.2.1: Result based on hypothesis

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5.2.1 Hypothesis 1

The objective based on perceived usefulness is to determine the relationship of perceived usefulness affect the use of E-Wallet by UMK students had accepted and it shows a positive correlation. This is because perceived usefulness is significant towards the E-Wallet use that depending on correlation value that show positive value which is 0.508. The result shown in hypothesis 1 show the value of 0.508. Therefore, the results indicate the alternative hypothesis (H1) is accepted.

Based on research question 1, the study can conclude that there is a positive and significant relationship between the perceived usefulness and the use of E-wallets by UMK students. This study is supported by Lai (2017), prior studies conducted by Davis (1989), Igbaria & Iivari (1995), and Muñoz-Leiva et al. (2017) reveal that perceived usefulness structures have moderate and statistically significant effects on the use of E-wallets information.

5.2.2 Hypothesis 2

The objective based on perceived ease of use is to determine the relationship between perceived ease of use and the use of E-Wallet by UMK students had accepted and it shows a positive correlation. This is because perceived ease of use is significant towards the E-Wallet use that depending on correlation value that show highest positive value which is 0.542. Therefore, the results indicate the alternative hypothesis (H2) is accepted.

Based on research question 2, the study can conclude that there is a positive and significant relationship between the perceived ease of use and the use of E-wallets by UMK students. The study is supported by Yang et al. (2021) revealed that the majority of young customers'

perceptions of E-wallets rely on their perceived ease of use. Means that most of students agreed that ease of use can affect their usage in E-wallets.

5.2.3 Hypothesis 3

The objective based on perceived security is to determine the relationship between perceived security and the use of E-Wallet by UMK students had accepted and it shows a positive correlation. This is because perceived security is significant towards the E-Wallet use that depending on correlation value that show positive value which is 0.517. Therefore, the results indicate the alternative (H3) is accepted.

Based on research questions 3, the study can conclude that there is a positive and significant relationship between the perceived security and the use of E-Wallet by UMK students. This is supported by Abrazhevich (2004) revealed that this finding, stating that security is the most important area of research for E-Wallet platform systems. This is because users want to ensure their money is safe when paying online.

5.3 Implications of the Study

Before the study has been completed, certain significant concerns relating to the study's consequences for E-Wallet usage among UMK students will be examined. The study's implication is another essential aspect that needs to be considered when conducting research. This study will help to determine the influence of perceived usefulness, perceived ease of use, and perceived security on E-Wallet usage among UMK students. In addition, this study aims to find out how the independent and dependent variables are interrelated.

The study's findings show that the level of use of E-Wallet takes into account several factors, such as perceived usefulness, perceived ease of use, and perceived security. This study found that perceived ease of use is the highest factor in using E-Wallet, which is 0.542. The latest technology, such as E-Wallet, is critical to see the extent of user acceptance of E-Wallets and to understand how the platform can benefit UMK students. A lack of knowledge about its usage can lead students to think backward. This is because everything in the world heavily depends on technology and creates a technology-smart society. If students cannot keep up with technology, they tend to be left behind. Therefore, students should have a broader understanding of using E-Wallets widely used in developed countries. The students will understand the use of E-Wallets as the primary payment medium in transactions. Using E-Wallet, it will improve payment efficiency. If students bring cash, they need to provide enough cash so that no problem occurs, such as not having the balance returned.

In addition, there are many advantages of using E-Wallets for students. The E-Wallets make life easier because the students do not have to carry around physical money. Students who carry around their wallets and bags to carry cash cause a lot of trouble. It differs from E-Wallets as it only requires a mobile phone and the internet. It becomes untroubled for students to access and find Ewallets useful for their payment activities. On the other hand, students can view a digital record of their financial dealings if they use an E-wallet. Moreover, students can plan their spending if they grasp the transaction history, which allows them to reduce their expenses and plan their expenses.

