

**FACTOR INFLUENCING THE INTENTION TO
USE E-COMMERCE AMONG GENERATION-Y IN
KOTA BHARU**

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**DEGREE BACHELOR OF ENTREPRENEURSHIP (COMMERCE)
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2023

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LIST OF ABBREVIATIONS

DV	Dependent Variable
IV	Independent Variable
TBP	Theory of Planned Behaviour
TAM	Technology Acceptance Model
ITUOB	Intention to Use Online Banking
PS	Perceived Security
PU	Perceived Usefulness
PEOU	Perceived Ease of Use
CT	Consumer Trust
MA	Malware Attack
SPM	Malaysian Certificate of Education
STPM	Malaysian Higher School Certificate
PHD	Doctor of Philosophy
COVID-19	Coronavirus Disease 2019
SPSS	Statistical Package for Social Science

LIST OF SYMBOLS

%	Percent
>	More than
<	Less than
=	Equal
p	Pearson
&	And
N	Population size
S	Sample size
α	Cronbach's alpha

ABSTRAK

Tujuan kajian ini adalah untuk menentukan apakah faktor yang mendorong generasi y di Kota Bharu menggunakan perbankan internet untuk pembelian dalam talian. Niat untuk menggunakan tujuan perbankan dalam talian didapati sebagai pembolehubah bersandar selepas lima pembolehubah tidak bersandar dianalisis: persepsi keselamatan, persepsi kegunaan, persepsi kemudahan penggunaan, kepercayaan pengguna dan serangan perisian hasad. Model Penerimaan Teknologi (TAM) digunakan untuk mengkaji untuk menggunakan perbankan dalam talian pengguna e-dagang. Istilah "niat perbankan dalam talian" merujuk kepada rancangan seseorang untuk menggunakan kaedah pembayaran mereka untuk membayar produk atau perkhidmatan. Oleh itu, peranan yang dimainkan oleh enam dimensi ini dalam e-dagang apabila berkaitan dengan perbankan dalam talian. Dalam beberapa tahun kebelakangan ini, e-dagang di Malaysia telah berkembang dengan pesat. Untuk kedai dalam talian berjaya, mereka perlu membezakan diri daripada persaingan dengan meningkatkan kecenderungan pelanggan untuk membuat pembelian. Maklumat untuk kajian ini dikumpul daripada 380 responden Kota Bharu yang mengambil bahagian dalam tinjauan dalam talian mengenai perkhidmatan perbankan dalam talian mereka. Untuk analisis statistik, kami menggunakan Pakej Statistik untuk Sains Sosial (SPSS) versi 26.0. Akibatnya, kajian ini bergantung pada analisis korelasi Pearson. Oleh itu, adalah disyorkan bahawa platform e-dagang menggunakan cara yang sesuai untuk mengukuhkan perbankan dalam talian.

Kata Kunci: Kepercayaan Pengguna, Niat untuk Menggunakan Perbankan Dalam Talian, Serangan Malware, Perceived Kemudahan Penggunaan, Keselamatan yang Dirasai, Kebergunaan yang Dirasai

ABSTRACT

The purpose of this research is to determine what factors entice generation y in Kota Bharu to use internet banking for online purchases. Intention to use online banking purpose was found to be a dependent variable after five independent variables were analysed: perceived security, perceived usefulness, perceived ease of use, consumer trust, and malware attack. A few variables from the Technology Acceptance Model (TAM) were employed to examine the intention to use online banking of ecommerce users. The term "online banking intention" refers to a person's plan to use their payment method to pay for a product or service. Therefore, it's important to look into the role that these six dimensions play in shaping e-commerce consumers' intentions when it comes to online banking. In recent years, e-commerce in Malaysia has expanded rapidly. For online stores to succeed, they need to differentiate themselves from the competition by increasing their customers' propensity to make a purchase. The information for this study was gathered from the 380 respondents of Kota Bharu who took part in online surveys about their online banking services. For the statistical analysis, we used Statistical Package for Social Science (SPSS) version 26.0. As a result, the study relies on Pearson's correlation analysis. Therefore, it is recommended that e-commerce platforms use appropriate specific ways to strengthen those parts and the online banking purpose.

Keywords: *Consumer Trust, Intention to Use Online Banking, Malware Attack, Perceived Ease of Use, Perceived Security, Perceived Usefulness*

CHAPTER 1: INTRODUCTION

1.1 Background of Study

The COVID-19 epidemic had a significant influence on the e-commerce industry. Although COVID-19 has been studied for its effects on the digital transformations of businesses, the academic community has paid less attention to how it would affect consumer intention to use online banking (Verma and Gustafsson, 2020). Reports from the business world and polls of consumers reveal that the epidemic has hastened a trend toward online shopping that was already noticeable before the crisis.

Even if there has been a significant increase in the number of sales made over the internet all over the world since the beginning of the pandemic, the elements that drive these dealings are still, for the most part, unclear. Additional research is required to investigate both the function of internet commerce in a post-COVID-19 world and the ways in which online consumption has evolved during the pandemic (Barnes, 2020).

Consumers' willingness to do banking and e-commerce transactions online is impacted by the prevalence of cybercrime. Despite the growing prevalence of cybercrime, very little study has been conducted on the topic so far. To fill that need, this research looked into how consumers' intentions for using online banking relate to their concerns about cyber security when transacting financially over the internet (Cascavilla, Tamburri et al. 2021). For this reason, this study investigates how the COVID 19 epidemic in Kota Bharu has influenced the use of e-commerce and online banking especially in generation y (Guthrie et al., 2021).

1.2 Problem Statement

Even though there have been issues with the reliability of network security in recent years, the number of people using the internet in Kota Bharu has increased rapidly in recent years especially among generation Y. Despite this, a significant number of individuals still choose to shop and undertake banking activities online. It has been determined that intention is most important characteristics that influence consumers' use of internet banking (Anouze & Alamro, 2019).

According to the findings of the Statista Research Department, the number of internet banking transactions carried out by people or private persons in Malaysia in 2021 totalled more than 1.5 billion, representing an increase over the approximately 1.1 billion transactions carried out in 2020. The rapid growth of e-commerce in Malaysia can be attributed to a number of factors, including the country's extremely high internet penetration rate. Most people said they had change their buying habits after the pandemic when purchasing online (Wilson, 2019). The number of Malaysians buying consumer goods via the internet had climbed to 14.43 million by the end of 2021, up 1.3 million from 2020. That's a 10.2% growth rate (DOSM 2021).

Besides this, the total number of occurrences of cybercrime that were reported to CyberSecurity Malaysia via MyCERT in 2021 is 10,016 , broken down into the following categories: fraud, intrusion, malicious codes, cyber harassment, attempted intrusions, spam, content related, vulnerability reports, and denial of service. Despite the increasing frequency with which cybercrime is reported, particularly during the COVID 19 period, we are interested in learning why residents of Kota Bharu, and particularly those of the generation y favour online banking over traditional methods.

This study is an initial start in bridging this knowledge gap by analysing how consumers' expectations for using internet banking for e-commerce before, during, and after a COVID-19 breakdown changed. In particular, the purpose of this investigation is to provide an answer to the following question: “What changes did you observe in people's intentions to use online banking and e-commerce following the COVID-19 outbreak?”

1.3 Research Question

This research aims to study the factors influencing the intention to use e-commerce among Generation Y in Kota Bharu. Based on the problem statement, the research question is:

- a) What is the relationship between perceived security and intention to use internet banking in e-commerce among Generation Y in Kota Bharu?
- b) What is the relationship between perceived usefulness and intention to use internet banking in e-commerce among Generation Y in Kota Bharu?
- c) What is the relationship between perceived ease of use and intention to use internet banking in e-commerce among Generation Y in Kota Bharu?
- d) What is the relationship between consumer trust and intention to use internet banking in e-commerce among Generation Y in Kota Bharu?
- e) What is the relationship between malware attack and intention to use internet banking in e-commerce among Generation Y in Kota Bharu?

1.4 Research Objectives

This research intends to accomplish the following objectives:

- a) To identify the relationship between perceived security and intention to use internet banking in e-commerce among Generation Y in Kota Bharu.
- b) To identify the relationship between perceived usefulness and intention to use internet banking in e-commerce among Generation Y in Kota Bharu.
- c) To identify the relationship between perceived ease of use intention to use internet banking in e-commerce among Generation Y in Kota Bharu.
- d) To identify the relationship between consumer trust and intention to use internet banking in e-commerce among Generation Y in Kota Bharu.
- e) To identify the relationship between malware attack and intention to use internet banking in e-commerce among Generation Y in Kota Bharu.

1.5 Scope of the Study

This study conducts an analysis of the factors influencing the intention to use e-commerce among Generation Y in Kota Bharu. Consumer privacy typically concerns safeguarding the private data that consumers entrust to businesses during routine online purchases. Since the internet has developed into a platform for conducting business, protecting the privacy of consumer information has become an increasingly pressing issue. As a result, the purpose of this study is to investigate the intention to use e-commerce in online banking, with the independent variable consisting of perceived security, perceived usefulness, perceived ease of use, consumer trust and malware attack.

1.6 Significance of Study

This study conducted in the wake of the COVID 19 epidemic, will provide novel insights into the current status of intention to use online banking and the safety of shoppers' personal information when making purchases online. The results of this study were supposed to help the public understand that cybercriminals are adapting to new technology and we must change our approach to cyber security. This study has the potential to encourage more customers to take precautions to safeguard their personal information and avoid being easily duped when using an e-commerce platform.

This study will be able to determine from this research whether there has been an increase or decrease in the number of generation Y purchasing online after the COVID19 pandemic, especially in cases where cybersecurity has not been strengthened. An increasing number of consumers are found to be making their purchases online during this study's period. This study also to learn why people continue to use online shopping after the COVID 19 pandemic has passed, particularly when there are no longer any restrictions placed on them by the government.

1.7 Definition of Term

1.7.1 Perceived security

Users' satisfaction with an online system and their sense of agency over their personal data and how it is used is referred to as "perceived security." The level of safety that users believe a system offers can have an effect on whether or not they intend to utilise it. Users are more inclined to avoid using a system if they believe that the system they are using poses a high risk, particularly in terms of the system's level of security. The user may have a positive impression

of e-Filing, but their intention to use it may be hindered by their sense of the risks involved in doing so (Kahar et al., 2019).

1.7.2 Perceived usefulness

The Technology Acceptance Model (TAM) that was developed by Davis in 1989 suggests that the perceived usefulness of a system is equally as significant as the perceived ease of using that system. Users' perceptions of the usefulness of the system are influenced by a number of factors, including the effectiveness and efficiency of the system, as well as the overall advantages it offers for improving user performance.(Tahar et al., 2020)

1.7.3 Perceived ease of use

According to the findings of a group of researchers, "perceived ease of use" refers to the degree to which a person accepts as true the notion that employing a specific approach will incur no costs to that individual. (Nadim & Noorjahan, 2008)The definition of perceived ease of use that was provided by Davis (1989) is that it is "the degree to which users expect to incur no cognitive effort when utilising a given system." The level of perceived difficulty is a factor in the level of performance risk associated with online banking and e-commerce.

1.7.4 Consumer trust

A mutual level of trust is essential in any commercial partnership. For online banking and e-commerce to succeed in drawing in customers, credibility must be prioritised above all else. Internet shoppers have little faith in the knowledge or integrity of the businesses they encounter on the web. The success of e-commerce is due, in large part, to the confidence of the consumers who use it. Internet commerce exemplifies the characteristics that are generally agreed

upon as constituting trust, including ambiguity, dependability, reliance, and tradition (MAHAJAN & PATIL).

1.7.5 Malware attack

Any application or file that is created with the intentional destruction on a computer, network, or server is referred to as malicious software, which is also commonly referred to as malware. Malware includes a wide variety of programmes, including viruses, worms, Trojan horses, ransomware, and spyware. The official definition of malware does not specify the means by which correctness is achieved or broken. On the other hand, it stipulates merely that software verification can be used to decide whether either scenario is true (Kramer & Bradfield, 2010).

1.7.6 Intention to use Internet Banking

To be more precise, the term "intention to use online banking" refers to the eagerness inspired by the satisfaction with the online banking experience and the confidence in using the service. Many different distribution channels are included in the high-order concept of online banking. In particular, the term "online banking" refers to the provision of products or services such as computer banking, television banking, mobile banking, and integrated channels with bank systems such as ATMs, point-of-sale terminals, electronic wallets, and electronic payments (Nguyen & Huynh, 2018).

1.7.7 E-commerce

The term "e-commerce" refers to the act of buying and selling products and services through the use of electronic mediums. E-commerce, also known as electronic commerce, is the transaction of products, services, and data using

electronic mediums such as the World Wide Web and other computer networks. Businesses can increase their efficiency and decrease expenses by engaging in online trade (Apau & Koranteng, 2019)

1.7.8 Generation Y

In terms of age categories, the generation known as "millennials" comes after "Generation X" and "precedes" "Generation Z." Many people choose the birth years 1981 and 1996 to define the generation, with the early 1980s and the middle of the 1990s serving as the starting and ending birth years, respectively. The majority of millennials are descendants of older Generation X and baby boomers; they are frequently the parents of Generation Alpha. In Malaysia in 2022, the generation Y age ranges from 26 to 41 years old.

1.8 Organization of the Proposal

This research is organised into three chapters. In Chapter 1, discuss the intention use in ecommerce highlights research background in Kota Bharu, research problem statement, and justification as well as develops research questions and objectives as well as reveals importance of research.

In chapter 2, in providing a clear explanation of the survey on Kota Bharu consumers' intentions to use internet banking for e-commerce. Through journals or articles, research frameworks, and chapter summaries, they all include pertinent investigations that have already been conducted by other researchers. This chapter mostly describes how consumer behaviour affects all independent variables.

In Chapter 3, which examines the research methodology and provide the detail of the study design, study instruments, population, sample size, data collection, data

analysis, and ultimately the chapter summary are all discussed. This will explain how this study collects data based on quantitative studies.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter reviews the prior literature on the topic of intention to use e-commerce and the effects of independent variables on the dependent variables. This section explains the five elements that influence the intention to use e-commerce, including perceived security, perceived utility, perceived ease of use, customer trust, and malware attack, and their implications and benefits. Finally, the Technology Acceptance Model and Planned Behaviour Theory are explored in light of this research framework and the formation of hypothesis.

2.2 Underpinning Theory

2.2.1 Technology Acceptance Model (TAM)

Davis (1989) established the technology acceptance model (TAM) based on the Principle of Rational Action to figure out what causes urge society to accept or reject the technology of an information system. A system or model's perceived utility is how much it improves work performance, while its perceived ease of use is how easy it is to use (Davis, Bagozzi, & Warshaw, 1989). Consumers' behavioural intentions to utilise the system are affected by their ideas and their attitudes regarding the conduct. The current research uses TAM theory (Davis, 1989) to back up the connection between interface quality and e-commerce awareness (EA) in terms of e-commerce and trust and loyalty. Davis (1989) concluded that user attitude is the most critical determinant in

system utilisation. Perceived utility and ease of usage influence user attitude (M. Ahmad, 2018).

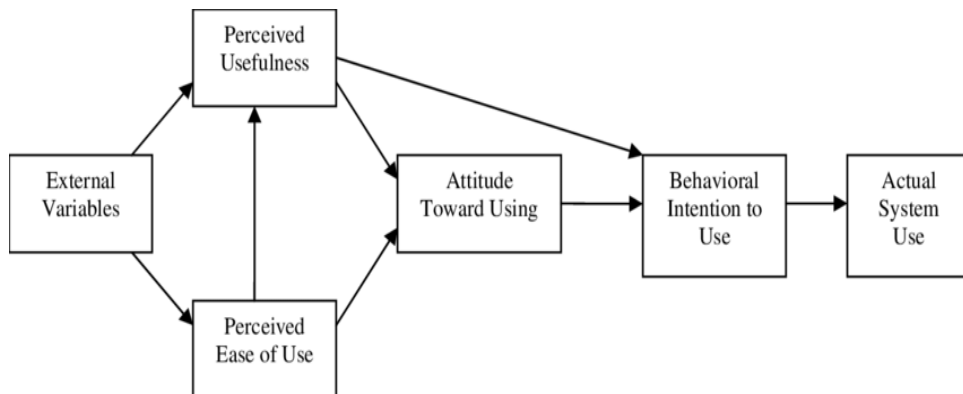


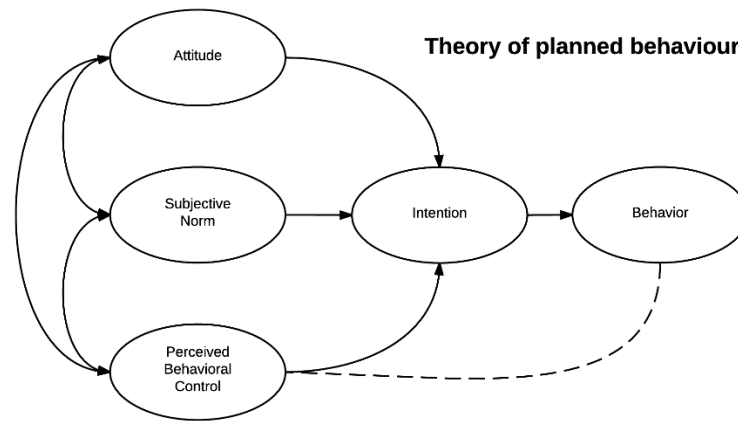
Figure 2.1 Technology Acceptance Model (TAM)

The researcher created the TAM to identify factors that may influence business owners' e-commerce intentions. Similarly, researcher also focused heavily on the prevalence of online banking among generation Y. The technology acceptance model has been central focus of several studies on online banking. TAM (Davis, 1989) has been used for decades to learn about a wide range of IT and how people feel about different information systems.

2.2.2 Theory of Behaviour Planned (TBP)

According to University of Massachusetts Amherst professor Icek Ajzen, a person's attitude toward behaviour, subjective norms, and perceived behavioural control can predict with high accuracy whether they will intend to engage in a wide range of behaviours and account for a lot of observed variation in those behaviours. It is unclear how attitudes, subjective norms, and perceived behavioural control affect accurate judgments of salient behaviour, norms, and control. Expectancy-value formulas partially handle these interactions. Re-

scaling expectations and values fixes measuring mistakes. Finally, include earlier behaviour in the prediction equation allows the theory's sufficiency to be verified, another unresolved issue. (The Theory of Planned Behavior)



Source: Ajzen (1999)

Figure 2.2 Theory of Planned Behaviour

2.3 Previous Study

Afshan et al. (2018) applied an extended TAM model with risk considerations to a Pakistani online banking infrastructure. Online questionnaire data from 339 consumers, structural equation modelling for framework evaluation. Pakistani internet banking customers initially trust structural assurance, personal trust, and bank familiarity. The authors suggest financial organisations use the research to promote internet banking.

Indian internet banking adoption was quantified using TAM components developed by Marakarkandy, Yajnik, and Dasgupta (2017). Some of the factors taken into account include: perceived usefulness, ease of use, risk, trust, internet usage efficiency, internet banking self-efficacy, subjective norm, banks' initiative,

government assistance, image, trial ability, and attitude. To analyse moderating effects, the augmented TAM model categorises people into two categories based on their education, income, gender, and age. Three hundred people filled out the survey questionnaire.

Alwan and Al-Zu'bi (2016) examined Jordan's internet banking adoption determinants. The regression-analyzed 476-customer sample was produced from primary data. All variables affect adoption, but website quality and consumer trust best predict internet banking uptake. Jordan has minimal consumer adoption. This valuable technology is used by educated and computer-savvy consumers.

Lin, Wu, and Tran (2015) examined Vietnam's internet banking adoption latent factors. Authors say internet banking is developing faster than e-commerce and other applicable technologies. Seven factors were collected through personal interviews (such as perceived ease of use, perceived usefulness, perceived credibility, subjective norm, perceived behavioural control, attitude towards use, and intent to use). Perceived simplicity of use greatly influenced users' sentiments.

Yaghoubi (2010) examined Iranian internet banking adoption variables. The authors say online banking is the most successful e-commerce application. 349 respondent primary data and the findings show that perceived usefulness and behavioural control positively affect internet banking intentions. The study's other variables suggest it can accurately predict banking customers' acceptance of rapid service.

Table 2.1: Overview of selected articles on adoption of Internet banking

Researchers	Context	Contracts
Afshan et al., (2018)	Internet banking adoption	Perceived usefulness Perceived ease of use Intention to use Risk dimension Initial trust model
Marakarkandy et al. (2017)	Behavioural intentions to use	Perceived usefulness Perceived ease of use Perceived risk Trust Internet usage efficacy Internet banking self-efficacy Subjective norm Government support Image Trial-ability Attitude
Alwan and Al-Zu'bi (2016)	Internet banking adoption	Customer trust Web service quality Perceived ease of use Privacy and security Customer feedback

Lin et al. (2015)	Intention to use	Perceived usefulness
		Perceived ease of use
		Perceived behavioral control
		Perceived credibility
		Subjective norm
		Attitude to use
Yaghoubi (2010)	Intention to use	Perceived ease of use
		Perceived usefulness
		Perceived behavioral control
		Subjective norm
		Attitude

2.3.1 Intention to Use Internet Banking

Malaysian monetary authority, Bank Negara, stated in June 2000 that commercial banks might provide internet banking services with government permission. In Malaysia, only banks that have been granted permission to do so under the Banking and Financial Institutions Act 1989 and the Islamic Banking Act 1983 may provide internet banking services to its customers. There are a total of 7 islamic banks and 25 commercial banks (BNM 2005). Still, the success of internet banking depends heavily on the trust and acceptance of its users. Reports show that only 31% of Malaysian are interested in online banking in the future, and another 66% are hesitant due security concerns (Mckinsey & Company cited in NG 2002, p. 27).

Many early 20-somethings struggle with financial decisions. Erikson and Stenius (2020) explain that generation Y's online shopping, cooking changes, desire in new services, sensitivity to the retail environment, and negligent in-store behaviour lead them to utilise internet banking. Malaysia payment methods are evident since the COVID-19 pandemic. Customers are influenced to choose their preferred payment method based on the options available to them. Online retailers accept debit, credit, cash on delivery, PayPal, and E-wallet (Bourlakis et al., 2011).

Santouridis and Kyritsi (2014) says that internet banking gives individuals easy accessibility to their funds. Financial experts agree that the benefits of internet banking outweigh the drawbacks of not being able to touch money. Ease of use, value, and trustworthiness affect intention consumer to use online banking.

2.3.2 Perceived Security

Numerous studies have shown the importance of privacy and security for online banking to succeed. Roboff and Charles (1998) discovered that individuals' awareness of the risks associated with internet banking is minimal. Further, they mentioned that despite clients' trust in the bank, they had little faith in technology (Howcroft et al., 2002).

Customers' trust in e-commerce service providers is based on security transactions, payment methods, and personal data storage and transmission (Chang & Chen, 2009). According to past research, perceived security does not alter customers' buying decisions or intents to utilise e-commerce platforms (Eid, 2011). Online buyers are worried about their personal information being

compromised if they provide it during a transaction. Thus, perceived security is the extent to which potential customers believe the e-commerce website is secure for communicating important information (Chang & Chen, 2009).

Miyazaki and Fernandez claimed online security concerns deter buyers (2000). Security, reliability, secure payment systems, and proven online business tactics restrict e-commerce growth (Akhter et.al.). Mallat et al. found that safety greatly influenced consumers' mobile banking use and new payment options risk mobile device theft and data exposure.

2.3.3 Perceived Usefulness

Numerous studies in the field of electronic banking have confirmed the significance of perceived usefulness. Their definition of usefulness is the user's subjective belief that implementing the technology will result in a net benefit to how the user accomplishes the task at hand.

Consumers have a high perception of usefulness when they believe a product or service will improve their work efficiency. The technology acceptance model initially proposed a link between perceived utility, perceived ease of use, and customers' intentions and behaviours when utilising technology or making purchasing decisions (TAM). Consumers' valuation of a technology depends on its user-friendliness. Thus, a consumer's view of a technology's utility can influence their adoption and e-commerce behaviour.

User happiness is closely related to their perception of the system's utility, which is impacted by its productivity, efficacy, and overall benefits in improving user performance (Tahar et al. 2020). A system's ease-of-use rating enhances users' intention to use it. The TAM defines perceived utility as a

person's belief that a system will boost workplace productivity. According to Davis (1993), he define perceived utility as how much people think a system would improve their job performance. Customers of 21st-century banks have been known to adopt new, more convenient self-service technologies for product purchasing where it was found that perceived usefulness was a strong predictor of actual behaviour.

2.3.4 Perceived ease of use

Previous research addressed technology acceptance model theoretical variables. It links technology's perceived usefulness, convenience, and adoption intent (Teo et al., 2011). Dahlberg & Malla, 2002 says that consumers prefer simple, pleasant technologies and discovered that ease of use affects consumers' willingness to try new items. He also noted that the perceived simplicity of use, which is based on safe, the need for banking services, and easy internet connectivity, is vital to the rise of banking in ecommerce.