Overall, students should be familiar with electronic wallets to fully acknowledge the perceived usefulness, perceived ease of use, and perceived security. By adopting digital payment systems into everyday life, students can see the benefits of using their E-Wallets. E-wallets offer students a new, useful, and more accessible way of life.

5.4 Limitations of the Study

This study has some shortcomings that have been highlighted. The impact of using the E-Wallet, it requires good internet access to geographic locations. Pengkalan Chepa is a strategic location to use the E-Wallet application because the internet network access in that area is good. This is because UMK Pengkalan Chepa Kota Campus is located in the city center.

The first constraint is that the study's target audience is limited to students at the University of Malaysia Kelantan (UMK). All the responses are from the 1990s generation and range from 20 to 26 years old. The conclusions of this survey reflect not only the perspectives of the 1990s generation but of all generations. E-Wallets are meant for usage by individuals of all ages, not only youths. Depending on their needs, consumers of various ages may embrace new technology systems at diverse rates. Because they were born in different generations, young individuals find it simpler to adopt new and advanced technologies than older people. As a result, these factors may impact the accuracy and reliability of the findings in this study.

Furthermore, the questionnaire for the study is given at random among University of Malaysia Kelantan (UMK) students. Respondents are pursuing their degrees at the University of Malaysia Kelantan and come from various topic courses and faculties (UMK). Nonetheless, there are diploma, postgraduate, and master students at the University of Malaysia Kelantan (UMK). The effect of the adoption of an e-wallet payment system may change depending on one's educational background. As a result, because this study focuses on undergraduate students, the precision of the results may be compromised.

Lastly, because the target group includes University of Malaysia Kelantan (UMK) students, all the respondents are highly educated. Respondents in this survey include undergraduate students and professionals with a degree. However, consumers with varying levels of education may have varying levels of approval for influencing E-Wallet usage. As a result, the study's results may be incorrect. In a future study, the results of this study will be more accurate if they are aimed at a population with a wide range of educational qualifications.

5.5 Recommendations

Several restrictions will be found when doing this investigation. As a result, there are several recommendations and suggestions that future researchers might use to address the limitations described in this work. Future studies should broaden the target population's gender, age range, and generation. Future studies should broaden the age range of the target group, encompassing not just the young but also the elderly. As a result, to improve the accuracy of the findings, different generations of people have grown up with varying levels of technological growth, which strongly associates with the E-wallet payment system.

Moreover, it is advised that diverse educational qualifications of University of Malaysia Kelantan (UMK) students be included in the sample size. Students pursuing diplomas, degrees, master's, and doctoral degrees at the University of Malaysia Kelantan, for example, may have a distinct perspective and impact UMK students' intentions regarding E-Wallet usage. As a result, future research should be undertaken with participants from various educational backgrounds in order for them to perform better in their study of the E-Wallet payment system.

It is recommended that a few more factors be added to the E-Wallet use factors. Future research on E-wallet use should add factors such as trust, cost, and reliability. Therefore, future research can be reproduced by employing the same concept in a different setting to examine the factors that can be implemented in using E-wallets. Future research could also involve focus group

discussions and in-depth interviews to comprehend the respondents' perspectives further. In addition, due to time and financial constraints, the present study should have addressed cultural influences. Nevertheless, future research may investigate cross-cultural differences in the adoption aim of digital wallets.

5.6 Conclusion

In this study, there are three independent variables which included perceived usefulness, perceived ease of use, and perceived security. All independent variables have significant relationship with the influence towards E-wallet usage among UMK students. Relative to the correlation coefficient value, all variables are positively related. The summary of major findings, discussion of hypotheses, implication of the study, limitations of the study and future research paper and overall conclusion are highlighted in this chapter.

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UNIVERSITI MALAYSIA KELANTAN

APPENDIX A

	Non-banks
AmBank (M) Berhad Bank of China (Malaysia) Berhad CIMB Bank Berhad Malayan Banking Berhad MBSB Bank Berhad RHB Bank Berhad WISAN Serhad RHB Dank Derhad	 AEON Credit Services (M) Bhd. Alipay Malaysia Sdn. Bhd. (formerly known as helloPay Malaysia Sdn. Bhd.) Axiata Digital eCode Sdn. Bhd. Bandar Utama City Centre Sdn. Bhd. Bayo Pay (M) Sdn. Bhd. BigPay Malaysia Sdn. Bhd. BigPay Malaysia Sdn. Bhd. BigPay Malaysia Sdn. Bhd. Bloyalty Sdn. Bhd. Chevron Malaysia Limited DIV Services Sdn. Bhd. (formerly known as ePetrol Services Sdn. Bhd.) Fass Payment Solutions Sdn. Bhd. Finexus Cards Sdn. Bhd. (formerly known as MAA Cards Sdn. Bhd.) Fullrich Malaysia Sdn Bhd Gkash Sdn. Bhd. Google Payment Malaysia Sdn. Bhd. Google Payment Malaysia Sdn. Bhd. GoretPay Sdn Bhd (formerly known as GoPay Sdn Bhd) GPay Network (M) Sdn. Bhd. Instapay Technologies Sdn. Bhd. I-Serve Payment Gateway Sdn. Bhd. JuruQuest Consulting Sdn. Bhd. ManagePay Services Sdn. Bhd. ManagePay Services Sdn. Bhd. Merchantrade Asia Sdn. Bhd. Mobile Money International Sdn. Bhd. Mobile Money International Sdn. Bhd. Mobile Money International Sdn. Bhd. Mourit Commerce Sdn. Bhd. MyEG Alternative Payment Services Sdn Bhd

• -----____

35. Setel Ventures Sdn. Bhd.
36. ShopeePay Malaysia Sdn. Bhd. (formerly known as
AirPay Malaysia Sdn. Bhd.)
37. SiliconNet Technologies Sdn. Bhd.
38. SMJ Teratai Sdn. Bhd.
39. Touch 'n Go Sdn. Bhd.
40. TNG Digital Sdn. Bhd.
41. TNG Digital Remittance Sdn. Bhd. (formerly known
as Numoni DFS Sdn. Bhd.)
42. U Mobile Services Sdn. Bhd.
43. WannaPay Sdn, Bhd, (formerly known as ScanPay
Sdn. Bhd.)
44 Waynay Systems Sdn Bhd
45 WeChat Pay Malaysia Sdn. Bhd
46 Wise Payments Malaysia Sdn. Bhd
47 XOX Com Sdn Bbd
T/: AOA Com Sun. Diu.

(Sources: Bank Negara Malaysia, 2022)

UNIVERSITI

MALAYSIA

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APPENDIX B

Online Activities 96.25% Communicate by text 98.1% 85.6% Visit social networking platform 93.3% 77.6% Watch or download / online TV 87.3% 60.6% Communicate by voice/ video 81.19 85.5% To get information 56.3% Read online publication 54.2% **Online banking** 63.8% 53.3% Online shopping/ booking 64.2% 46.8% Listen/ download music/ online radio 61.9% Work related 44.5% Government Services Online games 35.2% 9.8% Maintain blogs/ homepage Cloud storage Online job application 60.2% Study 16.9% Selling goods/ services 12% 2018 2020

(Malaysian Communications and Multimedia Commission, 2020)

Figure 1.2.1: Online activity of Malaysian

KELANTAN

APPENDIX C

Fintech

ePemula promotes cashless culture, lightens financial burden of Malaysian Family — PM

Bernama / Bernama April 15, 2022 19:37 pm +08



- A +

CYBERJAYA (April 15): The special cashless transaction scheme, ePermula is aimed at encouraging the culture of cashless transactions among youths besides lightening the financial burden of the Malaysian Family, said Prime Minister Datuk Seri Ismail Sabri Yaakob.

He said the programme would empower and instill the culture of the digital financial system to ensure the inclusive development of all strata of society and business.

"The government is aware the younger generation and digital technology are closely linked.