According to the definition provided by Rogers (1960), "perceived ease of use" indicates how straightforward an idea is thought to be to put into action. According to Rogers' definition, "perceived ease of use" indicates how straightforward an idea is thought to be when it comes to putting it into action. Additionally, Mathieson (1991) defines perceived ease of use as the extent to which a customer anticipates internet banking to be easy. Chen and Barnes projected that "perceived ease of use" would "positively affect intention consumers to use internet banking" based on their 2007 empirical research. The interface's perceived ease of use and usefulness affected customers' adaption intentions, supporting this notion.

2.3.5 Consumer Trust

Consumers' opinions and actions demonstrate the relevance of Internet banking trust. The willingness to put oneself at risk because of another person's or people's behaviour is mean when people talk about trust (Mayer et al., 1995). A high degree of trust may be necessary when establishing financial interactions in a virtual setting like Internet banking due to a heightened perception of danger and unpredictability. Possible causes include an increase in undesirable actions like security breaches where hackers can obtain sensitive personal data (Suh and Han, 2002).

This shift in perception has far-reaching implications because it breeds seeds of distrust in communities all across the globe. A general lack of trust in the financial sector, and in particular in the novel Internet-based service delivery choices, might have a detrimental impact on customer perceptions. Financial organisations that want to successfully engage clients and retain their trust over the long term must have a thorough understanding of how consumers' risk perceptions influence their actions.

2.3.6 Malware Attack

Malware infects systems, takes data, and deletes files. Malware can infect personal and business computers. Viruses, worms, Trojan horses, and malware are some examples. Thus, users must protect their own and their organisations' computers. After the pandemic, malware attacks are rising and threat paths and attack types are changing. Most malware attacks are shown below:

a) Adware

Adware, commonly known as "spam," presents unwanted or damaging adverts. While adware is typically harmless, it may be bothersome since it can slow down your computer's performance. Ads may also lure users into downloading more malware.

b) Viruses

A virus can spread to other systems and infect other apps in addition to carrying out its own harmful activities. A virus is attached to and executed when a file is launched. The virus will then cause your data and files to be transferred, erased, or corrupted. In order to protect the devices, you should scan them on a regular basis and keep the antivirus software updated.

c) Worms

A worm like viruses, worms can infect other devices. Unlike viruses, worms can propagate without human assistance. Worms attack computer memory and hard drives. Firewalls and email filtering can detect worm-infected files and links.

d) Trojans

A trojan programme masquerades as a genuine one, but it is actually harmful. Trojans must be executed by their targets, often through social engineering like phishing. Employees are both an easy target and the first line of defence against trojans, making security awareness training essential.

2.4 Hypothesis Statement

The researcher's hypothesis is developed from the study's questions and objectives:

H1: There is a relationship between perceived security and factor influencing the intentions to use e-commerce among generation Y in Kota Bharu.

H2: There is a relationship between perceived usefulness and factor influencing the intentions to use e-commerce among generation Y in Kota Bharu.

H3: There is a relationship between perceived ease of use and factor influencing the intentions to use e-commerce among generation Y in Kota Bharu

H4: There is a relationship between malware attack and factor influencing the intentions to use e-commerce among generation Y in Kota Bharu.

H5: There is a relationship between consumer trust and factor influencing the intentions to use e-commerce among generation Y in Kota Bharu.

2.5 Conceptual Framework

The figure below shows the relationship between the independent variable and the dependent variable. From the framework, there are five independent variable in this study, namely perceived security, perceived usefulness, perceived ease of use, consumer trust, and malware attack. Meanwhile, the dependent variable in this research is intention to use internet banking.

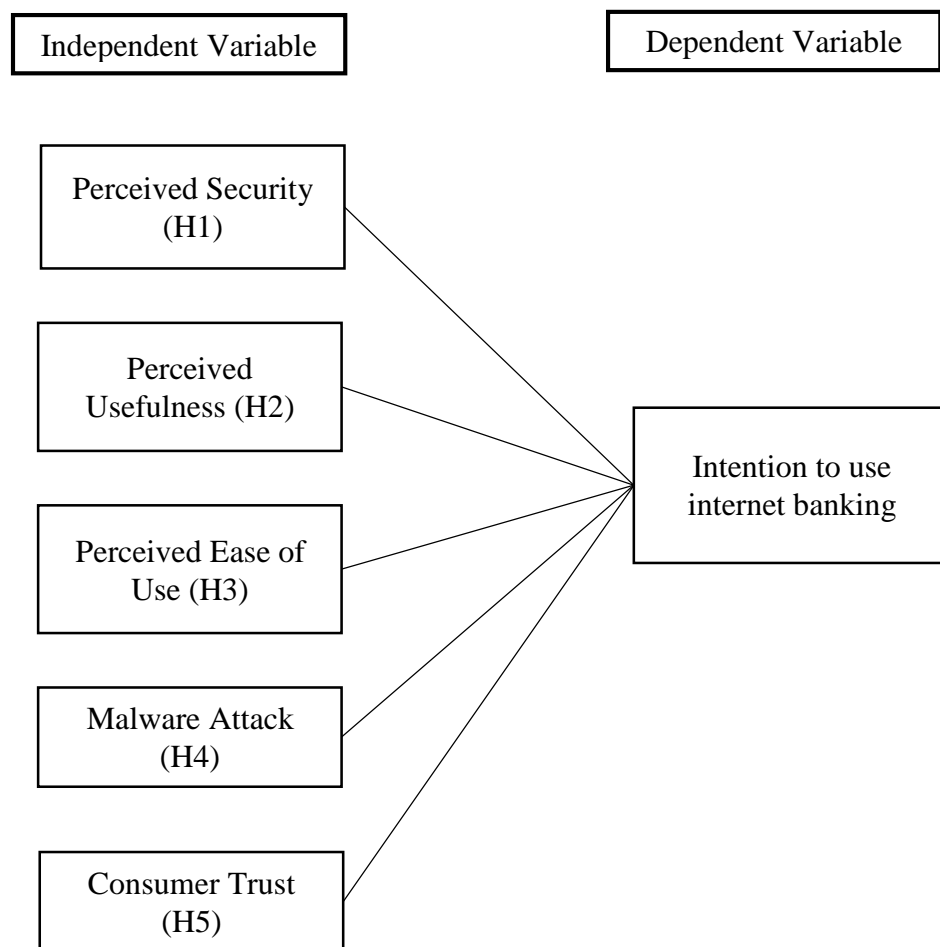


Figure 2.3 Conceptual framework between IV and DV

The conceptual framework depicts what researchers seek to learn from their research. It outlines the associated variables and maps out how they could relate to each other for analysis. The framework structure is developed based on a survey of existing

research on the issue. This study's subject focuses on the elements that determine an entrepreneurial intention among the factor influencing the intentions to use e-commerce among generation Y in Kota Bharu.

2.6 Conclusion

This study's research framework, which doubled as the study's conceptual framework, has been outlined. It shows how a variety of factors affect the likelihood that young people in Kota Bharu will engage in online shopping. This study illustrated the factors that influencing intention to use e-commerce by looking at young generation at Kota Bharu, Kelantan. This chapter also provided an explanation of the variables that were involved in this study. The measures, components, and definitions of the factors that influencing intention to use e-commerce among young generation at Kota Bharu were provided in this chapter.

CHAPTER 3: RESEARCH METHODS

3.1 Introduction

The above chapters discussed about the objectives and the literature review identified in this study respectively. Hence, the numerous data collection options for carrying out this study were addressed in this chapter. The research methodology consists of the techniques and procedures used to collect and manage the data for this study. This study aims to determine the factors influencing the intention to use e-commerce among generation Y in Kota Bharu and it covers research design and methodologies, data collecting, study population, sample size, sampling procedures, creation of research tools, variable computation, and data analysis.

3.2 Research Design

This research examines how a researcher solves several research problems by combining diverse research components using a framework of strategies and approaches (Adi Bhat, 2018). The design of research is separated into two types of researches: qualitative research and quantitative research. Quantitative research is more unbiased and analyses the relationship between the independent variable and the dependent variable (Peniel, 2016). Research design is a researcher-selected system of procedures and strategies to answer a research problem (Saunders , Lewis , & Thornhill, 2009).

To answer the research question, sources were specified to collect data. In this study, data from both primary and secondary sources were gathered. Secondary data from academic papers, books, government documents, and relevant websites

strengthens the core research data. This method of data collection is deemed fast and easy because it makes use of previously collected information. This is how primary and secondary data were gathered during this study.

3.3 Data Collection Methods

Researcher chose a quantitative data collection method after understanding this study's goals and reviewing previous research. Quantitative research is the collecting of facts and the examination of the connection between various sets of information (Thomas, 2009 and Bell, 2010). This data collection method is suitable for this study, which seeks to determine the efficacy of feature dissemination of the elements influencing generation Y's intention to use e-commerce in Kota Bharu. It will show the percentage of Kota Bharu generation Y's e-commerce intention-influencing factors. These numbers will allow comparisons of e-commerce users' security levels and personal characteristics like age. When looking for data on this topic in relation to Malaysian rates, figures and percentages are the most useful tools.

Questionnaires were employed as the Quantitative Research approach in this study to collect data. Questionnaires are fast-written questions (Kumar, 2011, Thomas, 2009, Bell, 2010 and Walliman et al, 2008). It also helps the researcher understand an individual or group's perspective on a social or human problem, such as the reasons influencing generation Y's decision to adopt e-commerce in Kota Bharu (Creswell, 2009). A questionnaire consists of predetermined questions and predetermined response options. The questionnaire has categorical, attribute, multiple demographic choices, and likert scale questions. This deepened the investigation and contexts numerical data.

The survey was done with consumers who were chosen at random based on the following criteria: 1) consumers of e-commerce platforms; 2) have affected by cybersecurity privacy during COVID-19 Pandemic; 3) targeted groups are the Y generations of Kota Bharu.

3.4 Study Population

A population is defined as the total number of people residing in a nation, city, or any of these places. The researcher will collect data from the persons who desire to be researched as part of this study. The target audience for this study is simply determined. The purpose of this research is to determine the characteristics that impact entrepreneurial ambition to establish a firm. The target population is generation Y of Kota Bharu are, according to data collected from the total number of respondents are estimated to be 358 000 users out of 1 459 994 people in Kota Bharu.

Table 3.1: Total Number of respondents influenced to use online banking in Kota Bharu.

<i>Group of Respondents (online users)</i>	<i>Total Number of Respondents</i>
<i>Gen Y</i>	358 000

Sources: <https://www.macrotrends.net/cities/21806/kota-bharu/population> & <https://unstats.un.org/>

3.5 Sample Size

Sample size is the number of data points used to estimate a population. The sample size was calculated based on the total population. Sampling estimates population characteristics by selecting a subset for investigation. Probability sampling will be used in this study, which means a sample will be generated in a random sampling approach. Krejcie and Morgan (1970) used the sample size formula for a finite population to calculate a sample size table. There are 358 000 online user respondents respectively. As a result, the sample size will be 380.

Table 3.2: Sample size for research activities

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size.
S is sample size.

Sources: Krejcie and Morgan (1970).

3.6 Sampling Techniques

The study's population consisted of respondents from the Kota Bharu e-commerce platform users. Surveys could not be delivered to all 358 000 respondents, so we chose stratify random sampling. It's a method of sampling in which a population is segmented into smaller groups, or "strata." Stratified random sampling can benefit demographic characteristics and life expectancy research, among others. A researcher may discover that the population size is too large after analysing a group of related items. Selecting a population subset can save an analyst time and money. A sample size refers to the relatively small group that is used to represent the entire population.

Stratified random sampling is one method for selecting a representative sample from a bigger population. The population is separated into "strata" and randomly sampled from those regions. Following that, samples are selected at random from each group. The researcher has decided to use a random sampling procedure in which respondents complete a questionnaire. As a result, the researcher can choose volunteers at random and send them a questionnaire. They are representative of the total sample of respondents.

3.7 Research Instrument Development

The research instrument will collect data to answer the query. Data from research equipment can test theories. Questionnaires were the major data collection instrument for this investigation. Questionnaires are the most suited way of data collecting for a certain question which is respondents filled out rewritten surveys. This instrument is appropriate since it is less expensive, takes less time, and requires less skill than performing a qualitative procedure. Since English and Malay are best for

communicating with respondents, the questionnaire will be in both languages. The questionnaire will be broken down into five sections, which is: A, B, C, D, E, F and G.