"Known as digital natives, youths play an important role in mobilising the digitalization agenda of Malaysia," he said when speaking at the launching of ePermula at Multimedia University here on Friday.

Figure 2: About 2 million Malaysians would benefit from this programme, which costs RM300 million.

APPENDIX D

UNIVERSITI MALAYSIA KELANTAN ENROLLMENT OF ACTIVE STUDENTS FOR BACHELOR'S DEGREE SESSION 2021/2022 (According to Program and Semester of Study)

			Semi	ester 1	Sem	ester 2			Seme	ster 3		Sem	ester 4		Sem	ester	5	Ser	nester	6	Sen	ester 1		Sem	ester	8	Sen	nester	•	Seme	ster 1	0	Seme	ester 11		Jumlat	n
			L	Jum	L	P		Jum	L	Ρ	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	Ρ	Jum	L	Jum	L	P	Jum
FAKULTI KEUSAHAWANAN	SAA -	B. Accounting (Hons)			2	17		19	3	13	16	1		1																					6	30	36
DAN PERNIAGAAN	SAB -	BBA. (Hons) (Islamic Bank & Fin)			40	163		203				34	167	201				4	0 160	200) 3	9	13	2 46	140	18	8 1	1	1						164	639	803
	SAE -	B.Ent. (Hons)			18	36		54			/	14	35	49				1:	2 44	56	3	1	1	14	- 39	9 5	3								58	155	213
	SAK -	B. Ent. (Hons.) (Commerce)	1	1	51	140		191				58	162	220		2	2	6	4 161	225	5 1	11	12	2 60	170	23	2			1	1	2			236	647	883
	SAL -	B. Ent. (Hons) (Logistic)			60	143	1	204				56	152	208				7	8 150	226		9	11	46	88	3 13	4 1	1 1	2	1		1			244	543	788
	SAL0 -				1			1				3	2	5																					4	2	6
	SAR -	B. Ent. (Hons) (Retailing)			52	138		190		1	1	37	149	180	2	12	14	5	0 119	169		2	2	2 54	164	21	3 1	1 1	2	1	2	3	1	1	198	588	786
	Ju	umlah Fakulti	1	1	224	637	1	862	3	14	17	203	667	870	2	14	16	24	4 634	878		32	38	3 220	601	82	1 3	3 2	5	3	3	6	1	1	910	2604	3514
	J	umlah Keseluruhan	1	1	224	637	1	862	3	14	17	203	667	870	2	14	16	24	4 634	878	6	32	38	3 220	601	82	1 3	3 2	5	3	3	6	1	1	910	2604	3515

(Sources: Faculty of Entrepreneurship and Business 2021/2022)

Figure 3: Shows the Total of Undergraduate Active Students from Bachelor of Business Administration in Islamic Banking and Finance (SAB) in Kampus Kota



APPENDIX E

QUESTIONAIRRE

QUESTIONNAIRE

PART A: DEMOGRAPHIC PROFILE

Before beginning to answer the question, be sure to read the instructions on this page. Please read each statement carefully and tick (/) on your answer.

Sebelum mula menjawab soalan, pastikan anda membaca arahan pada halaman ini. Sila baca setiap pernyataan dengan teliti dan tandakan (/) pada jawapan anda.

- 1. Gender / Jantina
 - O Male / Lelaki
- Female / Perempuan

- 2. Age / Umur
 - 20 22 years old / tahun
 23 25 years old / tahun
 26 years old and above / tahun dan ke atas

 \Box

- 3. Year of study / Tahun pengajian
- 4. Do you use an E-wallet? / Adakah anda menggunakan E-Wallet?
 - $\Box \quad Yes / Ya \quad \Box \quad No / Tidak$
- 5. How often do you use E-Wallets? / Berapa kerap anda menggunakan E-Wallet?
 - Daily / Setiap hari O Often / Kerap
 - Rarely / Jarang
 Never / Tidak pernah

PART B : INDEPENDENT VARIABLES

Next, please kindly rate your level of importance towards opinion on the following selection regarding the perceived usefulness, perceived ease of use, and perceived security of E-wallets. You can circle your honest response between 1 to 5. Please take note that there is no right or wrong in your answer.

Seterusnya, sila nilaikan tahap kepentingan anda terhadap pendapat mengenai pilihan berikut berkenaan persepsi kegunaan, persepsi kemudahan penggunaan dan persepsi keselamatan Edompet. Anda boleh bulatkan jawapan jujur anda antara 1 hingga 5. Sila ambil perhatian bahawa tiada betul atau salah dalam jawapan anda.

Strongly Disagree	Disagree	Agree	Strongly Agree	Awesome
Sangat tida <mark>k setuju</mark>	Tidak setuju	Setuju	Sangat setuju	Hebat
1	2	3	4	5

Perceived Usefulness of E-Wallets

1. Using an E-Wallet will save my time in making the payment transaction.

	Menggunakan E-wallet akan menjimatkan masa saya dalam membuat transaksi pembayaran.	1	2	3	4	5
2.	Using an E-Wallet would enhance my payment efficiency.					
		1	2	3	4	5
	Menggunakan E-wallet akan meningkatkan kecekapan pembayaran saya.					
3.	I find E-wallet useful for my payment activities.					
		1	2	3	4	5
	Saya mendapati E-wallet berguna untuk aktiviti pembayaran saya.					

4.	The transaction record feature in my E-wallet helps me limit my spending.					
	Ciri rekod transaksi dalam E-wallet saya membantu saya mengehadkan perbelanjaan saya.	1	2	3	4	5
5.	Overall, I find E-wallet is very useful.					
	Secara keseluruh <mark>an, saya da</mark> pati E-wallet sangat berguna.	1	2	3	4	5
	Perceived Ease of Use of E-Wallets					
1.	It is easy for me to learn how to utilize the E-wallet.					
	Belajar untuk menggunakan E-wallet adalah perkara yang mudah bagi saya.	1	2	3	4	5
2.	I find it easy to get E-wallet do what I want to do.	1	2	3	1	5
	Saya rasa mudah untuk E-wallet melaksanakan apa yang saya mahu.	1	2	3	4	5
3.	It is easy to remember how to use an E-wallet.					
	Mudah untuk mengingati cara menggunakan E-wallet.	1	2	3	4	5
4.	My interaction with the E-wallet app is understandable.					
	Interaksi saya dengan aplikasi E-wallet adalah mudah.	1	2	3	4	5
5.	The interface of the mobile wallet is user-friendly and easy to understand.	1	0	2	4	~
	Laman E-wallet adalah mesra pengguna dan mudah difahami.	1	2	3	4	5

Perceived Security of E-Wallets

1. I feel secure using my credit/debit card information through E-wallet platform 1 2 3 4 5 Saya berasa selamat menggunakan maklumat kad kredit/debit saya melalui platform E-wallet. 2. I believe my personal information is secure when using E-wallet platform system. 1 2 3 4 5 Saya percaya maklumat peribadi saya selamat apabila menggunakan sistem platform E-wallet. 3. I believe E-wallet platform is secure. 1 2 3 4 5 Saya percaya platform E-wallet adalah selamat 4. I believe using the E-wallet platform for any financial transaction is secure. 1 2 3 4 5 Saya percaya menggunakan platform E-wallet untuk sebarang transaksi kewangan adalah selamat. 5. Security features do not affect my decision to use the E-wallet platform. 1 2 3 4 5 Ciri sekuriti yang terdapat di platform E-wallet tidak akan menjejaskan keputusan saya untuk menggunakannya.

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PART C : DEPENDENT VARIABLES

Next, please kindly rate your level of importance towards opinion on the following selection regarding the E-wallet use. You can circle your honest response between 1 to 5. Please take note that there is no right or wrong in your answer.

Seterusnya, sila nilaikan tahap kepentingan anda terhadap pendapat mengenai pilihan berikut mengenai penggunaan E-dompet. Anda boleh bulatkan jawapan jujur anda antara 1 hingga 5. Sila ambil perhatian bahawa tiada betul atau salah dalam jawapan anda.