Table 3.3: Contents of the Questionnaire

<i>Sections</i>	<i>Items</i>	<i>Number of Questions</i>	<i>Sources</i>
<i>A</i>	Respondents Demographics	5	Ahmed (2020)
<i>B</i>	Intention To Use Internet Banking	5	Huisat(2005)
<i>C</i>	Perceived Security	5	Borawski (1995), Yueh et al (2010)
<i>D</i>	Perceived Usefulness	5	Venkatesh, Thong and Xu(2012)
<i>E</i>	Perceived Ease Of Use	5	Costa (2014)
<i>F</i>	Malware Attack	5	Molla, Licker, Alemayehu (2005)
<i>G</i>	Consumer Trust	5	Obidat (2013), Katou and Bhudwar(2007)

There are two types of format were used to carried out this questionnaire, which is multiple demographic choices and likert scale.

a) Multiple Demographic Choices

A multiple demographic choice questionnaire is one in which the responder must choose from a list of possibilities supplied in the question in order to effectively answer the question. As an example,

option given such as age from 26 to 30, 31 to 35, 36 to 40, 41 years old and above.

b) Likert Scale

To make answering this questionnaire easier, researchers use a Likert scale. It's an open-ended question. The respondents are able to react fast, facilitating the gathering of data from a large sample. Likert used a sequence of statements about a topic to assess attitudes by asking people to rate how much they agreed with them. The five-point likert scale measures responders' final agree or disagree with a statement. The likert scale will range from Strongly Disagree to Strongly Agree. The likert scale values are shown in Table 3.4.

Table 3.4: Likert Scale

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Sources: Joshi & Pal, (2015)

One early experiment by Ghiselli (1939) found that five-point scales outperformed two-point scales. When given five points, participants responded more favourably (top-two box) than when given two points, and fewer chose the "uncertain" choice. Thus, more people answered to a five-step answer than a two-step answer, and they reached a conclusion.

3.8 Measurement of the Variables

A measurement scale is a method of measuring a variable that determines the type of analytical techniques that can be applied to the data and the conclusions that can be taken from it. Nominal, ordinal, interval, and ratio variables are the four categories of measurement variables. To measure the variables in this study, we employed nominal and ordinal scale data.

a) Nominal Scale

A nominal scale is a scale that does not require a numerical value or order to be used to indicate variables in distinct categories. Responding to a pre-prepared open-ended inquiry can yield data. This scale will be used in Section A of the questionnaire.

b) Ordinal Scale

The ordinal scale is the second level of measurement that presents data ranking and ordering without establishing the degree of variance between them. The second of four measuring scales is the ordinal measurement level. Typically used to show changeable layout rather than variable differences. The likert scale, which includes five to seven points, is commonly used in social work research. Despite being called an interval scale, it is an ordinal scale with complicated mathematical operations. As a result, the likert scale will be employed in the ordinal scale.

- **Perceived Security:** These elements were measured by applying the five-point scale which from Strongly Disagree to Strongly Agree. The example of this scale items are ‘all information is confidential’ and ‘fingerprint authorization’.

- **Perceived Usefulness:** In this part the items applied was such as ‘the convenient benefits of internet banking’ and ‘disruption to trading can be avoided or controlled’.
- **Perceived Ease of Use:** To study the level of consumer awareness towards cybersecurity, the researcher asked them on ‘Do They have Weak Login Credentials?’, ‘Having Access to Everything, like leaving without logging out from outside accounts’ or like ‘Opening Emails from Unknown People’
- **Consumer Trust:** As for this section, the researcher want to analyse the trust level of consumer by using internet banking. We asked questions like ‘do you still trust on online banking even after pandemic?’ and ‘how strongly you believe in online features.’
- **Malware Attack:** In this last section, the researcher want to learn about the awareness of consumers in learning about malware attacks. ‘Do you have enough understanding on scamming and virus attacking?’ and ‘Will you trust the banks you’re dealing with’.

All variables will be evaluated using an ordinal scale. Ordinal data is divided into groups based on variables in a natural order of position. It compares strongly disagree to strongly agree. However, the researcher employed a nominal scale for the demographic section of the questionnaire. The scale is disseminated in the survey with questions that ask respondents to select from the available answer alternatives.

3.9 Procedure for Data Analysis

Data analysis tools make researcher convenience to process and modify information in examine correlations and connections between data sets, and identify pattern and trends in perception. The following is a complete list of the method used to analyse the result.

Data analysis is the act of transforming unstructured data into structured data in order to better understand the issues that arise during research. After gathered all of the information from the respondents, will generate and analyse the data using SPSS software. The following are the steps in this study's data analysis. It starts with a descriptive study of the data, then moves on to a reliability analysis, and lastly to hypothesis testing using Pearson Correlation.

3.9.1 Descriptive Research

A study method known as descriptive data describes a population's characteristics. Its main objective is to determine the type of demographic data for the intended audience. The first step in the data analysis process for this study was to compile all of the information obtained from the online survey onto an Excel spreadsheet and into SPSS. This 23rd step will measure a factor influencing the intention to use e-commerce among generation-y in Kota Bharu.

Next, interpretation of the data on answering each questionnaire. The proportion of responses provided by respondents will be interpreted and explained in this phase. Lastly, make conclusions for the study project based on the result. Tabulated findings produce a statistical analysis in a straightforward

format, including mean, standard deviation, percentage, frequency, and the highest and minimum value.

3.9.2 Pilot Test

A pilot test is a small preliminary study conducted to analyze effectiveness, time, cost, and improve the study design before carrying out a full-scale research study. In a pilot study, the research questionnaire would be given to a small group of non-respondents. The purpose of the pilot research is to evaluate the feasibility and understand ability of the questionnaire and the used approach using replies from respondents on a limited scale.

Cronbach's Alpha is a single test administration that offers a one-of-a-kind assessment of the reliability of the experiment scale, with the reliability value ranging from 0 to 1. According to Cronbach's Alpha Coefficient Size Rule of Thumb in Table 3.4, the acceptable Cronbach's Alpha Coefficient range is between 0.6 and 0.9, while the inappropriate coverage range is less than 0.6.

Table 3.5: Rule of Thumb Cronbach's Alpha

Cronbach's Alpha	Internal consistency
$\alpha=0.9$	Excellent
$0.7=\alpha<0.9$	Good
$0.6=\alpha<0.7$	Acceptable
$0.5=\alpha<0.6$	Unacceptable
$\alpha<0.5$	Poor

Sources: Cronbach (1951)

3.9.3 Reliability Test

In this research, Generation-Y in Kota Bharu will receive 30 sets of pilot tests. All respondents who are Generation Y around Kota Bharu are targeted. The objective of this reliability test is to collect input and determine whether the research questionnaire is easy to understand. It is an important test to ensure that this research will produce quality results and relevant questions.

3.9.4 Pearson Correlation Coefficient

The coefficient of correlation is a statistical metric that determines the strength and weakness of the connection between the dependent and independent variables (Ganti, 2020). The numbers might be anything between -1.0 and 1.0. When the estimated figure is greater than 1.0 or less than -1.0, there was a measurement error in the correlation. Pearson correlation is the most prevalent coefficient correlation (r). The intensity of the linear relationship must be measured between two variables.

Table 3.6: Rule of Thumb of Correlation Coefficient Size

Size of Correlation	Interpretation
0.9 to 1.0 / -0.9 to -1.0	Very High
0.7 to 0.9 / -0.7 to -0.9	High
0.5 to 0.7 / -0.5 to -0.7	Moderate
0.3 to 0.5 / -0.3 to -0.5	Low
0.0 to 0.3 / -0.0 to -0.3	Little, if any

Source: Hinkle, Wiersma and Jurs (2003)

3.10 Conclusion

In conclusion, the whole chapter 3 examines every element of the research process used in this research. A structured questionnaire served as the research instrument for this study's quantitative methodology. The next chapter will discuss the study's findings.

CHAPTER 4: DATA ANALYSIS AND FINDING

4.1 Introduction

This chapter summarises the outcomes of the review's itemised evaluation, which was conducted using SPSS (Statistical Package for Social Science). The review's motivation is to inspect the connection between dependent and independent factors. Examination of recurrence and dependability the four sorts of investigation utilized in this study were Cronbach's Alpha, descriptive analysis, Pearson's Correlation Coefficient, and regression analysis.

The discoveries of the information gathered from 380 respondents are examined in this section. This information was investigated as per the review's destinations by the necessary exploration procedure. The demographic characteristics of the respondents are initially determined by means of a recurrence analysis; this includes the respondents' gender, race, age, religion, and level of education. Second, helpful metrics for important elements, such as the mean for every factor object, are displayed in a table. Reliability analysis was also used to test the consistency of the data and the reliability of the instrument. Finally, Pearson Correlation Analysis was used to determine the association coefficient between the free and ward components.

4.2 Preliminary Analysis

4.2.1 Pilot Test

It's important to conduct a pilot test of the questionnaire before sending it out to the whole sample of respondents. To ensure that each variable's inquiry

can assist the research, the pilot test can evaluate the reliability of both the independent and dependent variables. Before using questionnaires in actual data collection, it is necessary to conduct a pilot study to evaluate their usefulness and efficacy (Paul, 2008). As a result, 30 questionnaires were issued for the pilot test. Hair et al Alpha.'s coefficient is used in the following table to illustrate Cronbach's alpha (2007).

Table 4.1: Result of Reliability Coefficient Alpha for Pilot Test

Variables	Dimensions / Items	Number of Item	Cronbach's Alpha Value	Strength
Dependent Variables	Intention to Use Internet Banking	5	0.801	Good
	Perceived Security	5	0.912	Excellent
	Perceived	5	0.913	Excellent
Independent Variables	Usefulness			
	Perceived Ease of Use	5	0.961	Excellent
	Malware Attack	5	0.943	Excellent
	Consumer Trust	5	0.889	Good

Sources: SPSS

A variable's scale is more dependable if Cronbach's alpha is closer to 1. The more dependable a set of scales, the more confident the researcher is when performing study, meaning that the results and findings data may be properly used. Data stability is reliability testing's main goal.

Table 4.1 shows the consistency of the study for the two variables under consideration. As the above table demonstrates, the Cronbach Alpha for the dependent variable, "Intention to Use Online Banking," is 0.801, which is high enough to indicate that the data are trustworthy. A result of 0.912 is excellent for the first independent variable, which is called "Perceived Security." Perceived Usefulness, the second independent variable, has a superbly high value of 0.913. With a score of 0.961, the third independent variable of "Perceived Ease of Use" is excellent. A value of 0.943 for the fourth independent variable, Malware Attack is also excellent, and a value of 0.889 for the final independent variable, Consumer Trust, are good. A value larger than 0.6 was observed for every observable.

4.3 Demographic Profile of Respondent

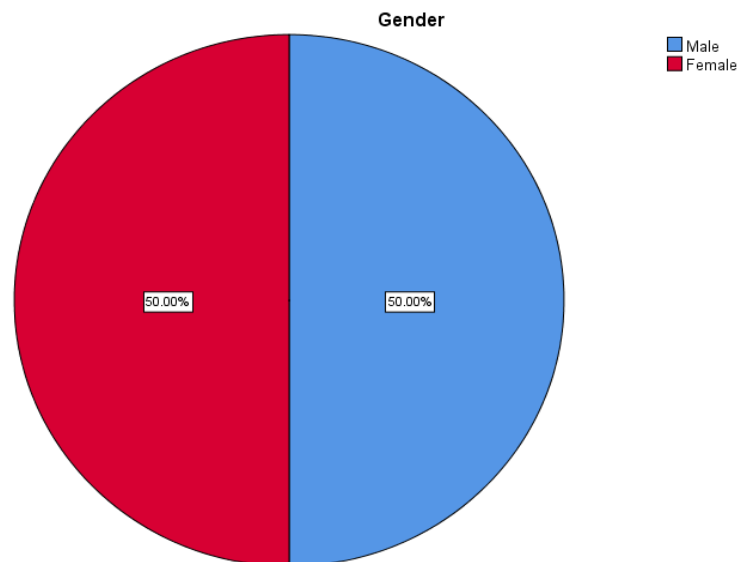
In this section, the respondent's background is explored in greater detail. Segment questions based on respondent characteristics such as gender, race, age, religion, and education level were used in the survey's data collection phase. From what we can tell, the vast majority of respondents identify as Malay.

4.3.1 Gender

Table 4.2: Gender of Respondent

				Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	Male	190	50.0	50.0	50.0
	Female	190	50.0	50.0	100.0
	Total	380	100.0	100.0	

Sources: SPSS



Sources: SPSS

Figure 4.1: Gender of Respondent

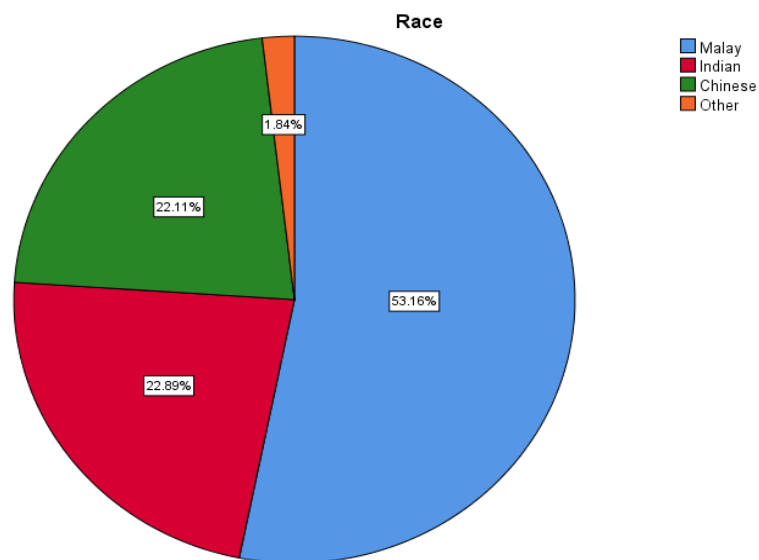
Table 4.2 and Figure 4.1 show the frequencies and percentages for the two genders (males and females). According to the analyzed data, out of 380 respondents in Kota Bharu, there were 190 individuals with 50% male and 190 individuals 50% female.

4.3.2 Race

Table 4.3: Race of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	202	53.2	53.2	53.2
	Indian	87	22.9	22.9	76.1
	Chinese	84	22.1	22.1	98.2
	Other	7	1.8	1.8	100.0
	Total	380	100.0	100.0	

Sources: SPSS



Sources: SPSS

Figure 4.2: Race of Respondent

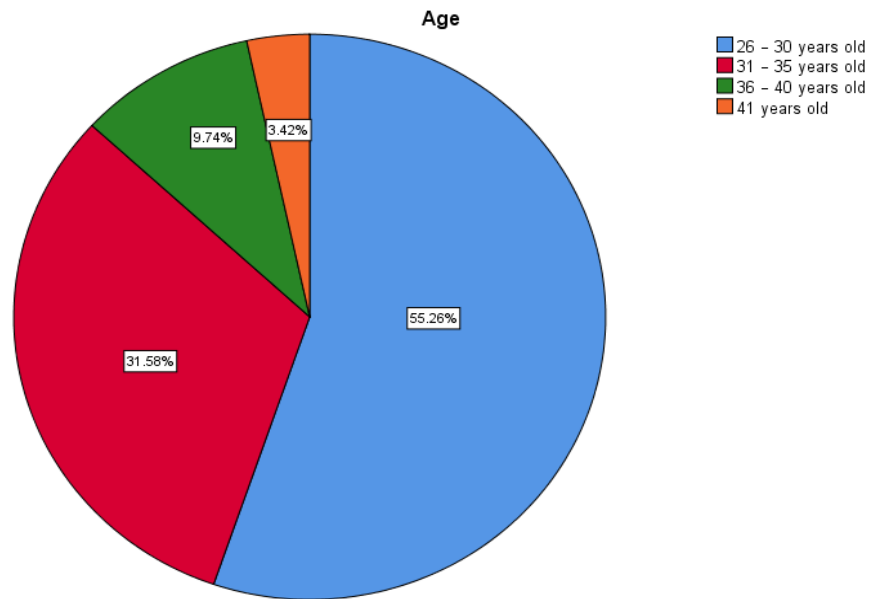
According to the Table 4.3 and Figure 4.2, it shows the race of the respondents which were categorized into four groups. Those groups are Malay, Indian, Chinese and Others. Based on the data of this survey, the majority of the respondents were Malay which shown 202 out of 380 respondents and represented 53.2%. Then, Indian 87 respondents consist 22.9% and Chinese 84 respondents consist 22.11%. While the lowest percentage is Others with 7 respondents consist 1.8%.

4.3.3 Age

Table 4.4: Age of Respondent

				Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	26 – 30 years old	210	55.3	55.3	55.3
	31 – 35 years old	120	31.6	31.6	86.8
	36 – 40 years old	37	9.7	9.7	96.6
	41 years old	13	3.4	3.4	100.0
	Total	380	100.0	100.0	

Sources: SPSS



Sources: SPSS

Figure 4.3: Age of Respondent

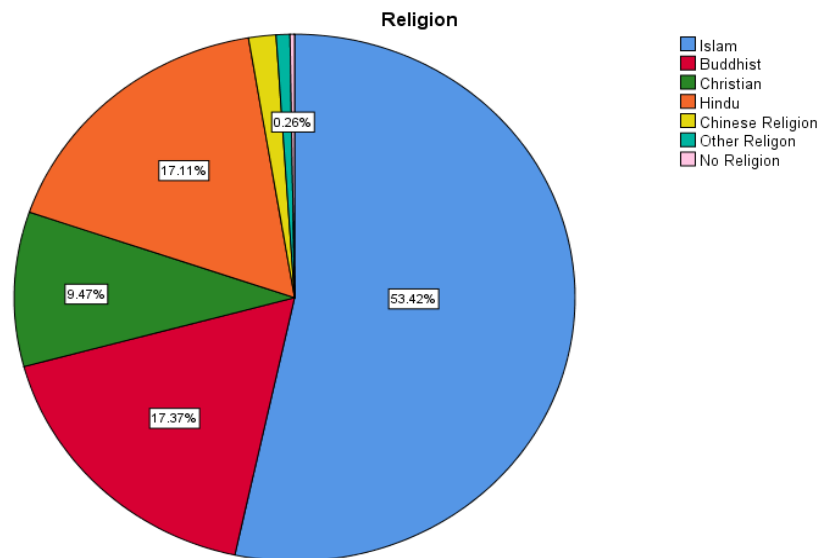
Table 4.4 and Figure 4.3 show the percentage of the age of respondents who have answered this questionnaire. Through the data obtained, 210 respondents aged between 26 years old to 30 years old are the most respondents which consist 55.3%. Based on the table, there are 120 respondents with 31.6% which range of their age are from 31 to 35 years old. Then, 9.7% with 37 respondents are from the age 36 to 40 years. While the lowest percentage is 3.4% with 13 respondents consist the age from 41 years old.

4.3.4 Religion

Table 4.5: Religion of Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Islam	204	53.4	53.4	53.4
Buddhist	66	17.4	17.4	70.8
Christian	36	9.5	9.5	80.3
Hindu	65	17.1	17.1	97.4
Chinese	6	1.6	1.6	98.9
Religion				
Other Religion	3	.8	.8	99.7
No Religion	1	.3	.3	100.0
Total	380	100.0	100.0	

Sources: SPSS



Sources: SPSS

Figure 4.4: Religion of Respondent

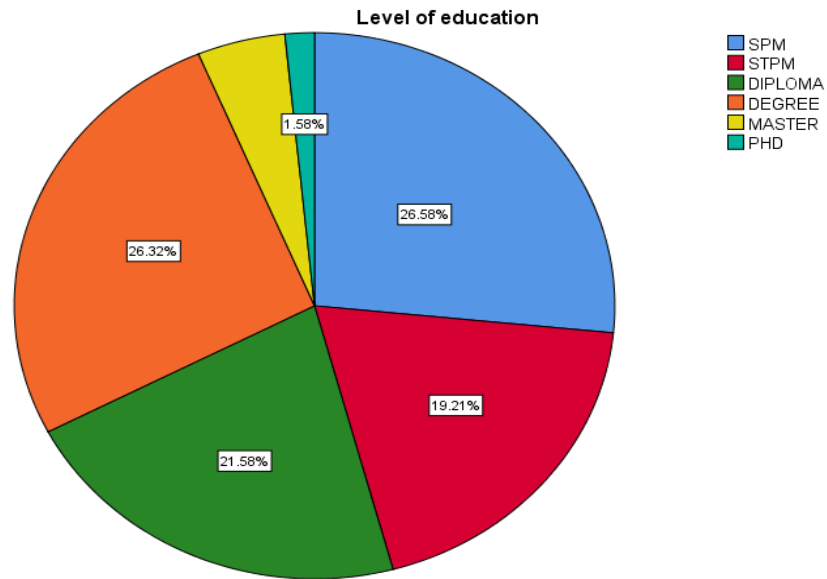
According to Table 4.5 and Figure 4.4 show the percentage of the religion of respondents who have answered this questionnaire. Through the data obtained, 204 respondents is Islam which are the most respondents which consist 53.4%. Based on the table, there are 66 respondents from Buddhist with 17.4% and 36 respondents from Christian with 9.5%. Then 1.6% with 6 respondents are from Chinese Religion and Other Religion is consist 3 respondent with 0.8%. While the lowest percentage is 0.3% with 1 respondents which is No Religion.

4.3.5 Level of education

Table 4.6: Level of Education for Respondent

				Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	SPM	101	26.6	26.6	26.6
	STPM	73	19.2	19.2	45.8
	Diploma	82	21.6	21.6	67.4
	Degree	100	26.3	26.3	93.7
	Master	18	4.7	4.7	98.4
	Phd	6	1.6	1.6	100.0
	Total	380	100.0	100.0	

Sources: SPSS



Sources: SPSS

Figure 4.5: Level of Education for Respondent

Based on the Table 4.6 and Figure 4.5 shown above, it can be concluded that the level of education for the respondents which is 101 respondents were SPM which represented about 26.6%. The second highest is Degree around 100 respondents which represented about 26.3%. Next, there are about 82 respondents which were from Diploma level that contributed about 21.6% and STPM conduct 73 respondents with 19.2%. Then, Master Level has around 18 respondents which is 4.7% and the rest of the respondents are 6 respondents were from Phd level represented about 1.6%.

4.4 Descriptive Analysis

The researchers used descriptive analysis to figure out what the mean was for each of the independent and dependent variables. The level of mean is shown in the table below:

Table 4.7: The Level of Mean

Level	Mean Score
Strongly Disagree	1.00 – 1.80
Disagree	1.81 – 2.60
Moderate	2.61 – 3.20
Agree	3.21 – 4.20
Strongly Agree	4.21 – 5.00

Sources: Moidunny (2009)

4.4.1 Dependent Variables and Independent Variable

Table 4.8: Dependent Variable (DV) and Independent Variable (IV)

Descriptive Statistics			
	N	Mean	Std. Deviation
ITUIB	380	3.8253	.68777
PS	380	3.9247	.62212
PU	380	3.8968	.62633
PEOU	380	4.1053	.61749
CT	380	4.0832	.59871
MA	380	3.9147	.65467
Valid N (listwise)	380		

Sources: SPSS

The dependent and independent variables were two of the six factors included in the descriptive analysis. The mean and standard deviation are summarised in Table 4.8. According to the summary, the highest mean value is 4.1053 for Perceived Ease of Use (PEOU), indicating that respondents agree more on this variable, while the lowest mean value is 3.8253 for Intention to Use Internet Banking (ITUIB), indicating that respondents agree less on the variable in this analysis. More reliable values were found in data sets from 380 respondents with standard deviations less than one.

4.4.2 Descriptive Statistics for Intention to Use Internet Banking

Table 4.9: Descriptive Analysis for Intention to Use Internet Banking

Descriptive Statistics					
	N	Mean		Std.	
	Statistic	Statistic	Std. Error	Deviation	Level
				Statistic	
(a) I find Internet banking useful.	380	4.02	.044	.866	Agree
(b) I can get instant feedback for my transaction through Internet banking.	380	4.14	.042	.815	Agree
(c) I handle large volume of banking transaction.	380	3.49	.059	1.140	Agree
(d) Internet Banking services are secure.	380	3.67	.055	1.081	Agree
(e) Using Internet banking does not require a lot of mental effort.	380	3.82	.047	.920	Agree
Valid N (listwise)	380				

Sources: SPSS

The mean and standard deviation for Intention to Use Internet Banking are shown in Table 4.9. The mean with the highest value is shown by the table in question (b) which is 4.14 where respondents mostly agree that they can get good feedback by using online banking. While question (c) has the lowest mean value with 3.49, this is likely due to the fact that the majority of persons do not have a high amount of banking transactions. Other than that, the standard deviation is less than one, indicating that its value is more reliable.

4.4.3 Descriptive Statistics for Perceived Security

Table 4.10: Descriptive Analysis for Perceived Security

Descriptive Statistics					
	N	Mean		Std.	
	Statistic	Statistic	Std. Error	Deviation	Level
				Statistic	
(a) The banks provides security level password to help authenticate the identity of the user.	380	3.93	.041	.796	Agree
(b) Matters on security have influences in using internet banking.	380	4.05	.042	.820	Agree
(c) The bank provides secure communication technologies to prevent unauthorized users from reading the information.	380	3.95	.042	.820	Agree
(d) The internet is a safe environment to provide personal or financial info.	380	3.70	.049	.958	Agree
(e) Online companies should never sell the personal information in their computer databases to other companies.	380	3.99	.044	.858	Agree
Valid N (listwise)	380				

Sources: SPSS

The mean and standard deviation for Perceived Security are shown in Table 4.10. The mean with the highest value is shown by the table in question (b) which is 4.05 where respondents mostly agree that they believe security issues will affect the use of online banking. While question (d) has the lowest mean value with 3.70, giving away financial or personal information on the internet is not always safe but bank or government safeguard will still be present. In addition, the standard deviation is less than one, indicating that its value is more reliable.

4.4.4 Descriptive Statistics for Perceived Usefulness

Table 4.11: Descriptive Analysis for Perceived Usefulness

Descriptive Statistics						
	N	Mean		Std.		
	Statistic	Statistic	Std. Error	Deviation	Statistic	Level
(a) The online system provides useful content.	380	4.02	.040	.770		Agree
(b) The online system makes it easy to find the content required.	380	4.06	.042	.820		Agree
(c) Using online shopping would improve the speed with which I could conduct.	380	4.04	.041	.790		Agree
(d) Using online shopping would make it easier for me to conduct transaction.	380	4.05	.040	.772		Agree
(e) Product as shown on the website is reliable.	380	3.31	.062	1.202		Agree
Valid N (listwise)	380					

Sources: SPSS

According to the Table 4.11, it shows that the mean and standard deviation for Perceived Usefulness. The mean with the highest value is shown by the table in question (b) which is 4.06 where the vast majority of respondents are of the opinion that using an internet banking system is not only simple but also convenient. While question (e) has the lowest mean value with 3.31, the respondents are under the assumption that not everything on the website can be trusted due to the fact that dishonest persons exist in every industry. Besides this, the standard deviation is less than one, indicating that its value is more reliable.

4.4.5 Descriptive Statistics for Perceived Ease of Use

Table 4.12: Descriptive Analysis for Perceived Ease of Use

Descriptive Statistics					
	N	Mean		Std.	
	Statistic	Statistic	Std. Error	Deviation	Level
				Statistic	
(a) I would find it easy to get the technology to what I want it to do.	380	4.01	.038	.746	Agree
(b) I would find the technology easy to use.	380	4.10	.043	.846	Agree
(c) Using the technology would improve my performance in doing my job.	380	4.16	.040	.786	Agree
(d) Using the technology at work would improve my productivity.	380	4.14	.039	.751	Agree
(e) The use of new technologies is clear and easy to understand.	380	4.12	.042	.828	Agree
Valid N (listwise)	380				

Sources: SPSS

The Table 4.12 shows that the mean and standard deviation for Perceived Ease of Use. The mean with the highest value is shown by the table in question (c) which is 4.16, respondents are of the opinion that utilising the technology would result in an improvement in my overall performance at their job. While question (a) has the lowest mean value with 4.01, respondents think that though technological progress will undoubtedly lead to a more foolproof system, it may also lead to a rise in sophisticated hacking methods. Other than that, the standard deviation is less than one, indicating that its value is more reliable.

4.4.6 Descriptive Statistics for Malware Attack

Table 4.13: Descriptive Analysis for Malware Attack

Descriptive Statistics						
	N	Mean	Std. Error	Std. Deviation	Level	
(a) The majority of Malaysians save their personal information on their laptops and mobile devices.	380	3.97	.038	.744	Agree	
(b) This malware attack is accessed via the internet, and it progresses quickly.	380	4.02	.038	.748	Agree	
(c) A malware antivirus should be installed on every smartphone and computer to avoid these attacks.	380	3.94	.042	.816	Agree	
(d) Malware attack is very dangerous.	380	4.25	.042	.817	Agree	
(e) Download materials from unsecure sites become to be a malware attack.	380	4.24	.040	.787	Agree	
Valid N (listwise)	380					

Sources: SPSS

Table 4.13 shows that the mean and standard deviation for Malware Attack. The mean with the highest value is shown by the table in question (d) which is 4.25, respondents has a strong understanding that malware attacks carry a very high level of danger. While question (c) has the lowest mean value with 3.94, anti-malware programmers fail to protect some devices from viruses and may even cause a device to become unresponsive or sluggish. Apart from this, the standard deviation is less than one, indicating that its value is more reliable.

4.4.7 Descriptive Statistics for Consumer Trust

Table 4.14: Descriptive Analysis for Consumer Trust

Descriptive Statistics					
	N	Mean		Std. Deviation	Level
	Statistic	Statistic	Std. Error	Statistic	
(a) I believe that the transaction through my online store is always safe.	380	3.80	.043	.847	Agree
(b) I am confident that my online store will promptly inform me if at all any problem occur with any of my transaction.	380	3.77	.045	.872	Agree
(c) I am confident that my transaction through my online store will always be transparent.	380	3.76	.044	.854	Agree
(d) Continue using online store for purchasing a product or service in future.	380	4.03	.042	.821	Agree
(e) Trust makes customers feel more comfortable, optimistic and enthusiastic about using e-commerce.	380	4.22	.042	.828	Strongly Agree
Valid N (listwise)	380				

Sources: SPSS

Table 4.14 shows that the mean and standard deviation for Consumer Trust. The mean with the highest value is shown by the table in question (e) which is 4.22, according to those polled, they are more likely to engage in e-commerce if trust the businesses they are buying from. While question (c) has the lowest mean value with 3.76, respondents have full faith that any business conducted online will maintain its reputation for openness and honesty. Apart from this, the standard deviation is less than one, indicating that its value is more reliable.

4.5 Validity and Reliability Test

The research quality was determined using reliability tests. Which the dependability was about measuring consistently validly accurate variables. The reliability of the survey was calculated using Cronbach's alpha (α) to analyze the items' internal consistency and average correlation (Bonett & Wright, 2015). This section analyzed the reliability of the questionnaire used in this study, which represents the dependent variable, intention to use internet banking, as well as the independent variables, perceived security, perceived usefulness, perceived ease of use, consumer trust, and malware attack. Cronbach's Alpha of each question for each variable in each section of the questionnaire, beginning with section B, was examined and reported in this section, which is then carried on to the next sections until the last section. 380 individuals participated in the reliability test and provided their feedback. The result of reliability coefficient alpha is shown in below table:

Table 4.15: Result of Reliability Coefficient Alpha

Variables	Dimensions / Items	Number of Item	Cronbach's Alpha Value	Strength
Dependent Variables	Intention to Use Internet Banking	5	0.750	Good
	Perceived Security	5	0.781	Good
	Perceived Usefulness	5	0.749	Good
Independent Variables	Perceived Ease of Use	5	0.838	Good
	Malware Attack	5	0.823	Good
	Consumer Trust	5	0.834	Good

Sources: SPSS

In this research, there are five questions that act as items in this test were used to measure the intention to use internet banking as the dependent variable. Table 4.15 indicates that Cronbach's Alpha of intention people on internet banking is 0.750 which resulted as a good strength of internal consistency. Due to the coefficient obtained for the questions of entrepreneurial intention have a good consistency and stability, therefore all questions used for this variable is valid and reliable.

There were five questions that served as items on this survey, and they were used to measure the perceived security, which was the independent variable. This

variable has a Cronbach's Alpha of 0.781, which indicates that it has a good reliability. According to the findings, the reliability of this independent variable is good, and the results also indicate that all of the questions are reliable.

Next, independent variable in this research is perceived usefulness that contain five items to measure the reliability of the questionnaires as shown in table 4.15. Cronbach's Alpha for the result of perceived usefulness was 0.749 which is good strength. Due to the coefficient obtained for the questions having a good consistency and stability, therefore all questions used for this variable are valid and reliable.

The results for perceived ease of use indicate a value of 0.838 for Cronbach's Alpha. In addition, there are five questions that serve as test items contained within this independent variable. According to table 4.15, this variable demonstrates a significant amount of strength. All of the questions that were examined with regard to this variable were found to be valid and trustworthy on account of the good consistency and stability of the coefficients that were created for the questions.

After that, throughout this questionnaire, the questions that are used to measure the variable of consumer trust that influences the intention to utilise internet banking. This variable has a Cronbach's Alpha score of 0.834, which indicates that its reliability is also satisfactory. As a direct result of this, the coefficient that was derived for the efficiency variable questions is good.

Malware attack is the final factor to consider. This variable also includes five questions that must be answered in order to complete the data. This section's variable received a Cronbach's Alpha score of 0.823, which is considered to be satisfactory. As a direct consequence of this, the malware attack coefficient for this inquiry is good.

4.6 Normality Test

The normality test was an additional tool for evaluating normality in graphs (Elliot & Woodward, 2007). The sample data that was taken from a normal distribution was typically defined using a normality test. The Shapiro-Wilk test and the Kolmogorov-Smirnov test are two examples of normality tests created by the SPSS software. If the p-value less than 0.05 ($p < 0.05$), it was determined from the research that the variable was not regularly distributed.

Table 4.16: Test of Normality

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PS	.139	380	.000	.953	380	.000
PU	.119	380	.000	.954	380	.000
PEOU	.198	380	.000	.918	380	.000
CT	.150	380	.000	.935	380	.000
MA	.144	380	.000	.954	380	.000
ITUIB	.081	380	.000	.975	380	.000

a. Lilliefors Significance Correction

Sources: SPSS

Table 4.16 shows the normality test for the dependent variable and independent variable. Researchers used Kolmogorov-Smirnov and Shapiro-Wilk to run this

normality test. Each independent variable's p value is 0.000, indicating that its value is less than 0.05 ($p < 0.05$), the level of significance value. The results of the Kolmogorov-Smirnov test were shown in the above table, where all of the variables p-values is less than 0.05, indicating statistical significance. As a result, it was clear that the numbers were far off the norm. Additionally, the table displayed the significant value result for the Shapiro-Wilk test, which indicated that all variables had a p-value is less than 0.05. That was further evidence that the data was abnormal. As a result, the null hypothesis was rejected for each variable due to the results of the normality tests showing that the data did not follow a normal distribution. In hypothesis testing to define the link between two variables in this study, Pearson correlation analysis should be employed.

4.6.1 Pearson Correlation Coefficient

One way to measure the extent to which two continuous variables are related statistically is by using the Pearson correlation coefficient. Since it is based on the covariance theory, it has become widely accepted as the most reliable method for assessing the degree to which two variables are linked. Not only does it provide the direction of the link between the two variables, but also the magnitude of the association or correlation. According to Table 4.17, the correlation is significant at the level of 0.01; this indicates that there is a one-in-one-hundred possibility of the hypotheses being wrong when they are put to the test. Thus, the independent variables of this study were perceived security, perceived usefulness, perceived ease of use, malware attack, consumer trust and the dependent variable was intention to use online banking.

Table 4.17: Pearson correlation coefficient

		Correlations					
		PS	PU	PEOU	CT	MA	ITUIB
PS	Pearson Correlation	1	.684**	.631**	.675**	.585**	.603**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	380	380	380	380	380	380
PU	Pearson Correlation	.684**	1	.678**	.696**	.658**	.655**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	380	380	380	380	380	380
PEOU	Pearson Correlation	.631**	.678**	1	.683**	.676**	.578**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	380	380	380	380	380	380
CT	Pearson Correlation	.675**	.696**	.683**	1	.682**	.616**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	380	380	380	380	380	380

MA	Pearson Correlation	.585**	.658**	.676**	.682**	1	.579**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	380	380	380	380	380	380
ITUIB	Pearson Correlation	.603**	.655**	.578**	.616**	.579**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	380	380	380	380	380	380

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS

4.7 Hypothesis Testing

4.7.1 Hypothesis 1 (Perceived Security)

H0: There is no significant relationship between perceived security and intention to use online banking among generation-y in Kota Bharu.

H1: There is a significant relationship between perceived security and intention to use online banking among generation-y in Kota Bharu.

Based on Table 4.17, the Pearson correlation coefficient result for perceived security has shown 0.603, meaning that there is a moderate positive correlation relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu. H0 is rejected as a hypothesis since the p-value is 0.00, which is less than 0.05, indicating that there is no significant relationship between the independent and dependent variables.

4.7.2 Hypothesis 2 (Perceived Usefulness)

H0: There is no significant relationship between perceived usefulness and intention to use online banking among generation-y in Kota Bharu.

H2: There is a significant relationship between perceived usefulness and intention to use online banking among generation-y in Kota Bharu.

Based on Table 4.17, the Pearson correlation coefficient result for perceived security has shown 0.655, meaning that there is a moderate positive correlation relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu. H0 is rejected as a hypothesis since the p-value is 0.00, which is less than 0.05, indicating that there is no significant relationship between the independent and dependent variables.

4.7.3 Hypothesis 3 (Perceived Ease of Use)

H0: There is no significant relationship between perceived ease of use and intention to use online banking among generation-y in Kota Bharu.

H3: There is a significant relationship between perceived ease of use and intention to use online banking among generation-y in Kota Bharu.

Based on Table 4.17, the Pearson correlation coefficient result for perceived security has shown 0.578, meaning that there is a moderate positive correlation relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu. H0 is rejected as a hypothesis since the p-value is 0.00, which is less than 0.05, indicating that there is no significant relationship between the independent and dependent variables.

4.7.4 Hypothesis 4 (Malware Attack)

H0: There is no significant relationship between malware attack and intention to use online banking among generation-y in Kota Bharu.

H5: There is a significant relationship between malware attack and intention to use online banking among generation-y in Kota Bharu.

Based on Table 4.17, the person correlation coefficient result for perceived security has shown 0.579, meaning that there is a moderate positive correlation relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu. H0 is rejected as a hypothesis since the p-value is 0.00, which is less than 0.05, indicating that there is no significant relationship between the independent and dependent variables.

4.7.5 Hypothesis 5 (Consumer Trust)

H0: There is no significant relationship between consumer trust and intention to use online banking among generation-y in Kota Bharu.

H4: There is a significant relationship between consumer trust and intention to use online banking among generation-y in Kota Bharu.

Based on Table 4.17, the Pearson correlation coefficient result for perceived security has shown 0.616, meaning that there is a moderate positive correlation relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu. H0 is rejected as a hypothesis since the p-value is 0.00, which is less than 0.05, indicating that there is no significant relationship between the independent and dependent variables.

4.8 Conclusion

In this chapter, the sample data were analyzed using the Social Science Package (SPSS). It will explain how data is obtained and what strategy is optimal for obtaining the best results. The results will be analyzed and displayed in the form of a graph for a more visually appealing and clear display when the data has been collected. The findings will be analyzed based on the data, and a variety of solutions and recommendations will be offered. The following chapter went over the research findings in greater depth, as well as the study's implications.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter was making the discussion on the key finding, implications, limitations of the study, and recommendation to conclude the researcher's study topics which is the factor influencing the intention to use e-commerce among generation-y in Kota Bharu, Kelantan.

5.2 Key Findings

This study was carried out to look into the elements that affect generation Y's use of e-commerce in Kota Bharu, Kelantan. This study is to analyse the significant relationship between e-commerce and generation-y in Kota Bharu. Data was collected using convenience sampling, which shows that online surveys created using Google forms. Primary data for this study came from a questionnaire, therefore secondary data came from journals and articles that were related to the research. The sample size required for this research is around 380 respondents, according to the table by Krejcie and Morgan.

Furthermore, the independent variables in this study, such as perceived security, perceived usefulness, perceived ease of use, consumer trust and malware attack is factor influencing the intention to use e-commerce among generation-y in Kota Bharu, Kelantan. The data analysis in this study with the SPSS (Software Package for Social Science), descriptive analysis, reliability analysis, and Pearson Correlation Coefficient. In this section discusses a summary of the study finding based on the study objectives.

The findings of the survey, the majority of e-commerce usage among generation-y is from the age of 26 to 30 years. This is because at this age they are more sensitive to online technology. A study of the demographic data was done to describe the respondents' backgrounds. According to the research, 210 respondents (55.3%) between the ages of 26 and 30 had the highest age frequency, while 13 respondents (3.4%) between the ages of 40 and above had the lowest frequency. Ages 31 to 35 have the second-highest frequency compared to the highest, with a total of 120 respondents, while ages 36 to 40 have the third-highest frequency, with 37 respondents. This demonstrates that persons between the ages of 26 and 30 are the ones that utilise e-commerce platforms the most. Therefore, it is not unexpected that those between the ages of 26 and 30 are the most likely to answer the questionnaire. This is due to how frequently young people utilise e-commerce as a platform for buying and other activities. This group's work will be made easier by e-commerce, which will help hasten the process of buying and selling desire and need goods.

In order to complete the research goals and objectives, a few techniques have been applied and investigated. The study's goals were investigated using descriptive analysis, frequency analysis, reliability analysis, the normality test, and Pearson's correlation coefficient analysis. The five study goals were met and revealed a substantial positive association when all the tests were analysed. Intention to use internet banking, perceived security, perceived usefulness, perceived ease of use, malware attack, and consumer trust are all independent variables that have a positive relationship with the dependent variable, which is the element influencing generation-y intention to use e-commerce in Kota Bharu. As a result, this research study has accomplished all of its goals.

5.3 Discussion

Table 5.1: Summary of Pearson Correlation Coefficient Analysis

Hypothesis	Correlation Value	Significant Value (2-tailed)	Relationship	Conclusion
H1	0.603	0.00	Moderate Positive	Accepted
H2	0.655	0.00	Moderate Positive	Accepted
H3	0.578	0.00	Moderate Positive	Accepted
H4	0.616	0.00	Moderate Positive	Accepted
H5	0.579	0.00	Moderate Positive	Accepted

Sources: SPSS

5.3.1 Hypothesis 1 (Perceived Security)

H1: There is a significant relationship between perceived security and intention to use online banking among generation-y in Kota Bharu.

According to Table 5.1, the correlation analysis that is shown results from a significant relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu, where the significant p-value is 0.00 which is less than 0.05 ($p < 0.05$). The Pearson Correlation Coefficient for the relationship is 0.603 which indicates the moderate positive linear correlation. As a result, this shows there is a significant relationship between perceived security and intention to use online banking among generation-y in Kota Bharu.

E-commerce platforms are popular among generation-y in the Kota Bharu area since they are more convenient for them. If this generation sells or

buys items online, e-commerce security needs to be a top priority. In this study, researchers discovered that generation-y use of online shopping is secure because this age is more sensitive to personal information, technological efficiency, and other factors. As more people utilise the internet, it appears that e-commerce will eventually overtake traditional methods of conducting business.

5.3.2 Hypothesis 2 (Perceived Usefulness)

H2: There is a significant relationship between perceived usefulness and intention to use online banking among generation-y in Kota Bharu.

According to Table 5.1, the correlation analysis that is shown results from a significant relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu, where the significant p-value is 0.00 which is less than 0.05 ($p < 0.05$). The Pearson Correlation Coefficient for the relationship is 0.655 which indicates the moderate positive linear correlation. As a result, this shows there is a significant relationship between perceived usefulness and intention to use online banking among generation-y in Kota Bharu.

Based on the analysis study, researcher found the usefulness of this e-commerce to generation-y in Kota Bharu, Kelantan is positive. This is because, this e-commerce helps them run a business and becomes the main platform in running a business. E-commerce is a tool used by businesses to buy, sell, and give customer support as well as raise their brand recognition. Although many people equate "e-commerce" with online shopping, the term actually covers

much more. E-commerce refers to any business activities, including those involving the purchase and sale of goods that are carried out electronically through the internet in an effort to speed up market and commercial operations.

5.3.3 Hypothesis 3 (Perceived Ease of Use)

H3: There is a significant relationship between perceived ease of use and intention to use online banking among generation-y in Kota Bharu.

According to Table 5.1, the correlation analysis that is shown results from a significant relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu, where the significant p-value is 0.00 which is less than 0.05 ($p < 0.05$). The Pearson Correlation Coefficient for the relationship is 0.578 which indicates the moderate positive linear correlation. As a result, this shows there is a significant relationship between perceived ease of use and intention to use online banking among generation-y in Kota Bharu.

The use of e-commerce will make life easier for the younger generation since they won't need to set aside a lot of time to buy or sell goods. They only need to work in their own space and employ simple technology. The user's benefit is that they may create comparisons and have many options from the perspectives of price, quality, and additional contractual obligations. As a result, consumers may create accurate predictions and reduce their own hunchbacks. By using the at-the-tail ordering process, consumers are able to purchase all products with a minimal amount of effort, without any hassle, and without having to set aside any time to physically visit a store or other location to do a

purchase analysis. E-primary commerce's problem is that it doesn't provide sufficient support for buying and selling. In addition to that, e-commerce is committed to offering customers content that is both current and relevant.

5.3.4 Hypothesis 4 (Malware Attack)

H4: There is a significant relationship between malware attack and intention to use online banking among generation-y in Kota Bharu.

According to Table 5.1, the correlation analysis that is shown results from a significant relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu, where the significant p-value is 0.00 which is less than 0.05 ($p < 0.05$). The Pearson Correlation Coefficient for the relationship is 0.579 which indicates the moderate positive linear correlation. As a result, this shows there is a significant relationship between malware attack and intention to use online banking among generation-y in Kota Bharu.

This study shows that Generation-y in Kota Bharu agree that malware attacks are a major problem in e-commerce. Numerous important e-Businesses are being impacted, including end consumers, companies that provide online services, middlemen, and the infrastructure required to maintain e-Business operations. E-commerce and the mobile computing platform have both been impacted. Malware has a major and broad-reaching influence. Actors in the e-Business sector have reacted in a number of ways to the threat posed by malware. However, the intended victims' replies have mostly been a game of

catch-up. There are additional types of reactions that have been created in addition to the direct effect that malware has on its victim.

5.3.5 Hypothesis 5 (Consumer Trust)

H5: There is a significant relationship between consumer trust and intention to use online banking among generation-y in Kota Bharu.

According to Table 5.1, the correlation analysis that is shown results from a significant relationship between the perceived security and intention to use online banking among generation-y in Kota Bharu, where the significant p-value is 0.00 which is less than 0.05 ($p < 0.05$). The Pearson Correlation Coefficient for the relationship is 0.616 which indicates the moderate positive linear correlation. As a result, this shows there is a significant relationship between consumer trust and intention to use online banking among generation-y in Kota Bharu.

According to this research, Kota Bharu is gaining more of the consumer trust. This is because looking at their shopping habits and contrary to the assumption that consumer spending has decreased, the researcher found that demand increased for all categories on the e-commerce platform, with the most significant changes recorded for brands and retailers in the middle and upper segments. Customers that use e-commerce regularly are more likely to trust branded items, such as online purchases of Apple devices. Everyone has a place in the digital economy, as seen by the expanding number of national and international companies on this e-commerce platform.

5.4 Implication of the Study

The findings of this work have responded to the study's research questions and helped to fulfil the aims of determining the elements impacting generation Y's inclination to use e-commerce in Kota Bharu. In this discussion, we would like to clarify about the implications of the study carried out by our group. In this research we could come up with few implications which could be a good term for online banking users especially Gen Y in Kota Bharu.

First and foremost, the implication of using e-commerce platform is, it's available for twenty-four hours of free access. The ability to do banking transactions online is available around the clock, seven days a week. If a customer has access to the internet, they can use the bank's website to do a number of financial transactions at any time. Customers can conduct transactions even on holidays and weekends, when banks are often closed. This allow consumers to complete their bank transactions and deals from various places without the need of visiting banks.

On the other hand, this also time saving and easy review. It's convenient since we can pay bills and move money between accounts from almost anywhere in the world. We do not have to wait in line to pay our bills. We no longer need to save receipts for all of our invoices because we can now simply examine our transactions using mobile. We may also immediately complain or provide feedbacks. We can also learn about any fraudulent activity or threat to our account before it causes serious harm. This provides us from being scammed or involved in e-fraud.

There are a number of benefits to using internet platforms, but there is also a significant risk of criminal activity. When you conduct a banking transaction online,

you essentially expose yourself. Many internet criminals utilise sophisticated methods to intercept transaction entries and steal bank customer information, despite the fact that most financial institutions have precautions in place to avoid a breach in online security. Concern over the safety of financial transactions is paramount. Our online banking data could potentially be accessed by a third party if we fail to take adequate precautions. Phishing is a technique used by identity thieves to acquire sensitive information. Criminals engage in phishing when they "pose as a financial institution or organisation and send spam or pop-up messages to lure you to submit personal information," as defined by the Federal Trade Commission. To some extent, this has contributed to the scepticism that some shoppers feel about online shopping.

Last but not least, net problem and server were down, are the cons. Online banking is unavailable without access to the internet. Hence, may be useless in the absence of such. We need to have good internet connection to access into the bank apps. It will be impossible with poor connections. Furthermore, if the bank's server is unavailable, we will be unable to access our accounts. It may be difficult to tell if your transaction went through if the bank's server is down due to a lack of internet connection or bad network quality. This also delays our transactions and others deals temporarily.

5.5 Limitation of the Study

There are few limitations on this research which is firstly, age limitation. For our research we conduct it among Gen Y who are from group of people aged 26 to 41 respectively. The number of survey subjects received alongside the responders is limited, preventing the research from gathering data from a diverse variety of ethnicities and ages. The research questionnaire, which was circulated via social media via a

sharing link, was thought to only garner replies from those in comparable social groups. It may limit the scope of the investigation.

Furthermore, time constraints and the responses we would receive from respondents. We just have a little lesser than two months to collect data for the study. As a result, we are having difficulty handling the sample responses on time. Other limits associated with the Covid-19 scenario include the prohibition of face-to-face research methods like as face-to-face interviews in order to reduce interaction that might allow the virus to spread. Because of this constraint, we decided to design an online questionnaire to gather data for the study. This became an obstacle for our research.

Essentially, there are limitations on the variable studied in this study where there are many other factors that can be affecting the elements impacting generation Y's inclination to use e-commerce in Kota Bharu. Nonetheless, we only choose, intention to use internet banking, perceived security, perceived usefulness, perceived ease of use, consumer trust, and malware attack. In the future, we intend to investigate several aspects.

5.6 Recommendation and Suggestion for Future Research

The recommendation for further study is connected to the data collection technique and period. The data collection period is insufficient to manage the 380-person goal sample size. The sample size is far too large ordered in two-month increments. We researchers will be able to collect data for a longer period of time. With limited time, the study should use a reduced sample size.

On the other hand, to assist respondents with inadequate English or Malay comprehension abilities, the researcher can rapidly reveal and explain in different dialects. This can help to avoid collecting incorrect or incorrect information from responders. Because the respondent just answers the questions rather than providing a precise explanation of the research, the entire inquiry process is responded with awareness and learning. Moreover, in order to acquire a favourable reaction from the responders, we must first establish a pleasant environment for them. This will make it easier for them to finish the survey.

Next, location. It is suggested that future researchers conduct the same research at a different place. As we may be aware, this built-in study at Kelantan, where it is one of Malaysia's top ten rural-rated states. Instead, future researchers should focus on the states with the largest rates of urbanisation. This will help us to compare the difference more accurately between rural and urban states in Malaysia.

Lastly, future researchers can conduct research on other e-commerce platforms such as Shopee and Lazada which is one of most high rated online sales platforms. From this they can also compare the rate of users on using online banking and transaction for buying clothes and household stuffs. They could come up with a hypothesis on comparing the influence of online shopping towards the use of online transaction among netizens too.

5.7 Overall Conclusion of the Study

The overall goal of this research report is to examine the factors influencing Generation Y's proclivity to utilise e-commerce in Kota Bharu. This research has highlighted five goals for this investigation. As a result, the study's findings the data

gathered has identified and determined understanding. All of the hypotheses are accepted based on the correlation finding. As the examination continued, this study assessed the limits and recommendations for more research. The outcomes of this study are expected to provide insight and knowledge of the variables driving Generation Y's tendency to use e-commerce in Kota Bharu.

Furthermore, the result of the research helps to improve the understanding about the effectiveness of online banking towards Gen Y during pandemic and after pandemic Covid-19. The researcher also provided the implication, limitation and recommendation of the research in order to help future researcher to conduct future research.

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APPENDIX A – Draft of Questionnaire



FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE AMONG GENERATION-Y IN KOTA BHARU

Dear respondents,

I am final year students pursuing Bachelor of Entrepreneurship (Commerce) With Honours (SAK) from University Malaysia Kelantan (UMK), City Campus. The purpose of this study is to the factor influencing the intention to use e-commerce among generation-y in Kota Bharu. Your response will remain private and will be used for academic purpose only.

Thank you.

Responden yang dikasihi,

Saya dari pelajar tahun akhir Ijazah Sarjana Muda keusahawanan dalam perdagangan (kepujian) dari University Malaysia Kelantan (UMK), Kampus Kota. Tujuan kajian ini adalah untuk mengetahui faktor yang mempengaruhi niat menggunakan e-dagang dalam kalangan generasi-y di Kota Bharu. Maklumat anda akan dirahsiakan dan ia bertujuan untuk kegunaan akademik sahaja.

Terima kasih.

INSTRUCTION

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

SECTION A: DEMOGRAPHIC PROFILE

1. Gender / Jantina:

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

2. Race / Kaum:

<input type="checkbox"/>	Malay / Melayu
<input type="checkbox"/>	Indian /India
<input type="checkbox"/>	Chinese/Cina
<input type="checkbox"/>	Other / lain-lain:

3. Age / Umur:

<input type="checkbox"/>	26 – 30years old / Tahun
<input type="checkbox"/>	31 – 35 years old / Tahun
<input type="checkbox"/>	36 – 40 years old / Tahun
<input type="checkbox"/>	41 years old / Tahun

4. Religion / Agama:

<input type="checkbox"/>	Islam
<input type="checkbox"/>	Buddhist
<input type="checkbox"/>	Christian
<input type="checkbox"/>	Hindu
<input type="checkbox"/>	Chinese religions
<input type="checkbox"/>	Other religions
<input type="checkbox"/>	No religion

5. Level of Education / Tahap Pendidikan:

<input type="checkbox"/>	Spm
<input type="checkbox"/>	Stpm
<input type="checkbox"/>	Diploma
<input type="checkbox"/>	Degree
<input type="checkbox"/>	Master
<input type="checkbox"/>	Phd

SECTION B: FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE (INTENTION TO USE INTERNET BANKING)

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

Direction: Please tick (/) the answer in the box provided.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Moderate / Sederhana	Agree / Setuju	Strongly Agree / Sangat Setuju

NO	ITEM	1	2	3	4	5
1.	I find Internet banking useful. / Saya mendapati perbankan internet berguna.					
2.	I can get instant feedback for my transaction through Internet banking. / Saya boleh mendapatkan maklum balas segera untuk transaksi saya melalui perbankan internet.					
3.	I handle large volume of banking transaction. / Saya mengendalikan jumlah perbankan yang besar.					
4.	Internet Banking services are secure. / Perkhidmatan perbankan internet adalah selamat.					
5.	Using Internet banking does not require a lot of mental effort. / Menggunakan perbankan internet tidak memerlukan banyak usaha mental.					

SECTION C: FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE (PERCEIVED SECURITY)

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

Direction: Please tick (/) the answer in the box provided.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Moderate / Sederhana	Agree / Setuju	Strongly Agree / Sangat Setuju

No	Item	1	2	3	4	5
1.	The banks provides security level password to help authenticate the identity of the user. / Bank menyediakan tahap kata laluan keselamatan untuk membantu mengesahkan identity pengguna.					
2.	Matters on security have influences in using internet banking. / Perkara keselamatan mempunyai pengaruh dalam menggunakan perbankan internet.					
3.	The bank provides secure communication technologies to prevent unauthorized users from reading the information. / Bank ini menyediakan teknologi komunikasi yang selamat untuk menghalang pengguna yang tidak dibenarkan membaca maklumat.					
4.	The internet is a safe environment to provide personal or financial info. / Internet ialah persekitaran yang selamat untuk memberikan maklumat peribadi atau kewangan.					
5.	Online companies should never sell the personal information in their computer databases to other companies. / Syarikat dalam talian tidak boleh menjual maklumat peribadi dalam pangkalan data komputer mereka kepada syarikat lain.					

SECTION D: FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE (PERCEIVED USEFULNESS)

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

Direction: Please tick (/) the answer in the box provided.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Moderate / Sederhana	Agree / Setuju	Strongly Agree / Sangat Setuju

NO	ITEM	1	2	3	4	5
1.	The online system provides useful content. / Sistem dalam talian menyediakan kandungan yang berguna.					
2.	The online system makes it easy to find the content required. / Sistem dalam talian memudahkan untuk mencari kandungan yang diperlukan.					
3.	Using online shopping would improve the speed with which I could conduct. / Menggunakan beli belah dalam talian akan meningkatkan kelajuan yang boleh saya lakukan.					
4.	Using online shopping would make it easier for me to conduct transaction. / Menggunakan beli belah dalam talian akan memudahkan saya menjalankan transaksi.					
5.	Product as shown on the website is reliable. / Produk seperti yang ditunjukkan di laman web boleh dipercayai.					

SECTION E: FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE (PERCEIVED EASE TO USE)

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

Direction: Please tick (/) the answer in the box provided.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Moderate / Sederhana	Agree / Setuju	Strongly Agree / Sangat Setuju

NO	ITEM	1	2	3	4	5
1.	I would find it easy to get the technology to do what I want it to do. / Saya mudah untuk mendapatkan teknologi untuk melakukan apa yang saya mahu lakukan.					
2.	I would find the technology easy to use. / Saya akan mendapati teknologi itu mudah digunakan.					
3.	Using the technology would improve my performance in doing my job. / Menggunakan teknologi akan meningkatkan prestasi saya dalam melakukan kerja saya.					
4.	Using the technology at work would improve my productivity. / Menggunakan teknologi di tempat kerja akan meningkatkan produktiviti saya.					
5.	The use of new technologies is clear and easy to understand. / Penggunaan teknologi baharu adalah jelas dan mudah difahami.					

SECTION F: FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE (MALWARE ATTACK)

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

Direction: Please tick (/) the answer in the box provided.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Moderate / Sederhana	Agree / Setuju	Strongly Agree / Sangat Setuju

NO	ITEM	1	2	3	4	5
1.	The majority of Malaysians save their personal information on their laptops and mobile devices. / Majoriti rakyat Malaysia akan menyimpan maklumat peribadi mereka pada komputer riba dan peranti mudah alih.					
2.	This malware attack is accessed via the internet, and it progresses quickly. / Serangan malware ini diakses melalui internet, dan ia berkembang dengan cepat.					
3.	A malware antivirus should be installed on every smartphone and computer to avoid these attacks. / Antivirus perisian hasad harus dipasang pada setiap telefon pintar dan komputer untuk mengelakkan serangan ini.					
4.	Malware attack is very dangerous. / Serangan perisian hasad sangat berbahaya.					
5.	Download materials from unsecure sites become to be a malware attack / Muat turun bahan dari tempat yang tidak selamat menjadi serangan perisian hasad.					

SECTION G: FACTOR INFLUENCING THE INTENTION TO USE E-COMMERCE (CONSUMER TRUST)

Please answer all question honestly and exhaustively. The information and data given will only be used for academic / research purpose and will be treated with the utmost confidentiality.

Direction: Please tick (/) the answer in the box provided.

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Moderate / Sederhana	Agree / Setuju	Strongly Agree / Sangat Setuju

NO	ITEM	1	2	3	4	5
1.	I believe that the transaction through my online store is always safe. / Saya percaya bahawa transaksi melalui kedai dalam talian saya sentiasa selamat.					
2.	I am confident that my online store will promptly inform me if at all any problem occur with any of my transaction. / Saya yakin kedai dalam talian saya akan memaklumkan kepada saya dengan segera jika berlaku sebarang masalah dengan mana-mana transaksi saya.					
3.	I am confident that my transaction through my online store will always be transparent. / Saya yakin transaksi saya melalui kedai dalam talian saya akan sentiasa telus.					
4.	Continue using online store for purchasing a product or service in future. / Teruskan menggunakan kedai dalam talian untuk membeli produk atau perkhidmatan pada masa hadapan.					
5.	Trust makes customers feel more comfortable, optimistic and enthusiastic about using e-commerce. / Kepercayaan menjadikan pelanggan berasa lebih selesa, optimistik dan bersemangat menggunakan e-dagang					

APPENDIX B: GANTT CHART

Gantt Chart															
Item/Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Title Selection															
Project Research and Finding Journal															
Introduction															
Literature Review															
Methodology															
Preparation Presentation PPTA 1															
Collect Data															
Analyse and Discussion															
Conclusion and Summary															
Colloquium and Poster															
Submission Final Report															



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Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya, **Dr. Shah Iskandar Fahmie Bin Ramlee**, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Group 10

Nama Pelajar:	Azila Binti Anuar	No Matrik: A19A0077
Nama Pelajar:	Darshini A/P Ravintharan	No Matrik: A19A1025
Nama Pelajar:	Mohamad Ameer Hafies Bin Rosli	No Matrik: A19A0277
Nama Pelajar:	Ng Chai Xuan	No Matrik: A19A0403

Tajuk Penyelidikan:

Factor Influencing the Intention to Use E-Commerce among Generation-Y in Kota Bharu

Sekian, terima kasih


DR. SHAH ISKANDAR FAHMIE BIN RAMLEE
Senior Lecturer
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Tandatangan Penyelia

Tarikh: 23/01/2023



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Penyerahan Naskah Laporan Akhir Projek Penyelidikan Tahun Akhir

Saya, **Mohamad Ameer Hafies Bin Rosli** No Matrik **A19A0277** dengan ini menyerahkan dua (2) naskah Laporan Akhir Projek Penyelidikan Tahun Akhir bertajuk:
Factor Influencing the Intention to Use E-Commerce among Generation-Y in Kota Bharu

2. Saya dengan ini mengesahkan bahawa segala pembetulan yang diperlukan telah dilakukan sebagaimana yang telah dicadangkan oleh pemeriksa.

Sekian, terima kasih

.....
Perakuan Penyelia

Saya, **Dr. Shah Iskandar Fahmie Bin Ramlee** Penyelia kepada pelajar di atas dengan ini memperakukan maklumat yang dinyatakan oleh mereka adalah benar.

Terima kasih

DR. SHAH ISKANDAR FAHMIE BIN RAMLEE
Senior Lecturer
Faculty of Entrepreneurship and Business
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Tarikh/Date: **19/01/2023**

Pengesahan
 Penyelia/Supervisor: **Dr. Shah Iskandar Fahmie Bin Ramlee**

Tandatangan/Signature:


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