E-Wallet Use

1.	I would be willing to continue to use the E-wallet app.					
		1	2	3	4	5
	Saya bersedia un <mark>tuk terus menggunakan aplikasi E-wallet.</mark>					
2.	I intend to use an E-wallet app in future.					
	Saya bercadan <mark>g untuk m</mark> enggunakan aplikasi E-wallet <mark>pada mas</mark> a hadapan.	1	2	3	4	5
3.	Using an E-wallet app is part of my ideal life.					
	Menggunakan aplikasi E-wallet adalah sebahagian daripada cara	1	2	3	4	5
	kehidupan saya.					
4.	The conditions of my life using the E-wallet app are excellent.	1	2	3	4	5
	Keadaan hidup saya menggunakan aplikasi E-wallet adalah sangat baik.					
5.	I am satisfied with my life when I am using the E-wallet app.					
	Saya berpuas hati dengan kehidupan saya apabila saya menggunakan aplikasi E-wallet.	1	2	3	4	5

GANTT CHART

RESEARCH ACTIVITIES	Week	Week	Week	Week	Week	Wee k	Week							
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Guideline for undergraduate														
academic report														
Selection of research topic														
Discussion: Chapter 1														
Problem statement														
Research objective														
Research questions														
Discussion: Chapter 2														
• Underpinning theory														
Review hypotheses														
Discussion: Chapter 3														
Research design														
Data collection methods														
Study population				TR		1 1 1	20	TTT	r					
Writing: chapter 1, 2, & 3				JIN	IV	E.	S							
Review chapter 1, 2 & 3														
Submission of the proposal draft to the supervisor				AL .	. T		7.0	т А						
Submission report to examiner				VI A	A L	A	Ŋ	1 A						
Online presentation														
Review by supervisor and correction by student				ΚF	L		TT.	AN	I					

APPENDIX F

Final editing of the proposal							
and final amendment							

RESEARCH ACTIVITIES	Week													
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Discussion: Chapter 4														
• Pilot test														
• Expert and peer validation														
• Distribute questionnaire														
Collect data														
Data analysis														
Writing chapter 4														
Submission chapter 4														
Discussion: chapter 5														
Discussion of findings														
• Implication of the study														
• Recommendation for the future research			I	IN	IV	F.I	RS	IT						
Overall Conclusion					- ·		~~~							
Writing Chapter 5			-											
Submission of first draft of PPTA II			1	VI Z	١I.	A	7 S	ΙA						
Submission of second draft of PPTA II									-					
Final submission of PPTA II							-		-					
Presentation for final year project 2				КE	L	V	Т.	AN						

Review by supervisor and								
correction by student								
Final editing of the proposal								
and final								



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REKOD PENGESAHAN PENYARINGAN TURNITIN VERIFICATION RECORD OF TURNITIN SCREENING

Kod/Nama Kursus: AFS4113 Code/ Course Name: RESEARCH PROJECT ISLAMIC BANGKING AND FINANCE Sesi/Session: SEPTEMBER 2022 Semester: 7 Nama Program/Name of Programme: SAB Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/ Faculty of Entrepreneurship and Business

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Saya, <u>Siti Norafida Binti Mohd Bakri, No.Matrik A19B0864</u> dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak <u>25%.</u>

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Tajuk Kertas Kerja Penyelidikan/ The Tittle of Research Project Paper. -

THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND PERCEIVED SECURITY TOWARDS E WALLET USAGE AMONG UMK STUDENTS

Tandatangan/Signature

(ALK)

Nama Pelajar/*Student Name*: Siti Norafida Binti Mohd Bakri No.Matrik/*Matrix No*: A19B0864 Tarikh/*Date*: 11/01/2023

Pengesahan Penyelia/Supervisor: DR HASANNUDDIIN BIN HASSAN

Tandatangan/Signature:

Tarikh/Date: