FACULTY ENTREPRENEURSHIP AND BUSINESS

THE KEY DRIVERS IN USING MOBILE PAYMENT (M-PAYMENT) AMONG STUDENT CITY CAMPUS, UNIVERSITI MALAYSIA KELANTAN.

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The Key Drivers in Using Mobile Payment (M-Payment) Among Student City Campus, Universiti Malaysia Kelantan.

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List of Abbreviations

ATM	Automated Teller Machines
FEB	Faculty of Entrepreneurship and Business
FTHW	Faculty of Hospitality, Tourism and Wellness
MCMC	Malaysian Communication and Multimedia Commision
HPUS	Hand Phone Users Survey
TAM	Technologu Acceptance Model
UMK	Universiti Malaysia Kelantan
UTAUT	The Unified Theory of Acceptance and Use of Technology
PIN	Personal Identification Protocol
QR	Quick Response
SMS	Short Message Service

ABSTRACT

Nowadays, people tend to use mobile payment transactions more than physical payments. The main objective of this study is to identify the relationship between perceived security, trust, social influence and effort expectancy with behavioural intention to use mobile payment UMK City Campus students. A total 372 of questionnaires were collected. Using SPSS tool containing Descriptive Analysis, Reliability and Validity Test, and Spearman Correlation Analysis, data analysis carried out. The results show the significant correlation between perceived security, trust, social influence and effort expectancy with behavioural intention to use mobile payment. In conclusions, the finding of this study proven that perceived security, trust, social influence and effort expectancy are factor influencing the behavioural intention to use mobile payment among UMK City Campus student. The study has implication for business, financial institutions, government and the individual consumer. With mobile payment, society and consumers can save their time and no longer have to queue up for ATM services and carry cash.

Keywords: Behavioural Intention, Perceived Security, Trust, Social Influence, Effort Expectancy

ABSTRAK

Pada masa kini, orang ramai cenderung menggunakan transaksi pembayaran mudah alih lebih daripada pembayaran fizikal. Objektif utama kajian ini adalah untuk mengenal pasti hubungan antara persepsi keselamatan, kepercayaan, pengaruh sosial dan jangkaan usaha dengan niat tingkah laku untuk menggunakan pembayaran mudah alih pelajar Kampus UMK City. Sebanyak 372 soal selidik telah dikumpul. Menggunakan alat SPSS yang mengandungi Analisis Deskriptif, Ujian Kebolehpercayaan dan Kesahan, dan Analisis Korelasi Spearman, analisis data dijalankan. Keputusan menunjukkan korelasi yang signifikan antara persepsi keselamatan, kepercayaan, pengaruh sosial dan jangkaan usaha dengan niat tingkah laku untuk menggunakan pembayaran mudah alih. Kesimpulannya, dapatan kajian ini membuktikan bahawa persepsi keselamatan, kepercayaan, pengaruh sosial dan jangkaan usaha adalah faktor yang mempengaruhi niat tingkah laku untuk menggunakan pembayaran mudah alih dalam kalangan pelajar Kampus Bandar UMK. Kajian ini memberi implikasi kepada perniagaan, institusi kewangan, kerajaan dan pengguna individu. Dengan pembayaran mudah alih, masyarakat dan pengguna boleh menjimatkan masa mereka dan tidak perlu lagi beratur untuk perkhidmatan ATM dan membawa wang tunai.

Kata kunci: Niat Tingkah Laku, Keselamatan yang dirasakan, Amanah, Pengaruh Sosial, Jangkaan Usah

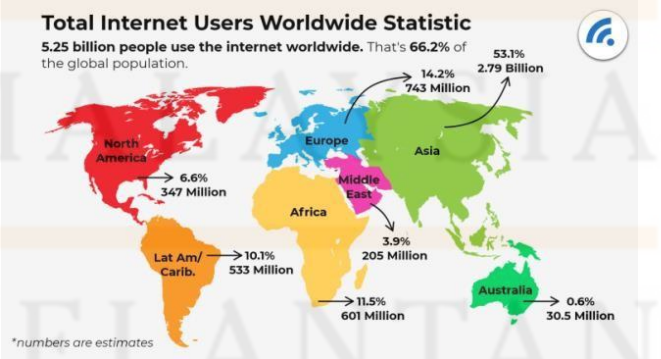
CHAPTER 1
INTRODUCTION

1.1 Background of the study

In this recent years, mobile phone users have been growing aggressively. Companies are motivated to deliver services through mobile phones (Karjaluoto et al., 2019; Wu et al., 2017). Mobile payments can mean transactions using mobile technologies to authorize or complete payment. Therefore, it is essential to go into the factors that make mobile subscriber sunwilling to accept mobile payments.

Mobile payment technology is a troublesome revolution that affected payment ecosystems, arising in the United States and published worldwide (Fan et al., 2018). Mobile payment system takes advantage of wireless and communication technologies since it allows payment via Short Message Service (SMS) message, Wireless Application Protocol (WAP), online billing, Personal Identification Number (PIN) transmission, Mobile Web, direct-to- subscriber bill and direct to credit cards transaction through mobile phones (Kim, Mirusmonov& Lee, 2010).

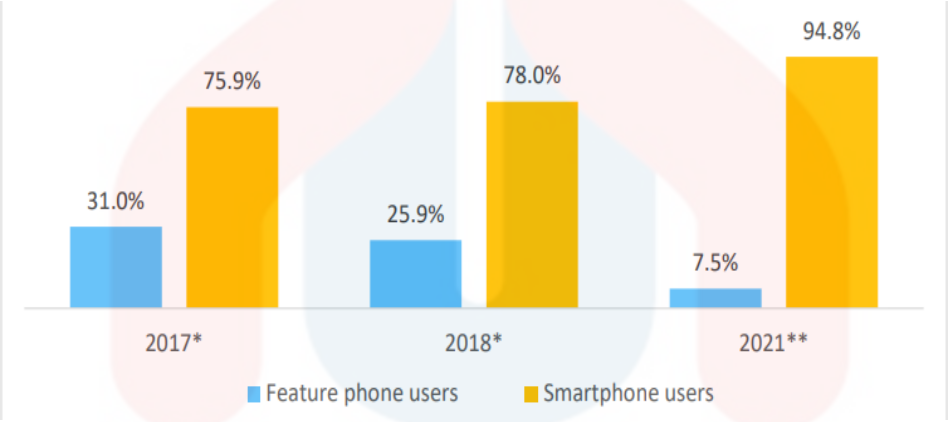
Due to its usefulness, mobile users increasingly favour m-payment methods (Dewan & Chen, 2005; Kreyer, Pousttchi, & Turowski, 2003). According to Internet World Stats (2022), as shown in Figure 1.1, around 5.25 billion internet users connected to the internet in 2022. Which is 66.2% of the global population the world



Source: Internet World Stats (2022)

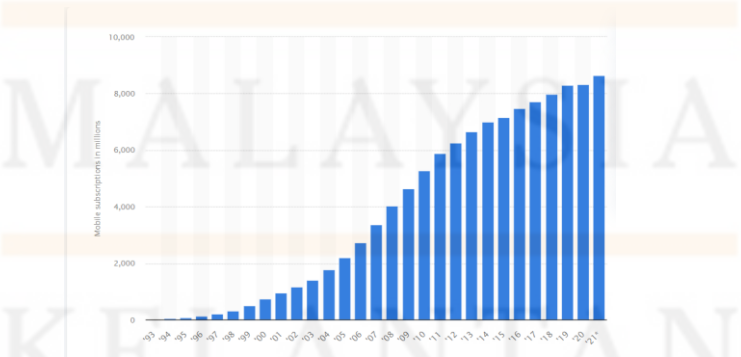
Figure 1.1: Total Internet users Worldwide Statistic

Figure 1.2, in proportion to the Malaysian Communications and Multimedia Commission (MCMC) (2021), the annual study titled Hand Phone Users Survey 2021 (HPUS 2021) offered data analysis to assess changes in patterns and behavior among Malaysians related to cell phone usage. According to HPUS 2021 preliminary findings, smartphone usage in Malaysia increased to 78.0 per cent in 2018 from 75.9 per cent in 2017. The percentage of smartphone users is rapidly increasing, thanks to hostile expeditions and appealing promotions by service providers, increased use and reliance on smartphone-based applications, and reasonableprices in voice-data packages, which are now more bargain than in previous years.



Source: Malaysian Communications and Multimedia Commission. (2021). Hand Phone Users Survey 2021.

Figure 1.2: Percentage distribution of smartphone and feature phone users, 2017 to 2021



Source: Statista 2022

Figure 1.3: Number of mobile (cellular) subscriptions worldwide from 1993 to 2021

Figure 1.3 shows that the total number of mobile benefactions is expected to surpass eight billion for the first time in 2019, achieve 8.3 billion. This frame is expected to increase to 8.6 billion by 2021. With a global population of 7.8 billion as of 2021, smartphone subscriptions now far outnumber people. This follows a period of rapid growth. In 2014, the perception estimates in the United States surpassed 100, and it has been above 100 in countries such as the United Kingdom (UK) and Australia for several years.

This research uses trust, perceived security, social influence and effort expectancy as the independent variables through examine the plan to use mobile payment among student at City Campus, Universiti Malaysia Kelantan. Researchers used available evidence to guide arguments that are already available, in addition to identifying the need for further research in this field. Therefore, this paper investigates the factors and behavioural intentions of the student to use mobile payment systems at City Campus, Universiti Malaysia Kelantan.

1.2 Problem Statement

Mobile technology has become one big part of consumer's life nowadays. However, mobile payment is not one of the most used mobile services, even though the technology and payment solutions exist. Bogdan-Martin, D. (2020) demonstrates that individuals in remote regions suffer significant challenges due to a shortage of technology during the Covid 19 outage. Many rural areas still lack mobile broadband networks, and many residents in these areas lack Internet access. The significant changes in digital device and service usage brought about by the Covid 19 pandemic have rendered previous patterns less effective for predicting current or future events. In any case, prior progress will have influenced how well-prepared people in diverse parts with the world were facing the challenges posed by COVID-19 and the resulting interruptions in normal life, including the issue of switching between physical and digital, introducing a modern perspective on the effect and significance of connectivity for all. (Liebana

et al., 2020)

Mobile payments are critical innovations in today's technology and are widely accepted around the world (Humbani & Wiese, 2019). Nowadays connected world, m-payment has imbued all aspect of our lifetime. Monetary institution, social network operators, assimilation partners, operator, customer, and governor all benefited from the presence of m-payment (Dennehy & Sammon, 2015). Since start, m-payment grant characters with a channel for rapid, conducive, and secure payment services that are usable at any time and from any location. Because of the added conducive and efficiency, online transactions using m-payment have skyrocketed in various countries.

In accordance with (Karp, 2015), one of the significant obstacles mobile payment systems facing the rising rate of cyber-crime, which results in data theft and cyber-attacks on financial data. Furthermore, security exposure associated with mobile payments can be confidential as either emerging or traditional. Appear risks include the use of this payment method in terrorist funding and fund laundering. Traditional risks, on the other hand, include data and service theft, revenue deficit, consumer base loss, and brand position.

According to (Techfunnel, 2022), smartphones today are full of all-in-one devices and simple payment opportunity. There is also particular advice, such as contact data for the customers and others in the consumer's telephone book, nicknames, particular imzge, and social platform connections. Phones allow access to saving accounts, debt cards, and credit cards through a variety of payment apps, mobile wallets, online banking apps, and other services. If a customer loses their telephone in a convenience store, restaurant, or populous area, all of their data is efficiently accessible. Banking and mobile payment details are thus at risk, which can lead to fraud. Tim Yunusov, a senior expert with Positive Technologies, says lost-and-stolen fraud is amongthe most popular types of fraud affecting modern payment cards. In these attacks, when consumers lose a phone or card, there is a gap when the card is not yet blocked,

during which fraudsters can buy goods and services.

In conclusion, although smartphones are now convenient, they also bring many problems to the consumer and others. Consumers should not put their 100% trust in this mobile payment system. Some traditional systems more safety from this and can prevent unnecessary things happened.

1.3 Research Question

I. What is the relationship between perceived security and behavioural intention to use mobile payment?

II. What is the relationship between trust and behavioural intention to use mobile payment?

III. What is the relationship between social influence and behavioural intention to use mobile payment?

IV. What is the relationship between effort expectancy and behavioural intention to use mobile payment?

1.4 Research Objectives

The purpose of this study is to:

I. To identify the relationship between perceived security and behavioural intention to use mobile payment.

II. To identify the relationship between trust and behavioural intention to use mobile payment.

III. To identify the relationship between social influence and behavioural intention to use mobile payment.

IV. To identify the relationship between effort expectancy and behavioural intention to use

mobile payment.

1.5 Scope of the Study

This research is focused to identify the factors that influence the behavioural intentionto use mobile payment among university students. The scope of the study of the respondent from among students Faculty of Entrepreneurship and Business (FEB) and Faculty of Hospitality, Tourism and Wellness (FTHW) at City Campus, Universiti Malaysia Kelantan, because it is easier for the researcher to get respondents from students based on the study objective and where the majority of university students also mostly use mobile payment. Meanwhile, this study's sample is also restricted to students FEB and FHTW at City Campus, Universiti Malaysia Kelantan students. Figure 1.4 show the location City Campus, Universiti Malaysia Kelantan.

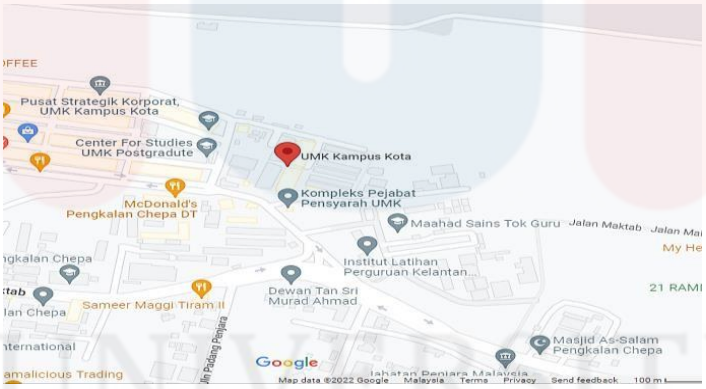


Figure 1.4: Location City Campus, Universiti Malaysia Kelantan

1.6 Significance of Study

Mobile payments are rapidly replacing other payment methods in Malaysia, including credit cards. Malaysia has taken the lead in using mobile payment in Southeast Asia, according to Mastercard Impact 2020. Meanwhile, cashless payments, including mobile and Quick Response (QR) payments, are increasing by 18%. Furthermore, nearly half of Malaysian consumers polled said that the rise in online shopping is due to the use of mobile payment.

So this research on mobile payment was conducted at City Campus, Universiti Malaysia Kelantan, to study the determinants that affect behavioural intentions to use mobile payment among students City Campus, Universiti Malaysia Kelantan. To help them, researcher need to focus on student behaviour in mobile payments and effort expectancy, perceived security, trust and social influence. Therefore, City Campus, Universiti Malaysia Kelantan students need knowledge about mobile payments.

1.7 Definition of Term

1.7.1 Mobile Payment (M-Payment)

In recent years, the number of mobile phone users has increased exponentially, motivating businesses to provide services via mobile phones (Karjaluoto et al., 2019; Persaud & Azhar, 2012; Wu et al., 2017). Mobile payment (m-payment) is one of many services that can be accessed via mobile phones. M-payment is a payment method that involves the use of mobile phones to conduct financial transactions such as purchasing goods or services, transferring funds, and withdrawing funds (Fan et al., 2018; Zhou, 2013). Mobile payments and their applications have grown inpopularity around the world. However, only some studies have investigated users' attitudes toward m-payments and behavioural intentions. Mobile payment is a new and essential onlineand offline commerce application. Mobile payments have a significant impact on these communities because they provide essential financial services such as money transfer, goods and services, and money withdrawal, all of which improve people's lives (Iman, 2018; Rahman et al., 2020). Lu et al. (2017) investigated mobile payment behavioural intention, looking at how trust, perceived security, effort expectancy, and social influence users' intentions to use mobile payment in the future. Mobile payment refers to payments made with mobile devices (such as smartphones and mobile phones) to pay for goods, services, and bills.

1.7.2 Perceive Security

The belief that using mobile payment systems is secure is referred to as perceived security (Zhao & Bacao, 2021). Customers will use mobile payment if they believe their confidential data will not be compromised. Most mobile payment studies found perceived security to be a significant determinant of m-payment usage (Zhao & Bacao, 2021; Oliveira et al., 2016; Moorthy et al., 2020; Liébana-Cabanillas et al., 2018). Customers perceive online security as an ethical issue, according to Kurt and Hacioglu (2010), and expect online merchants to guarantee the security of their sensitive information. The existing literature acknowledges users' security concerns and their impact on mobile payment adoption (Kurnia & Benjamin, 2007). Customers will believe that using mobile payments is risky, which can lead to a loss of privacy and anxiety about e-payment. The most common consumer concerns are the loss of mobile phones and identity theft (Gross, Hogarth, & Schmeiser, 2012). Furthermore, the number of parties involved in mobile payments, such as banks, telecom companies, and numerous merchants, may raise public concerns about privacy and security. The perceived construct incorporates into the study the effect of risk perceptions and the security provided to alleviate these concerns within the mobile payment system.

1.7.3 Trust

Before mobile payments can be used as a common medium of financial transactions, trust issues such as identification, authentication, accountability, authorization, and availability must be addressed. Some payment systems, such as mobile payment systems, can provide time and location independence, remote payments, availability, and queuing avoidance. Payment systems currently support environments where traditional payment systems would fail. Individual and social phenomena are included in the concept of trust (Yahia et al., 2018). Trust, according to the modified commitment-trust theory, can influence behavioural intention both

directly and indirectly through commitment (Willis et al., 2021). Users must provide sensitive banking information to both first-party and third-party payment applications for m-payment (Wang et al., 2019a). Customers are hesitant to pay over public networks because they believe mobile payments are vulnerable to theft, fraud, and invasion of privacy. Ennew and Sekhon (2007) defined trust as an individual's willingness to accept vulnerability in the face of interdependence and risk. As a result, customer trust in mobile payment channels can be described as a psychological condition caused by the individual's own mental and emotional criteria assessments of these channels.

1.7.4 Social Influence

The Unified Theory of Acceptance and Use of Technology (UTAUT) model defines social influence as the extent to which individuals perceive other people believe the relevant technology should be used (Venkatesh et al., 2003). Many studies have been conducted to determine whether social influence is a factor in adoption. According to several studies, social influence has a significant impact on adoption. Dwivedi et al. proposed a meta-Unified Theory of Acceptance and Use of Technology (UTAUT) framework (2019). The variable that has the least influence on attitude is social influence. Other studies have found a highly significant relationship between social influence and online banking adoption, implying that this variable is particularly important in the context of m-payments.

Singh et al. (2020) discovered a link between social influence and mobile wallet adoption as well. According to Kelman's social influence theory, three factors can lead to a positive attitude: compliance, identification, and internalisation (Hwang, 2016). According to Teo et al. (2015), facilitating conditions are defined as an individual's belief that he or she can configure and operate wireless internet mobile phones for mobile payment. Customers' willingness to use mobile payment can be increased by the support of a mobile payment platform's organisational

and technical infrastructure. Furthermore, whether mandatory or voluntary, the use of technology is critical in adopting and relying on the opinions of others, because external opinions are critical, particularly in mandatory situations (Venkatesh et al., 2012).

1.7.5 Effort Expectancy

Effort expectancy is a user's perception of how easily a technology can be used (Onaolapo & Oyewole, 2018). Previous research has found that effort expectancy has a significant effect on behaviour intention. Effort Expectancy describes a person's perception of the ease with which a technological system can be used. Catherine et al. (2017) studied behaviour intention toward fingerprint authentication-based Automated Teller Machines (ATMs) in Uganda and discovered that effort expectancy had a significant and positive effect on behaviour intention. The critical concept of previously researched Technology Acceptance Model (TAM) constructs such as ease of use, perceived ease of use, and complexity is derived from effort expectancy (Venkatesh et al., 2003; Venkatesh et al., 2012). Based on previous research on Effort Expectancy in the field of technology acceptance and use, effort expectancy was identified as a key driver influencing the use of mobile payment among students at Universiti Malaysia Kelantan. The degree to which people believe that using mobile payment systems is simple is referred to as effort expectancy (Wei et al., 2021). The more convenient mobile payment is, the more willing users are to adopt it. One of the most important factors influencing m-payment acceptance was effort expectation (Sobti, 2019; Al-Saedi et al., 2020; Gupta & Arora, 2019; de Sena Abraho et al., 2016). Some authors, on the other hand, confirmed that effort expectation has no effect on customer intentions (Zhao & Bacao, 2021; Wei et al., 2021; Lee et al., 2019).

1.8 Organization of the Thesis

In general, one aspect of the proposal's organisation is to provide a road map for readers to follow as they read and comprehend the dissertation. This activity will give readers a road map to a dissertation, illustrating what they can expect: how the study was organised and conducted, and how the chapters that follow have been sequenced/organized. In general, one aspect of the proposal's organisation is highlighting the organisational signposts to look for in the subsequent chapters. It is working on a proposal to investigate the key drivers of mobile payment among City Campus students. Kelantan Universiti Malaysia. It enables us to flesh out, explain, prove, and elaborate on the thesis. Thus, creating an outline of a project thesis early on is a great way to keep the thesis focused and organized.

The first chapter in this section will introduce readers to the topic of the key drivers of students at the City Campus of Universiti Malaysia Kelantan using mobile payment (m-payment). Make the first sentence enticing. Declare the central thesis that will serve as the foundation for your research. This chapter is divided into several sections: the study's background, problem statement, research question, research objectives, study scope, study significance, term definition, and proposal organization.

The second chapter discusses a literature review, which examines books, scholarly articles, and other sources relevant to a specific issue, area of research, or theory and provides a description, summary, and critical evaluation of these works in relation to the research problem at hand. A literature review's purpose is to provide an overview of the sources used while researching a specific topic and to show readers how the research fits into a larger field of study. This chapter summarizes previous research on intranets and knowledge sharing. It introduces the framework for the case study, which is the main focus of the research described in this thesis. This is followed by an introduction to the literature review, underpinning theory, previous studies, hypotheses statement, conceptual framework and summary or conclusion.

The third section discusses research methods. Research methodology refers to the procedures or techniques used to identify, select, process, and analyse information about a topic. A research paper's methodology section allows the reader to critically evaluate the study's overall validity and reliability. This chapter looks at the different research methodologies and methods used by information systems researchers. The research methodology and research method used in this study are acknowledged and discussed. The chapter begins with a thorough overview of the research. Following that, the research methodologies and methods used in information systems are discussed. A significant effort has been made to clarify and provide distinctions between research methodology and research method. The following topics are covered in this chapter: introduction, research design, data collection methods, study population, sample size, sampling techniques, research instrument development, variable measurement, data analysis procedure, and summary or conclusion.

The fourth chapter focuses on data and test analysis. Researchers use research data analysis to distil data into a narrative and interpret it in order to gain insights. It makes sense for the data analysis process to assist in breaking down a large chunk of data into smaller chunks. Data analysis is the most important aspect of any research. The summarization of collected data is known as data analysis. It entails analysing and logically reasoning over data to determine patterns, relationships, or trends. The results of respondents' demographic profiles, validity and reliability analysis, statistical analysis concept about research problems, tables, and figures are all included.

Finally, the fifth chapter discusses and resolves the thesis as a whole. In the discussion section, you will discuss the significance, importance, and relevance of your findings. The discussion section of a research paper is one of the final sections in which the author describes, analyses, and interprets their findings. They discuss the significance of the findings and how they relate to the research question. This chapter summarizes the discussion of the thesis's key

findings, implications, limitations, recommendations for future research, and overall summary.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter summarizes prior research on the internet and knowledge sharing. It establishes the framework for the case study, which is the initial focus of this thesis' research. The literature review that can be linked to the conceptual framework theory is explained in this chapter. As a result, this chapter is divided into six sections that explain in depth the study's underlying theory, previous studies, hypotheses statement, and conceptual framework.

Six aspects of the research process must be explained. The first is concerned with briefly discussing the overall design of the study, while the second is concerned with underpinning theory. The Unified Theory of Acceptance and Use of Technology was used in this thesis (UTAUT). Third, the previous study on this research topic will be guided by a review of journals and papers from previous empirical studies. The fourth point is about the conceptual framework. Perceived safety, trust, social influence, and effort expectancy have all been linked to a conceptual framework. The remainder of the explanation will be given in accordance with each section.

2.2 Underpinning Theory

The research model was developed to assess technology information users' acceptance. Davis first used the Technology Acceptance Model (TAM) to predict computer usage behaviour in 1986. Venkatesh et al. developed the Unified Theory of Acceptance and Use of Technology (UTAUT) in addition to TAM to identify motivation to use technology (2003).

Many studies on mobile payment users have used UTAUT as one of the most popular models of technology adoption. UTAUT includes four primary constructs to be significant in influencing intention to use technology: effort expectancy, performance expectancy,

facilitating conditions, and social influence. Effort expectancy, perceived security, social influence, and trust are the four variables that influence technology intention and use at UTAUT. In the previous study, the researcher proposed a model, and external variables, such as perceived security, were added to the UTAUT model. Perceived security factors, according to Junaidi and Sfenrianto (2015), are critical in studying mobile payment and e-commerce. Dauda and Santhapparaj (2007) compared internet banking security in Malaysia and Singapore, taking cultural differences into account. Even though many banks provide banking services online, this service is still available. Although many banks offer banking services online, this servicestill needs to be utilized.

Despite Malaysia's progress toward greater mobile payment adoption, the majority of online Malaysians are still considered "infants" with a high level of internet knowledge, raising concerns about using mobile payments. As a result, acceptance and adoption of technology vary depending on the people's culture. UTAUT theory from Venkatesh et al (2012).

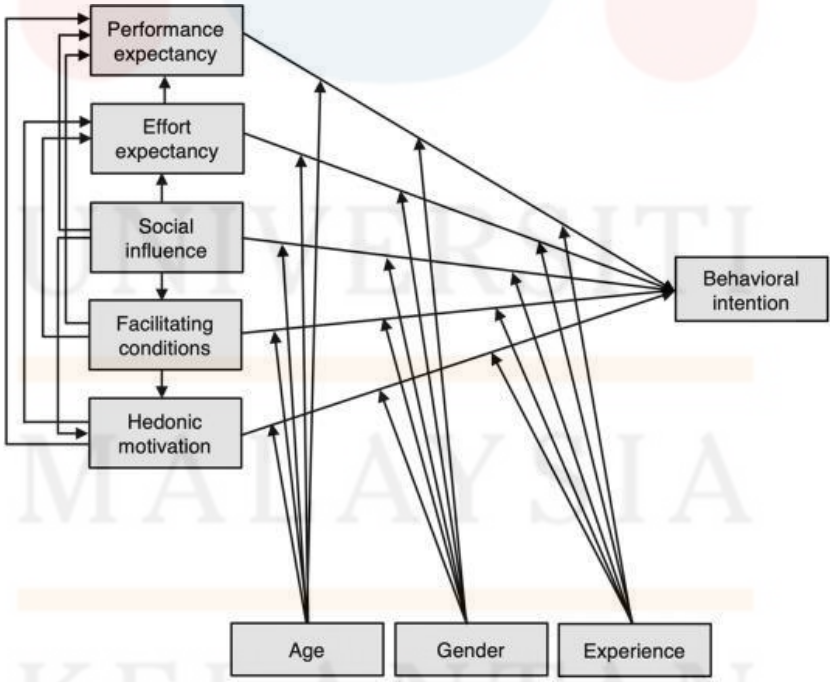


Figure 2.1: UTAUT2 model adjusted to the context of this study

2.3 Previous Studies

A review of journals and papers from previous empirical studies will be discussed in this chapter. Furthermore, the relevant theoretical framework will be examined further in the following section to establish a new conceptual framework, and hypothesis development to analyse the relationship between the key determinants will be carried out.

2.3.1 Behavioural Intention to Use Mobile Payment

Mobile payment is defined as a payment model that uses electronic means to execute payments. Mobile payment is widely used around the world, allowing consumers to conduct online transactions at any time and from any location, thereby increasing domestic and international trade interactions. The use of mobile phones or other mobile devices to purchase goods or services has been defined as mobile payment (Kim et al., 2010). Any business activity that uses mobile devices to complete economic transactions is also referred to as mobile payment services (Liebana-Cabanillas et al., 2016) According to Straub (2009), a person can reject or accept an invention. According to Straub (2009), if the opposition cannot be overcome, the invention will fail, slowing the adoption process. As a result, it's important to understand why some people refuse to use mobile payments while others do. Mobile payment is a type of electronic payment that allows mobile users to pay by connecting their mobile devices to the Internet and leveraging communication technology (Dahlberg et al., 2008)

According to (Kiriakidis, 2015), the immediate antecedent of any consumer behaviour is behaviour intention. It refers to an individual's willingness to use a product or service or to take a specific action (Mamman et al., 2016). Behavioural intention also refers to the assessment of a person's willingness to engage in certain behaviours (Phua et al., 2012)

According to Straub (2009), the behavioural intention theory seeks to investigate how individuals choose and behave when new technology comes into contact and determine

whether or not to accept it. According to Sahin (2006)'s study on Rogers' theoretical review, behavioural intention results from deciding that implementing a new technology is the best approach.

2.3.2 Perceived Security

According to Junadi and Sfenrianto (2015), security is a collection of programmes and methods that validate information sources and ensure privacy and integrity in order to avoid network and data issues. It discusses how mobile payment systems can protect customers during transactions.

Prior research concluded that security is a significant positive factor influencing the widespread use of mobile payment. (Junadi and Sfenrianto, 2015; Kabir et al., 2017; Batra & Kalra, 2016; Sardar, 2016; Team, Sharma, and Goswami, 2016) (2016) Junadi and Sfenrianto (2015) investigated the factors influencing mobile payment uptake in Indonesia using an updated (UTAUT) Unified Theory of Acceptance and Use of Technology. The study's findings indicate that security was a significant positive factor influencing the desire to use mobile payment systems, implying that as mobile payment security improves, so will the desire to use mobile payment. Furthermore, Kabir et al. (2017) investigated the factors that influence mobile payment adoption. This study built on previous research on the use of mobile payment. They reviewed 223 studies, but only 77 of them were empirical.

2.3.3 Trust

(Sunny & George, 2018) define trust as the willingness to be loyal to a service provider in the expectation of a positive outcome regarding the service provider's future behaviour. Customers provide more personal and financial information when using mobile phones, which may raise concerns about the level of security. Previous research has shown that trust is an

important factor in the adoption and maintenance of usage (Alalwan, Baabdullah, Rana, Tamilmani, & Dwivedi, 2018; Gao, Waechter, & Bai, 2015; Khalilzadeh, Ozturk, & Bilgihan, 2017)

According to Duane, O'Reilly, and Andreev (2014), trust is the most powerful factor influencing consumers' willingness to use smart phones to make m-payments. Previous research by Xin, Techatassanasoontorn, and Tan (2013) found that trust is an important factor in consumers' willingness to use mobile payment. (Chandra and colleagues, 2010) Explain that trust is the trustor's belief that the trustee will meet the trustor's expectations without exploiting the trustor's vulnerabilities.

(Slade et al., 2015) define trust as a subjective belief that a party will fulfil their obligations. It is critical in pending financial transactions where users are at risk of financial loss. Non-users' trust in the provider implies that they extrapolate from past experiences to forecast the future of the supplying firm. As a result, the greater the number of positive experiences a consumer has with a supplying firm, the greater the consumer's trust (Sichtmann, 2007)

2.3.4 Social Influence

Previous research suggested that social impact influenced mobile payment intention, while others stated that there is no direct influence. According to (Yang et al., 2012), social influence has a strong indirect influence at the start of adoption. This study looks at behavioural conviction, social influences, individual characteristics, and intention to use mobile payment services in China before and after they are adopted. According to the researcher, social influence has a distinctly indirect effect during the early stages of adoption, positively influencing associated advantage while negatively influencing perceived risk. As a result, it was concluded that social influence has a significant direct effect on both potential and current users.

Furthermore, (Aydin & Burnaz, 2016) found that social influence has no effect on mobile payment adoption in their study. The study sought to identify the factors influencing the attitudes of users and non-users toward mobile payment systems. According to the survey, there are no significant differences between groups as a result of people's lower penetration and understanding of mobile payment systems. The lack of impact on social influence on use intention, according to the findings, is due to responses from a small number of mobile payment system users at the beginning of the life cycle.

Previous research, on the other hand, has shown that social influence influences mobile wallet adoption. (Shin 2009) The Unified Theory of Acceptance and Use of Technology (UTAUT) investigated the factors influencing consumers' acceptance of mobile wallets. The factors include perceived security, perceived ease, and social influence. Although social influence had a lower impact on developing a positive attitude between perceived security and attitude, it did influence intention by influencing perceived security. This was a significant step toward developing a model for mobile payment acceptance.

2.3.5 Effort Expectancy

Morris (2003) defines effort expectancy as the degree of difficulty in using a system. As a result, effort expectancy can be defined as the amount of effort required to use the system or application, as well as the degree of difficulty, whether simple or complicated.

Effort expectancy is the degree of ease with which consumers use technology (Venkatesh et al., 2012). According to Milton et al. (2013), it helps to accurately predict the intention to adopt new technology. When users believe that mobile payment is simple to use and does not require much effort, they have higher expectations of achieving the desired results (Venkatesh et al., 2003)

According to Raman and Aashish (2017), the strong influence of effort expectancy on

continuance intention reveals that users prefer effortlessness when using mobile payment systems. The primary motivators for consumers to continue using mobile payment systems are their ease of access, simplicity of learning, and convenience of use. The positive impact of attitude on continuation intention is consistent with the findings of Deng et al (2010), who discovered that a satisfied user is more likely to have a favourable attitude and use the product again. Since service quality has emerged as a critical indicator of behavioural intention, users expect their mobile payment systems to be dependable, responsive, secure, and tailored.

2.4 Hypotheses Statement

2.4.1 Relationship between Independent Variable (IV) and Dependent Variable (DV)

This studies looks at both independent and dependent variables. The study outcome is produced by the intersection of the two variables; the two may have a cause-effect relationship. The effect of modifying an independent variable on the dependent variable is proportional.

2.4.2 Dependent Variable (DV)

This study's dependent variable influences behavioural intention to use mobile payment, and the research outcome is dependent on the IV's level of manipulation. Previous research has found that actual adoption is primarily driven by customers' desire to test and evaluate new technologies (Venkatesh et al., 2003). Many researchers discovered a positive and significant relationship between behavioural intention and the use of new technology (Barry & Jan., 2018). Perceived security, trust, social influence, and effort expectancy were identified as factors that influence behavioural intention to use mobile payment directly.

Independent Variable & Dependent Variable

I. Relationship between Perceived Security and Behavioural Intention

Security is still one of the most important and well-researched areas of study in mobile payment systems (Abrazhevich, 2004). Security and risk perception are major concerns in mobile payment systems. The majority of mobile payment studies confirmed that perceived security is a critical factor influencing mobile payment adoption (Zhou & Bacao, 2021). According to (Mallet et al., 2008), perceived security strongly influences consumer intent to use mobile payment. The consumer did not purchase products online because they lacked trust in online businesses.

As a result, (Schierz et al., 2010) believe that in order for this type of technology to be effective, the security of accepting new payment methods must be managed. According to these three articles' arguments, perceived security correlates with behavioural intent to use mobile payment. As a result, the following hypothesis is derived.

H1. *Perceived security has a relationship with behavioural intention to use mobile payment*

II. Relationship between Trust and Behavioural Intention

The element of trust is critical in determining how people feel about their mobile payment behaviour (Phonthanukitithaworn et al., 2015). Digital payments become more important when consumers need to be made aware of how their information is stored or transmitted. As a result, trust is critical for understanding interpersonal, behavioural, and economic interactions, influencing how users perceive mobile payment systems and determining whether they will be adopted (To and Lai 2014). The critical point in this component is that any perception of this system's unreliability will result in its failure (Kim et al., 2010). Trust has a significant behavioural intention to use mobile payment based on these arguments about the two articles. As a result, the following hypotheses are advanced:

H2. *Trust has a relationship with behavioural intention to use mobile payment.*

III. Relationship between Social Influence and Behavioural Intention

Previous research has identified social influence as a critical determinant of mobile payment adoption (Sair & Danish, 2018). Social influence, according to scientific research, has a significant impact on behavioural intentions toward technological advancement (Martins et al., 2014). Furthermore, according to Park et al. (2019), the external environment (including social characteristics) and internal technology perspective have a significant impact on mobile payment service adoption. According to these two articles' arguments, social influence has a positive impact on behavioural intention to use mobile payment. As a result, the following hypothesis emerges:

H3. *Social influence has a relationship with behavioural intention to use mobile payment.*

IV. Relationship between Effort Expectancy and Behavioural Intention

One of the most important aspects of m-payment adoption was the expectation of effort (Al-Saedi et al., 2020). According to (Miltgen et al., 2013), it contributes to a more accurate prediction of intent to adopt new technology. Users have higher expectations of achieving the desired results when they believe mobile payments are simple and do not require much effort (Venkatesh et al., 2003). Furthermore, studies of the literature revealed that effort expectancy was the most frequently used element in mobile payment studies (Karsen et al., 2019). The two articles have a significant relationship between effort expectancy and behavioural intention to use mobile payment. As a result, the following hypothesis is proposed:

H4. *Effort expectancy has a relationship with behavioural intention to use mobile payment.*

2.5 Framework

A conceptual framework has been designed for clear behavioural intentions among City Campus, Universiti Malaysia Kelantan students related to perceived safety, trust, social influence and effort expectancy. Figure 2.2 show framework design for this research.

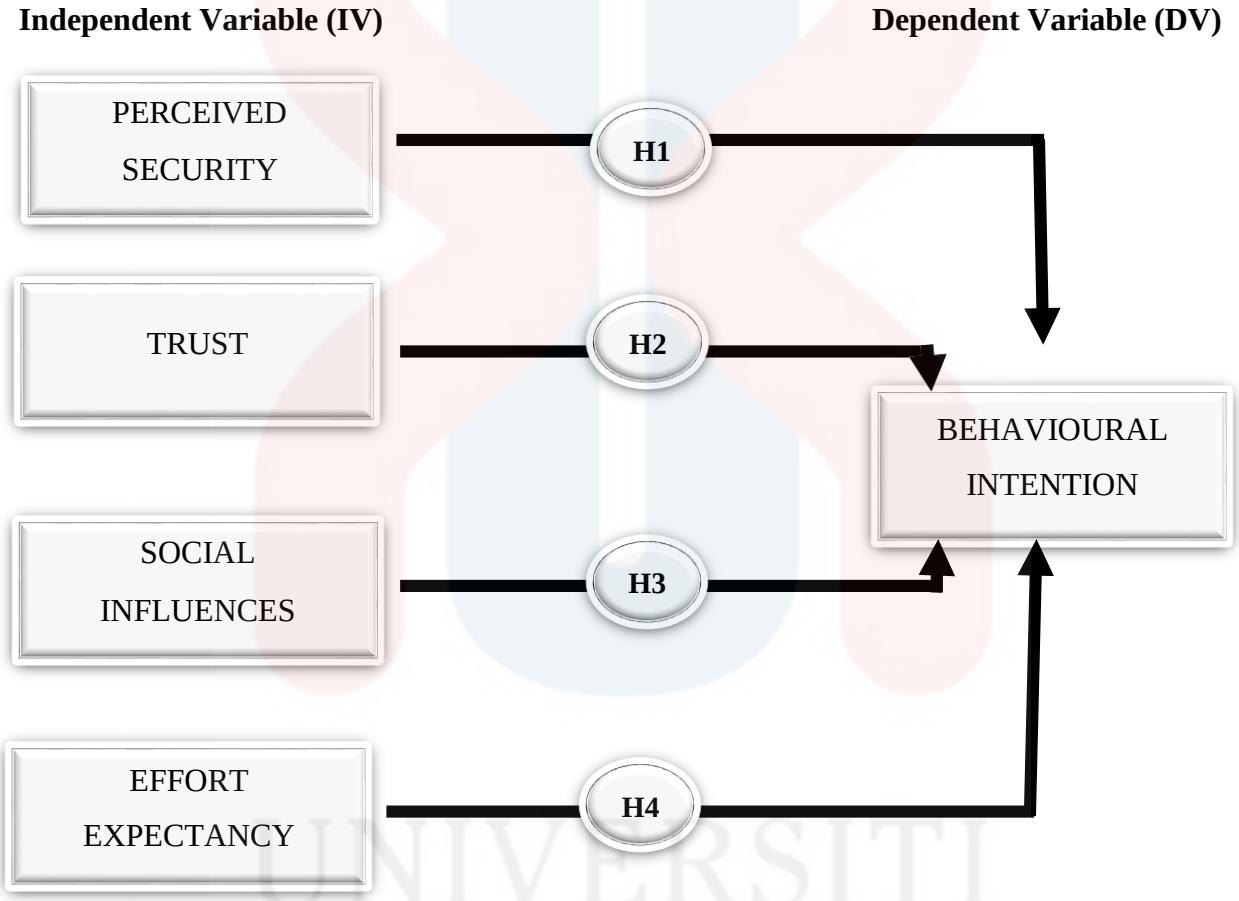


Figure 2.2: Research Framework

2.6 Summary

This chapter summarized the points of contention regarding the dependent variable, which is behavioural intent to use mobile payment. The independent variables, on the other hand, are effort expectation, perceived security, trust, and social influence. The underlying theory is the Unified Theory of Acceptance and Use of Technology (UTAUT) Model. As a

result, a set of hypotheses and a research framework are developed for the subsequent research process, which will be discussed in the following chapter.

CHAPTER 3

RESEARCH METHODS

3.1 Introduction

This chapter explains the research methodology that can be linked to the conceptual framework theory and model based on the empirical study. Therefore, this chapter contains eight sections dedicated to explaining the study's methodology, techniques and verification methods in detail. Furthermore, data collection procedures and analysis methods will be described.

Eight main parts need to be explained regarding how this research is conducted. The first is related to briefly discussing the study's overall design—the second is data collection, which collects information about the study for legal data collection. Third, the study population of which the total population of respondents should be explained in this section. Fourth refers to the sample size and the number of respondents included in this study. Fifth, the sampling technique is related to the name or other identification of the specific process, which is the sample entity selected in this study. The rest of the explanation will be given according to each section.

3.2 Research Design

The main objective is to identify the critical drivers in mobile payment among students at City Campus, Universiti Malaysia Kelantan. So, this study uses quantitative methods in the study conducted by spreading questions related to objective research. Quantitative research is collecting and analyzing average data, making predictions, testing causal relationships and generalizing results to a broader population. The function of research design is to ensure that all the information obtained has evidence that effectively allows the study to address the research problem (N.D. 2020). In the research carried out, there are types of design consisting

of experimental research design, descriptive design, and correlational research (Sekaran & Bougie, 2016).

3.3 Data Collection Methods

The instrument that the researcher used in this research is a survey or questionnaire. A questionnaire is a set of questions or items used to collect information from respondents about their attitudes, experiences, or opinions. Questionnaires are widely used in market research and the social and health sciences—for example, the critical drivers for students at Universiti Malaysia Kelantan to use mobile payment. The questionnaire was divided into three parts. The questionnaire collects information about the respondent's experiences with mobile payments. The first section asked closed-ended questions about respondents' gender, age, faculty, course, year of study, mobile payment experience and others. For the specific questions of each variable, a five-point Likert scale (from 1 to 5, representing "strongly agree" to "strongly disagree") was used. The second section includes a measuring instrument developed based on prior research on mobile payment adoption. The last section asks about the experience as an introduction to mobile payments, as well as an explanation of the various variables: trust, effort expectancy, social influence, and perceived security.

The study the key drivers in using mobile payment among students City Campus, Universiti Malaysia Kelantan employs a quantitative data collection method. A questionnaire was distributed to students at the City Campus of Universiti Malaysia Kelantan, which comprises the Faculty of Entrepreneurship and Business (FEB) and the Faculty of Hospitality, Tourism, and Wellness (FHTW). The questionnaire administered met the study's objectives. Closed-ended questions, the Likert scale and open questions are examples of question types. The questionnaire will be given in the form of a Google Form that the respondent must fill out. Students at City Campus, Universiti Malaysia Kelantan, will be given the questionnaire via

Whatsapp and QR code.

3.4 Study Population

The term population refers to the entire group of individuals, events, or objects that exhibit the behaviours and possess the characteristics of interest to the researcher (Eifil & Negida, 2017). Researchers can only study some of the target population, which is only sometimes readily available. Only a portion of the respondents is eligible for the study. The target population is the people on whom the intervention intends to conduct research and draw conclusions (Barnsbee et al., 2018).

The study all undergraduates at City Campus, Universiti Malaysia Kelantan, including two faculties, such as the Faculty of Entrepreneurship and Business (FEB) and the Faculty of Hospitality, Tourism, and Wellness (FHTW). According Appendix C, to Universiti Malaysia Kelantan's Academic Administration Division, there are currently 6,174 students divided into two faculties: FEB (3,451 students) and FHTW (2,723 students). The total number of establishments represents the study's research population. As a result, the information gathered is highly pertinent to the research topic.

This study will be conducted on the key drivers of mobile payment usage among students at City Campus, Universiti Malaysia Kelantan. The survey will take place at City Campus, Universiti Malaysia Kelantan, from faculties FEB and FHTW. Respondents will include both men and women.

3.5 Sample Size

Sample size usually refers to the number of units selected from data collection. However, sample size can be determined in a variety of ways. The sample is a smaller and more manageable version of the larger batch specified as the sample. Samples are subsets that

contain more significant population characteristics, and the sample should indicate populations.

According to overall population data gathered from the campus site, the average number of people in the City Campus, Universiti Malaysia Kelantan, is 6,174 students. The sample size grows in lockstep with the remaining reduction rate as the population grows. As a result, the sample size in this study will be determined using the table developed by (Krejcie & Morgan, 1970). Based on this table 3.1, 364 respondents were chosen.

Table 3.1: Determining Sample Size

Table 3.1

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Source: Krejcie & Morgan, 1970

3.6 Sampling Techniques

In this research, the non-probability sampling method is selected as a sampling design, using the convenience-sampling method. Non-probability sampling technique uses non-randomized methods to draw the sample. Non-probability sampling method mainly involves judgment. Instead of randomization, participants are selected because they are easy to access. Non-probability sampling is a valuable and convenient method of selecting a sample. The method is appropriate and the only method available in some instances. The researcher used

non-probability techniques to collect data from individuals to understand why they are using mobile payment and their behavioural intention. Convenience sampling is a type of non-probability or non-random sampling where members of the target population that meet specific practical criteria, such as easy accessibility, geographical proximity, availability at a given time, or the willingness to participate are included in the study (Dornyei, 2007). It also refers to the research subjects of the population that are easily accessible to the researcher (Lisa, 2008). In this convenience sampling, the researcher used Google Forms to collect the data from students at Universiti Malaysia Kelantan to know their behavioural intention of using mobile payment.

3.7 Research Instrument Development

In quantitative research, selecting the best instrument to capture the phenomenon of interest is critical. A research instrument is a data collection tool used to gather information, ideas, or characteristics of interest. Questionnaires and interviews are two examples of research instruments. In this study, data sources will be collected through questionnaires to obtain more detailed information about the study's objectives.

A questionnaire is a collection of questions or items used to elicit information about respondents' attitudes, experiences, or opinions. Questionnaires are commonly used in market research, as well as social and health sciences. For example, using mobile payments to investigate the critical drivers of students at Universiti Malaysia Kelantan. A data collection tool is a questionnaire. Determining the population of interest, selecting an appropriate sampling method, administering a questionnaire, and collecting data are all part of survey research. To collect data to validate the proposed theoretical framework and test our hypotheses, we created an online questionnaire survey. Venkatesh et al. (2012) developed the original UTAUT2 questionnaire, and previous research by Baudier et al (2021),Zhao and

Bacau, were used to guide the development of questionnaires and surveyquestions (2021).

The obtained source has become the primary source in the research. Sections A, B, and C are included in the completed questionnaire. Section A is the first section and deals with demographic information such as age, gender, faculty, and so on. Section B contains nine questions about dependent variables related to behavioural intentions. Section C is a variable that is unrelated to effort expectations, perceived security, trust, and social influence. Respondents are asked to answer four questions in each section. This survey will be graded using a 5-point Likert scale. The 5-point scale is easily rescaled to produce data that is comparable to the respondent's findings. A 5-point scale produces aslightly higher mean score compared to the highest possible score compared to that produced from a 10-point scale (John Dawes, 2008). Table 3.2 show the Likert scale that the study useda 5-point Likert scale because it made it easier to collect data and not confuse the respondents.

Table 3.2: Likert scale

Likert – Scale Description	Likert - Scale
Strongly Disagree	1
Disagree	2
Neutral Agree	3
Strongly Agree	4
	5

3.8 Measurement of the Variables

The researchers will collect and analyze data to help determine statistical inference tests in order to examine every variable on the scale. This online questionnaire employs nominal,

ordinal, and interval measurement scales (Likert scale). The questionnaires were divided into three (3) sections: respondent demographic profiles in Section A, dependent variable questions in Section B, and independent variable questions in Section C. According to Table 3.3, the research has four (4) factors in variable measurement.

Table 3.3: Measurement of variable

Factor	Item	Sources
Behavioural Intention	4	Wang and Dai (2020)
Perceived Security	4	Lisana (2021)
Trust	4	Matemba and Li (2018) Shaw (2014)
Social Influence	4	Martin et. all.(2014)
Effort Expectancy	4	Zhao and Bacao (2020)
TOTAL	*20*	

3.8.1 Ordinal Scale

An ordinal variable is a quantitative measuring variable that accepts values in a specific order or rank. It is a subset of the nominal variable and the second level of measurement. The items on this scale are arranged in descending order of satisfaction, from least to most satisfied. Ordinal scales, as opposed to nominal scales, allow for comparisons of the degree to which two subjects possess the dependent variable. The Likert scale was one of the most commonly used scales in this study. The 5-point Likert scale of level of agreement strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5) is intended to assess how strongly the statements agree or disagree, according to (Vagias, W.M., 2006). As a result, the Likert scale

was also used in this questionnaire to evaluate each item in Sections B and Section C.

3.9 Procedure for Data Analysis

In this study, a statistical package for social science (SPSS) will be used to analyse and interpret the data. The method examines personalisation and generates discernible patterns between various data variables. The analyses were divided into four categories: pilot test, descriptive analysis, reliability analysis, and Pearson's correlation.

3.9.1 Pilot Test

Pilot testing encompasses a variety of activities that allow for the early evaluation of the project's various aspects. Pilot testing in research is distinct from the general context we discussed previously. It entails organising a mini-version of a full-fledged systematic investigation and observing how things go in order to help improve the process. Three key areas are involved in pilot experiments: project simulation, observation, and analysis. First, the researcher must create real-life scenarios that capture the essence of the project. Assume you're collecting data using the focus group method. In that case, pilot testing entails selecting actual members of the population and asking them the same questions that would be asked during the systematic investigation. The sample size rule of thumb is the most straightforward method for determining the sample size for the pilot test. (Julius, 2005) suggests a sample size of 12 per group. To ensure that all students can access the Google Form we use, a pilot test was conducted for 12 City Campus students at Universiti Malaysia Kelantan. Furthermore, the purpose of the pilot test is to ensure that the QR Code Google Form works when students scan the QR Code to answer the questions we want the respondents to answer. Any issues discovered during the pilot test will be addressed before the actual Google Form is distributed to respondents.

3.9.2 Reliability Analysis

A measure's dependability is an indicator of the instrument's measure definition stability and consistency. The Cronbach's Alpha test will be used in this study to calculate the instrument's dependability in the reliability test. Cronbach's Alpha is a test reliability technique that only requires one test administration to provide an accurate estimate of a test's reliability (Joseph & Rosemary, 2003). The reliability of multiple-question Likert scale surveys is determined using Cronbach's alpha tests. Cronbach's Alpha determines how closely related a set of test items is. The rule of thumb from Cronbach's Alpha sources by Lee Cronbach is shown in Table 3.4. (1951).

Table 3.4: Rule of thumb for Cronbach's Alpha

Cronbach's Alpha	Internal consistency
$\langle \alpha\ 0.9$	Excellent
$0.8\ \alpha \langle < 0.9$	Good
$0.7\ \alpha \langle < 0.8$	Acceptable
$0.6\ \ \alpha \langle < 0.7$	Questionable
$0.5\ \alpha \langle < 0.6$	Poor
$\langle < 0.5$	Unacceptable

3.9.3 Descriptive Analysis

Descriptive analysis is a type of data analysis that aids in the description, demonstration, or constructive summarization of data points in order for patterns to emerge that satisfy all of the data's conditions. One of the most important steps in statistical data analysis. It provides a summary of the data distribution that customers encounter when using mobile payment, aids in

the detection of typos and outliers, and identifies similarities among variables, preparing for further statistical analyses. A descriptive data study method describes a population's characteristics. Its primary goal is to identify the demographic data for the target audience. The first step in the data analysis process for this study was to compile all of the information from the online survey into an Excel spreadsheet and SPSS. This step will assess the key drivers of mobile payment among students at Universiti Malaysia Kelantan's City Campus. Each questionnaire's data is then interpreted. The proportion of respondents will be interpreted and explained during this phase. Finally, based on the findings, conclude the research project. The results generate a statistical analysis in a straightforward format, including the mean, standard deviation, percentage, frequency, and highest and lowest values.

3.9.4 Spearman Correlation Coefficient

A correlational research approach investigates correlations between variables without allowing the researcher to control or manipulate them. A correlation measures the strength and direction of a link between two (or more) variables. A connection's direction can be either positive or negative. Nonparametric is another term for the Spearman correlation coefficient. To assess monotonic relationships, the Spearman correlation coefficient (rs) is used (whether linear or not). A perfect Spearman correlation of +1 or 1 occurs when each variable is a perfect monotone function of the other, as shown in table 3.5. In statistics, Spearman's correlation reveals the direction of the relationship between X (the independent variable) and Y. (the dependent variable). If Y tends to rise as X rises, the Spearman correlation coefficient is positive. If Y tends to decrease as X grows, the Spearman correlation value is negative. A Spearman correlation of zero indicates that when X rises, there is no tendency for Y to rise or fall. As X and Y get closer to being fully monotone functions of each other, the size of the Spearman correlation grows. When X and Y are fully monotonically connected, the Spearman

correlation coefficient equals one.

Table 3.5: Rules of thumb about correlation coefficient size

Coefficient range (r) value	Strength of Association
0.91 to 1.01 / 0.91 to - 1.0	Very strong
0.71 to 0.90 / 0.71 to - 0.90	High
0.41 to 0.70 / -0.41 to - 0.70	Moderate
0.21 to 0.40 / -0.21 to - 0.40	Small but definite relationship
0.01 to 0.20 / -0.01 to - 0.20	Slight, almost negligible

‘3.10 Summary

Finally, this chapter detailed and clarified the approach that would be used in our research. The following topics are covered: research design, data collection methods, study population, sampling technique, sample size for sampling design, research instrument development, variable measurement, and data analysis procedure. This study will also employ a quantitative approach in the form of questionnaires. The study's target population will be Universiti Malaysia Kelantan City Campus students. This study will also use convenience sampling, a non-probability sampling method, to find respondents. The information will be collected, transmitted, and analyzed using SPSS. The findings will be examined and explored in greater depth in Chapter 4.

CHAPTER 4

DATA ANALYSIS

4.1 Introduction

This chapter examines the results of the data analysis procedures described in the previous chapter. The tools we used to analyze the data collected are known as the Statistical Package for Social Science (SPSS). The reliability analysis was conducted using Cronbach's alpha. Data from respondents' demographic profiles were analyzed using descriptive analysis. Finally, Pearson's correlation was used to assess the significant relationship between perceived security, trust, social influence, and effort expectancy and behavioural intention to use mobile payment among University Malaysia Kelantan students.

4.2 Preliminary Analysis

To do the pilot test, a total of 28 items have been distributed to 12 respondents.

Table 4.1 Result of Cronbach's Alpha Coefficient

Variation	Cronbach's Alpha Coefficient	Number of Items	Strength of Association
Behavioural Intention	0.915	4	Excellent
Perceived Security	0.848	4	Good
Trust	0.856	4	Good
Social Influence	0.915	4	Excellent
Effort Expectancy	0.911	4	Excellent

Table 4.1 displays the Cronbach's Alpha Coefficient values that indicated the instrument's reliability. Table 3.4 in Chapter Three contains an explanation of the values. The Cronbach's Alpha Coefficient value for the dependent variable, behavioural with 4 items of question, was

0.915, indicating an excellent strength of association because the value was greater than 0.9. As a result, the items used to assess behavioural intention were reliable.

The first independent variable, perceived security, has four questions in the questionnaire. The outcome revealed that perceived security has a Cronbach's Alpha Coefficient value of 0.848, which can be interpreted as good. As a result, perceived security was reliable.

Trust, the second independent variable, had a total of four items in the questionnaire, yielding a value of 0.856. It is possible to conclude that trust had a very strong association strength. As a result, the coefficient obtained for the trust questions was reliable.

In the third and fourth independent variables for social influence and effort expectancy, there are four questions. It has values of 0.915 and 0.911, indicating an excellent level of association strength.

4.3 Demographic Profile and Respondents

Table 4.2: Respondents Demographic Profile

Respondents Profile	Classification	Frequency N= 372	Percentage
Gender	Male	148	39.8
	Female	224	60.2
Age	Below 20 years	50	13.4
	20-25 years	268	72.0
	26-30 years	47	12.6
	Above 30 years	7	1.9
Faculty	FKP	235	63.2
	FHPK	137	36.8
Course	SAB	36	9.7

	SAL	52	14.0
	SAR	39	10.5
	SAK	74	19.9
	SAE	24	6.5
	SAW	46	12.4
	SAP	44	11.8
	SAH	44	11.8
	SAA	13	3.5
Year of Study	First Year	54	14.5
	Second Year	76	20.4
	Third Year	80	21.5
	Final Year	162	43.5
How Often Do You Use Mobile Payment?	1-4 Times	49	13.2
	5-9 Times	112	30.1
	>10 Times	211	56.7
Do you Ever Purchased Any Products Online?	Yes	371	99.7
	No	1	0.3
Type of Platform Used to Carry Out Purchasing Activities	Shopee	150	40.3
	Lazada	90	24.2
	Tik Tok Shop	89	23.9
	Website	19	5.1
	Zalora	24	6.5

This study gathered the contextual profiles of 372 respondents. Gender, age, faculty, course, year of study, how often do you use mobile payment, have you ever purchased any products online, and the type of platform used to carry out purchasing activities are all listed in Table 4.2. There were 39.8% male respondents with 148 students and over 60.2% female respondents with 224 students who participated in this questionnaire.

The majority of respondents in these questionnaires are between the ages of 20 and 25, accounting for 268 of the total respondents (72%). Continue with those under the age of 20, who accounted for 50 of the total respondents (13.4%). There are 47 respondents aged 25 to 30, accounting for 12.6% of all respondents. Finally, only 7 people over the age of 30 responded, accounting for 1.9% of all respondents.

The majority of faculty respondents are from FKP courses, with 63.2% (N-235), with 9.7% (N=36) from SAB courses, 14% (N=52) from SAL, SAR courses with 10.5% (N=39), 19.9% (N=74) from course SAK, and 6.5% (N=24) from SAE courses. While FHPK faculty account for 36.8% (N=137), SAW courses account for 12.4% (N=46). SAP and SAH both have 11.8% (N=44) respectively. The lowest percentage of respondents came from SAA courses, with only 3.5% (N=13).

The final year has the highest proportion of respondents (43.5%) (N=162). 21.5% (N=80) of respondents were in their third year. The second-year respondents have 20.4% (N=76), while the first-year respondents have 14.5% (N=54). In the category of how frequently do you use mobile payment, the majority of respondents (56.7% (N=211) say more than ten times. Continue, 30.1% (N=112) of respondents use mobile payment between 5 and 9 times. Finally, only 13.2% (N=49) of respondents chose 1 to 4 times.

From the category do you ever purchased any products online, the most of respondents is choosing “Yes” which have total of 99.7% (N=371) and only 1respondents choosing “No”. From the type of platform used to carry out purchasing activities, Shopee is the most

respondents using this platform which have 40.3% (N=150). 24.2% (N=90) and 23.9% (N=89) are from Lazada and Tik Tok Shop respectively. The respondents used the platform Zalora to purchased online are 6.5% (N=24) and lastly is Website which have only 5.1% (N=19).

4.4 Descriptive Analysis

There was (1) one dependent variable (Behavioral Intention) and (4) four independent variables in this study (Trust, Perceived Security, Social Influence and Effort Expectancy). Each variable's mean was examined by the researcher.

4.4.1 Dependent Variable and Independent Variable

Overall mean score and standard deviation of dependent variable and independent variable were designed based on a 5-point scale Likert scale (1 = strongly disagree to 5 = strongly agree).

Table 4.3: Descriptive Statistics

Variable (Symbol)	Indicator	Measuring Instrumental	Mean	Std. Deviation
Behavioural Intention (BI)	BI1	I will use mobile payment frequently in my financial transaction	4.53	.650
	BI2	Given the opportunity, I continue to use mobile payment in the future	4.55	.583
	BI3	I am willing to continuously use mobile payment	4.53	.616
	BI4	I think it will be worthwhile for me to use mobile payments when they become available	4.53	.628
Perceived Security (PS)	PS1	Mobile payment is trustworthy	4.43	.703
	PS2	Mobile payment can protect my financial information	4.38	.769

	PS3	The security system adopted by the mobile payment is reliable	4.41	.730
	PS4	Mobile payment can protect my personal information	4.42	.728
Trust (T)	T1	I feel secure putting financial information on mobile payment	4.35	.761
	T2	I feel safe in my transactions with mobile payment	4.36	.727
	T3	I feel safe providing personal information on mobile payment	4.34	.769
	T4	I think that mobile payment systems is trustworthy	4.41	.681
Social Influence (SI)	SI1	People who are important to me would think that I should use mobile payment (when available)	4.48	.687
	SI2	People who are close to me encourage me to use the mobile payment	4.43	.744
	SI3	People who influence my behaviour think that should use the mobile payment	4.44	.684
	SI4	In the future, organizations that offer mobile payment services will guarantee its proper functioning	4.48	.670
Effort Expectancy (EE)	EE1	I can easily learn how to use mobile payment	4.56	.614
	EE2	I can easily become skillful in using mobile payment	4.58	.580
	EE3	My interaction with mobile payment is clear and understandable	4.56	.635

EE4	It is easy to follow all the steps of mobile payment	4.58	.603

Source: Develop from research

Table 4.3 showed the mean and standard deviation analysis on the independent variable, which was perceived security. Descriptive analysis of behavioural intention consists of four questions. It shows the mean of respondent's response on the perceived security variable according to 5-Point Likert scale range from 4.53 to 4.55. The high score of mean is question 2 which is given the opportunity, I continue to use mobile payment in the future was 4.55 (Std.Deviation = 0.583). Next, the mean for question 1, 3 and 4 are same 4.53. The mean for question 1 is I will use mobile payment frequently in my financial transaction 4.53 (Std. Deciation = 0.650). Next, the mean for question 3 is I am willing to continuously use mobile payment 4.53 (Std. Deviation = 0.616). Lastly, the mean question for question 4 is I think it will be worthwhile for me to use mobile payments when they become available 4.53 (Std.Deviation = 0.628). For the data set from 372 respondents with the std. deviation most of the value which lowest than 1, indicated the values close to mean.

Table 4.3 showed the mean and standard deviation analysis on the independent variable, which was perceived security. Descriptive analysis of perceived security consists of four questions. It shows the mean of respondent's response on the perceived security variable according to 5-Point Likert scale range from 4.38 to 4.43. The mean for question 1 where the respondents were concerned about the mobile payment is trustworthy in using mobile payment was 4.43 (Std. Deviation = 0.703). Next, the lowest mean of question 2 where the payment can protect my financial information in using mobile payment was 4.38 (Std. Deviation = 0.769). Then, the mean of the question 3 where the respondent of the security system adopted by the mobile payment is reliable was 4.41 (Std. Deviation = 0.730). Lastly, the mean for question 4, where the mobile payment can protect my personal information was 4.42 (Std. Deviation =

0.728). For the data set from 372 respondents with the std. deviation most of the value which lowest than 1, indicated the values close to mean.

Table 4.3 showed the mean and standard deviation analysis on the independent variable, which was trust. Descriptive analysis of trust consists of four questions. It shows the mean of respondent's response on the trust variable according to 5-Point Likert scale range from 4.35 to 4.41. The highest mean of question 4 where I think that mobile payment systems is trustworthy was 4.41 (Std. Deviation = 0.681). The mean for question 1 where I feel secure putting financial information on mobile payment was 4.35 (Std. Deviation = 0.761). Then, the mean of the question 2 where I feel safe in my transactions with mobile payment was 4.36 (Std. Deviation = 0.727). Lastly, the lowest mean of question 3 where I feel safe providing personal information on mobile payment was 4.34 (Std. Deviation = 0.769). For the data set from 372 respondents with the std. deviation most of the value which lowest than 1, indicated the values close to mean.

Table 4.3 showed the mean and standard deviation analysis on the independent variable, which was social influence. Descriptive analysis of social influence consists of four questions. It shows the mean of respondent's response on the social influence variable according to 5-Point Likert scale range from 4.43 to 4.48. The highest mean of question 1 and question 4 where people who are important to me would think that I should use mobile payment (when available) was 4.48 (Std. Deviation = 0.687) and the question where in the future, organizations that offer mobile payment services will guarantee its proper functioning was 4.48 (Std. Deviation = 0.670). The mean for question 1 where I feel secure putting financial information on mobile payment was 4.35 (Std. Deviation = 0.761). Then, the mean of the question 2 where people who are close to me encourage me to use the mobile payment was 4.43 (Std. Deviation = 0.744). Lastly, the mean of question 3 where people who influence my behavior think that should use the mobile payment was 4.44 (Std. Deviation = 0.684). For the data set from 372 respondents

with the std. deviation most of the value which lowest than 1, indicated the values close to mean.

Table 4.3 showed the mean and standard deviation analysis on the independent variable, which was effort expectancy. Descriptive analysis of effort expectancy consists of four questions. It shows the mean of respondent's response on the effort expectancy variable according to 5-Point Likert scale range from 4.56 to 4.58. The highest mean of question 2 and question 4 where I can easily become skilful in using mobile payment was 4.58 (Std. Deviation = 0.580) and the question 4 where it is easy to follow all the steps of mobile payment was 4.58 (Std. Deviation = 0.603). The mean for question 1 where I can easily learn how to use mobile payment was 4.56 (Std. Deviation = 0.614). Then, the mean of the question 3 where my interaction with mobile payment is clear and understandable was 4.56 (Std. Deviation = 0.635). For the data set from 372 respondents with the std. deviation most of the value which lowest than 1, indicated the values close to mean.

4.5 Validity and Reliability Test

Reliability analysis was used to measure the reliability of the questionnaires. The data was tested using Cronbach's Alpha analysis to ensure the reliability and interior reliability of the information. According to George and Mallery (2016), 0.4 and below was measured as unacceptable and if the value is 0.9 and above are measured as a very reliable result. The closer the value to 1 influenced the higher the internal consistency reliability of the item. Illustration the overall consistency (pilot test) for the dependent variable and independent variable. The pilot test had been done to 12 respondents before it was distributed to 372 respondents through online survey method (Google Form).

Table 4.4: Cronbach's Alpha Reliability Test Result

Variables	Cronbach's Alpha Value	No. of Item	Strength
Behavioural Intention	0.875	4	Good
Perceived Security	0.917	4	Excellent
Trust	0.921	4	Excellent
Social Influence	0.893	4	Good
Effort Expectancy	0.892	4	Good

Source: Develop from research

The reliability test results, as measured by the value of Cronbach's Alpha Coefficient for the dependent variable and independent variable in this study, are shown in Table 4.4 above, based on our survey of 372 respondents at Universiti Malaysia Kelantan's City Campus. According to Table 4.4, a Cronbach's Alpha Coefficient with a strength of more than 0.8 is good for reliability testing.

The behavioural intention to use mobile payment (M-payment) among students at Universiti Malaysia Kelantan City Campus was measured. Four questions were used, and the Cronbach's Alpha for this section question was 0.875, indicating a good result. As a result, the coefficients obtained in the variable of behavioural intention for these questions are satisfactory.

The variables of perceived security were then measured using mobile payment among students at Universiti Malaysia Kelantan's City Campus. Four questions were used, and the Cronbach's Alpha for this section question is 0.917, which is an excellent result. As a result, the coefficients obtained for the perceived security questions are excellent.

The variables of trust were then measured using mobile payment among students at Universiti Malaysia Kelantan's City Campus. Four questions were used, and the Cronbach's Alpha for this section question is 0.921, which is an excellent result. As a result, the coefficients obtained in the ordered processing variables for these questions are also excellent.

The variables of social influence were measured using mobile payment among students at Universiti Malaysia Kelantan's City Campus. Four questions were used, and the Cronbach's Alpha for this section question is 0.893, which is a good result. As a result, the coefficients obtained in the ordered processing variables for these questions are satisfactory.

Finally, the variables of effort expectancy were measured using mobile payment among students at Universiti Malaysia Kelantan's City Campus. Four questions were used, and the Cronbach's Alpha for this section question is 0.892, which is a good result. As a result, the coefficients obtained in the ordered processing variables for these questions are also satisfactory. According to the results in Table 4.4, the variable's strength is good because the Cronbach's Alpha value exceeds 0.80.

4.6 Normality Test

The normality test in this study is used to determine whether or not the sample is normally distributed. If the data is normally distributed, Pearson's correlation will be used to identify the hypothesis; if the data is not normally distributed, Spearman's correlation will be used to calculate the hypothesis.

Table 4.5 Result of Normality Test

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	**Df**	**Sig.**	**Statistic**	**df**	**Sig.**
Mean_BI	.310	372	.000	.800	372	.000
Mean_PS	.241	372	.000	.824	372	.000

Mean_TRUST	.259	372	.000	.825	372	.000
Mean_SI	.279	372	.000	.815	372	.000
Mean_EE	.336	372	.000	.765	372	.000

4.6.1 Spearman Correlation

Spearman's correlation is a non-parametric test that calculates the degree of association between two variables. Researchers have used the Spearman correlation coefficient to identify significant relationships between dependent variables (behavioural intention) and independent variables (perceived security, trust, social influence, and effort expectancy).

Table 4.6 : The Spearman Correlation Result

			Mean_BI	Mean_PS	Mean_TRUST	Mean_SI	Mean_EE
Spearman's rho	Mean_BI	Correlation Coefficient	1.000	.700**	.728**	.671**	.763**
		Sig. (2-tailed)	.	.000	.000	.000	.000
		N	372	372	372	372	372
	Mean_PS	Correlation Coefficient	.700**	1.000	.838**	.808**	.726**
		Sig. (2-tailed)	.000	.	.000	.000	.000
		N	372	372	372	372	372
	Mean_TRUST	Correlation Coefficient	.728**	.838**	1.000	.788**	.736**
		Sig. (2-tailed)	.000	.000	.	.000	.000
		N	372	372	372	372	372
	Mean_SI	Correlation Coefficient	.671**	.808**	.788**	1.000	.746**
		Sig. (2-tailed)	.000	.000	.000	.	.000
		N	372	372	372	372	372
	Mean_EE	Correlation Coefficient	.763**	.726**	.736**	.746**	1.000

	Sig. (2-tailed)	.000	.000	.000	.000	.
	N	372	372	372	372	372

4.7 Hypothesis Testing

4.7.1 Relationship between Perceived Security and Behavioural Intention

H1: There is a relationship between perceived security and behavioural intention to use mobile payment among student of City Campus, UMK.

From the table 4.11 is showed that is a significant relationship between perceived security and behavioural intention to use mobile payment among student of City Campus, UMK because the p-value is 0.000 which is less than α=0.05. While the spearman correlation coefficient value is 0.728** which explained the questionable relationship between perceived security and behavioural intention to use mobile payment. Therefore, the H1 is accepted.

4.7.2 Relationship between Trust and Behavioural Intention

H2: There is a relationship between trust and behavioural intention to use mobile payment among student of City Campus, UMK.

From the table 4.11, it is showed that there is significant relationship between trust and behavioural intention to use mobile payment among student City Campus, UMK it is because the p-value is 0.000 which less than α=0.05, while the spearman correlation coefficient value is 0.671** which explained the acceptable relationship between trust and behavioural intention to use mobile payment. Therefore, the H2 is accepted.

4.7.3 Relationship between Social Influence and Behavioural Intention

H3: There is a relationship between social influence and behavioural intention to use mobile

payment among student of City Campus, UMK.

From the table 4.11, it showed that is no significant relationship between social influence and behavioural intention to use mobile payment among student City Campus, UMK because the p-value is 0.000 which more than α=0.05. while the spearman correlation coefficient value is 0.763** which explained the questionable relationship between social influence and behavioural intention to use mobile payment among student City Campus, UMK. Therefore, the H3 is accepted

4.7.4 Relationship between Effort Expectancy and Behavioural Intention

H4: There is relationship between effort expectancy and behavioural intention to use mobile payment among student of City Campus, UMK.

From the table 4.11, it showed that there is a significant between effort expectancy and behavioural intention to use mobile payment among student City Campus, UMK because the p-value is 0.000 which less than α=0.05. While the spearman correlation coefficient value is 0.763** which explained the acceptable relationship between effort expectancy and behavioural intention to use mobile payment among student of City Campus, UMK. Therefore, the H4 is accepted.

4.8 Conclusion

In chapter 4, all tests in this study were conducted using SPSS software to obtain data analysis results. Data collected for descriptive analysis, test reliability, and spearman correlation to determine the relationship between the independent variable and the dependent variable. The results of the relationship between the independent variable and the dependent variable will be discussed and explained further in chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

The research debate and interpret the study's results in this chapter using the spearman correlation coefficient, which is explained in chapter 4. In chapter 2, a summary of the findings is created based on the issues and history of the thesis. The researcher has also discussed their hypotheses study assumptions, which will determine whether the research hypothesis is accepted or rejected. This chapter also discusses a summary of the objective results based on the thesis objectives presented in first chapter.

5.2 Key Finding

The primary goal is to identify the critical drivers of mobile payments among City Campus, UMK students. According to the decisions in Chapter 4, the researchers agree that perceived security, social influence, trust, and effort expectancy all have a affair between the dependent and independent variables. Table 5.1 summarises the findings in relation to the study's research objectives.

Table 5.1 Finding of the Result

Hypotheses	Result	Findings of data analysis
H1: There is a relationship between perceived security and behavioural intention to use mobile payment among student of City Campus, UMK.	0.700** p = 0.000 High	H1 is accepted
H2: There is a relationship between trust	0.728**	H2 is accepted

and behavioural intention to use mobile payment among student of City Campus, UMK.	p = 0.000 Moderate	
H3: There is a relationship between social influence and behavioural intention to use mobile payment among student of City Campus, UMK.	0.671** p = 0.000 High	H3 is accepted
H4: There is relationship between effort expectancy and behavioural intention to use mobile payment among student of City Campus, UMK.	0.763** p = 0.000 High	H4 is accepted

5.3 Discussion

5.3.1 Perceived Security Has a Relationship with Behavioural Intention to use Mobile Payment

This study reports a substantial beneficial effect on perceived security and behavioural intention to use mobile payment. Most authors recognized that security has become a key obstacle for consumers switching from traditional payment to mobile payment (Oliveira et al. 2016), particularly for student of City Campus, UMK.

According to Sardar (2016), the majority of respondents believe that security is an important consideration when purchasing goods online. Respondents also expressed concern about mobile payment security, implying that security measures should be strengthened so that customers feel safe using them once the link with financial cashless transactions is established. Saprikis and Antoniadis (2018) believe that the greater a person's sense of security, the more likely they are to use mobile payment transactions. According to the findings, the ability of mobile payment

to maintain their financial and information privacy is a critical factor influencing the growth of City Campus, UMK students.

5.3.2 Trust has a Relationship with Behavioural Intention to use Mobile Payment

Trust was the second element influencing student of City Campus, UMK usage of mobile payment. Previous research has shown similar results (Gao and Waechter, 2017, Suh & Han, 2003, Zhou, 2013).

According to Roca, Gracia, and de la Vega (2009), trust should already be one of the factors influencing online purchases because individuals have no direct influence over merchants. According to the study, UMK City Campus students describe trust as worry-free and safe. They want to ensure that the transaction goes as planned and that their information is not shared or compromised with unauthorised parties. Furthermore, whether conducting online commerce or mobile payment, consumers are frequently concerned about their level of security and privacy (Kim et al, 2009, Zhou, 2011).

5.3.3 Social Influence Has a Relationship with Behavioural Intention to use Mobile Payment.

The third important antecedent on the UMK City Campus student's desire to utilise mobile payment was social influence. The findings were consistent with those of (Lisana (2021), Zhou and Bacou (2021), Wang and Dai (2020), and Al-Saedi et al (2020).

According to Ooi and Wei (2015), social influence has been found to be a critical factor in influencing mobile payment in various studies. Professional advice or recommendations from well-known individuals (friends, family, and relatives), according to respondents, can influence City Campus, UMK students to use mobile payment. According to the data, students at City Campus, UMK base their decision to use mobile payment on suggestions and recommendations

from significant individuals. Social media influence, such as advertisements for skin care products, clothing, and other commodities, may persuade City Campus, UMK students to use mobile payment as a payment method on social media.

5.3.4 Effort Expectancy Has a Relationship with Behavioural Intention to use Mobile Payment.

The last factor influencing student of City Campus, UMK adoption of mobile payment was effort expectation. Existing research backs up the findings (Al-Saedi et al (2020,) Gupta and Arora (2019).

According to Alalwan et al., (2017), customers' willingness to use this technology may be influenced by effort expectancy. According to the findings, the ease with which UMK City Campus students experience mobile payment will lead to a greater proclivity to use the platform. As a result, providing an easy-to-use, user-friendly, and intuitive user interface for mobile payment will increase the likelihood of City Campus, UMK students switching from traditional payment to mobile payment when making financial transactions. Furthermore, the outcome is understandable given that university students have previously used various programmes and have been familiar with technologies since their adolescence (Lisana and Suciadi, 2010). (2021).

5.4 Implication of the Study

The goal of this study was to gain a better understanding of mobile payment and the factors that influence students' behavioural intention to use mobile payment. The findings of this study have implications for businesses, financial institutions, governments, and individual consumers. When mobile payments become available, businesses all over the world will opt for the more profitable option due to the true cost of cash transactions, as well as the additional

benefits that only mobile payments provide. Mobile payments also improve customer service. Mobile payments are processed more quickly than cash payments, resulting in shorter lines and faster checkout times. Furthermore, businesses such as online sellers may save a significant amount of money when it comes to renting store lots, computers, interior design, and so on. As a result, they make a lot of money for their company. Finally, the government can benefit from this research because mobile payments can help the government generate economic growth by utilising the cash flow of money that occurs between customers and vendors. Furthermore, consumers are more likely to buy online during the Covid-19 pandemic season due to the Malaysian Movement Control Order (MCO).

Similarly, mobile payments are both cost-effective and revenue-generating for financial institutions. However, implementing a completely cashless system within a financial institution could have significant consequences. One of the primary reasons cashless transactions are more profitable for financial institutions is the ability to collect fees. Debit card transactions, unlike cash purchases, are subject to activation, maintenance, and overdraft fees. Financial institutions may be more motivated to accept mobile payments. By eliminating the need to queue for Automated Teller Machine (ATM) services and carry cash, mobile payment allows society and consumers to save time. Mobile payment is quickly becoming a popular technique, according to current technological advancements. As a result, improving the financial application should be prioritised because it can provide several benefits.

5.5 Limitations of the Study

Throughout the investigation, a useful and substantial method for completing the research was observed. However, there are some unavoidable drawbacks to allowing research to proceed as planned. There are significant limitations to the current study that should be acknowledged. The first limitation of this study was the lengthy period required to collect all

of the data. The researchers intended to have the respondents complete the survey as soon as possible.

This study only looked at students' behavioural intentions when it came to using mobile payments. As a result, this research is limited to the students' interests. When focusing on a single category, there will be only one point of view, which will come from students. Furthermore, their level of technology acceptance differs from generation to generation. Young generations will find it easier to use technological advancement, but older generations may find it more difficult. As a result, this would be influenced by reliability.

The study also focused on mobile payment only, so there is a limitation. The study only has the findings about student's opinion based on their experience using mobile payment. It might be different for others payment method such as cash, electronic bank transfer, debit or credit card and others. The findings can't be representing the other payment method although the function is the same.

5.6 Recommendations

The current study only includes responses from City Campus, UMK students. As a result, in the future, the research could be expanded to include the entire campus of the UMK. Other variables not included in this study, such as the benefits of using mobile payments, could be used in future studies. These variables' suggestions may produce different results than the current study. As a result, it is worthwhile to conduct research on other variables in order to generate a large number of references for researchers to analyze. As technologies getting advance, people nowadays were avid to seek the easiest and convenience way to help them in daily life activities. The major changes that involve us is the changes in the payment method.

As there is limitation, there are a few suggestions to be recommended for further study. As the only focus is towards student, a further study should be expanded towards the others

categories such as office workers. This is due to the fact that the opinions of the other categories may differ, and it is critical to understand each side of the story from the other categories. At the same time, other groups should be approached to get their opinions, and it should be the group of people who are less likely to use mobile payments, such as disabled people and elderly people.

Following that, it is advised to conduct research on alternative payment methods. The outcome and findings may differ from those of other payment methods. This is because other payment methods may perform better because some people believe other payment methods are more convenient than mobile payments. The factors influencing safety may also differ. As a result, it is advised to conduct additional research into other payment methods as well.

5.7 Overall Conclusion of the Study

The main objective of conducting this study is to explore the behavioural intention to use mobile payment among students in City Campus, UMK. There were 372 questionnaires that have been collected from the targeted respondents. Those independent variables and dependent variable were analysed by Spearman Correlation Coefficient to determine the relationship between dependent variable and independent variables to identify the behavioural intention to mobile payment among students City Campus, UMK. The results from the research shows that all variable that are perceived security, trust, social influence and effort expectancy that applied in this thesis shown a significant value and have positive link with behavioural intention.

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THE KEY DRIVERS IN USING MOBILE PAYMENT (M-PAYMENT) AMOUNG STUDENT CITY CAMPUS, UNIVERSITI MALAYSIA KELANTAN

Dear respondents,

We are final year students from Universiti Malaysia Kelantan (UMK), Faculty of Entrepreneurship and Business (FEB), programmes in Bachelor of Entrepreneurship (Commerce). We are currently conducting a research survey regarding **The Key Drivers in Using Mobile Payment (M-Payment) Among Student City Campus, Universiti Malaysia Kelantan.**

Thank you for your participation. We really appreciate if you kindly give us some feedback on this survey questionnaire. Your personal data will not be disclosed nor used for any other purpose than educational research. Thank you.

Responden yang dihormati,

Kami merupakan pelajar tahun akhir dari Universiti Malaysia Kelantan (UMK), Fakulti keusahawanan, program Perniagaan dalam Ijazah Sarjana Muda Keusahawanan (Perdagangan). Kami sedang menjalankan kajian kajian berkenaan dengan ***Pemacu Utama Penggunaan Pembayaran Mudah Alih (M-Payment) Di Kalangan Pelajar Kampus Kota, Universiti Malaysia Kelantan***.

Terima kasih atas penyertaan anda. Kami amat menghargai jika anda memberi kami sedikit maklum balas tentang soal selidik tinjauan ini, data peribadi anda tidak akan didedahkan atau digunakan untuk sebarang tujuan selain daripada penyelidikan pendidikan.

APPENDIX A – Draft of Questionnaire

Section A: Demographic Profile

The following questions refer to the demographic profile of the respondents, Please fill with the appropriate information by placing a (/) in the bracket provided to represent your answer.

1. Gender / *Jantina*

   ☐ Male / *Lelaki*

   ☐ Female / *Perempuan*

2. Age / *Umur*

   ☐ Below 20 years / *Bawah 20 tahun*

   ☐ 20 - 25 years / *tahun*

   ☐ 25 - 30 years / *tahun*

   ☐ Other:

3. Faculty */ Fakulti*

   ☐ FKP

   ☐ FHPK

4. Course / *Kursus*

   ☐ SAB

   ☐ SAL

   ☐ SAR

   ☐ SAK

   ☐ SAE

   ☐ SAW

   ☐ SAP

☐ SAH

☐ SAA

5. Years of Study / *Tahun Pengajian*

☐ First Year / *Tahun Pertama*

☐ Second Year / *Tahun Kedua*

☐ Third Year / *Tahun Ketiga*

☐ Last Year / *Tahun Akhir*

6. How often do you use mobile payment? / *Berapa banyak kekerapan anda menggunakan pembayaran mudah alih*

☐ 1 - 4 Times / *Kali*

☐ 5 - 9 Times / *Kali*

☐ >10 Times / *Kali*

7. Do you ever purchase any products online? / *Adakah anda pernah membeli apa-apa produk secara atas talian?*

☐ Ya

☐ Tidak

8. The type of platform used to carry out purchasing activities / *Jenis platform yang digunakan untuk menjalankan aktiviti pembelian*

☐ Shopee
☐ Lazada
☐ Tiktok Shop
☐ Website
☐ Zalora

Section B: Dependent Variable

Please provide the following information by placing a (/) in the blank by the

Sila berikan maklumat berikut dengan meletakkan (/) di ruang kosong mengikut skala.

No	Statement/ Kenyataan	1 Strongly disagree/ Sangat tidak setuju	2 Disagree /Tidak setuju	3 Neutral /Neutral	4 Agree/ setuju	5 Strongly agree/ sangat setuju
1.	I will use mobile payment frequently in my financial transaction / *Saya akan menggunakan pembayaran mudah alih dengan kerap dalam transaksi kewangan saya.*					
2.	Given the opportunity, I continue to use bile payment in the future / *Jika diberi peluang, saya terus menggunakan pembayaran mudah alih pada masa hadapan.*					

3.	I am willing to continuously use mobile payment / *Saya bersedia untuk terus menggunakan pembayaran mudah alih.*					
4.	I think it will be worthwhile for me to use mobile payment when they become available / *Saya fikir aadalah berbaloi untuk saya menggunakan pembayaran mudah alih apabila ia tersedia.*					

Section C: Independent Variable

Please provide the following information by placing a (/) in the blank by the scale.

Sila berikan maklumat berikut dengan meletakkan (/) di ruang kosong mengikut skala.

Section C - Part 1: Perceived Security / Keselamatan Yang Dirasa

No	Statement/ Kenyataan	1 Strongly disagree/ Sangat tidak setuju	2 Disagree /Tidak setuju	3 Neutral /Neutral	4 Agree/ setuju	5 Strongly agree/ sangat setuju
1.	Mobile payment is trustworthy / *Pembayaran mudah alih boleh dipercayai*					
2.	Mobile payment can protect my financial information / *Pembayaran mudah alih boleh melindungi maklumat kewangan saya*					
3.	Mobile payment can protect my personal information / *Pembayaran mudah alih boleh melindungi*					

	maklumat peribadi saya					

4.	The security system adopted by the mobile payment is reliable / *Sistem keselamatan yang diguna pakai olehpembayaran mudah alih ialah boleh dipercayai*					

Section C – Part 2: Trust / Kepercayaan

No	Statement/ Kenyataan	1 Strongly disagree/ Sangat tidak setuju	2 Disagree /Tidak setuju	3 Neutral /Neutral	4 Agree/ setuju	5 Strongly agree/ sangat setuju
1.	I feel secure putting financial information on Mobile Payment / *Saya berasa selamat meletakkan maklumat kewangan pada Pembayaran Mudah Alih*					
2.	I feel safe in my transactions with mobile payment / *Saya berasa selamat dalam transaksi saya dengan pembayaran mudah alih.*					
3.	I feel safe providing personal information on mobile payment / *Saya berasa selamat memberikan maklumat peribadi tentang pembayaran mudah alih*					
4.	I think that mobile payment systems is trustworthy / *Saya berpendapat bahawa sistem pembayaran mudah alih boleh dipercayai*					

Section C – Part 3 : Social Influence / Pengaruh Sosial

No	Statement/ Kenyataan	1 Strongly disagree/ Sangat tidak setuju	2 Disagree /Tidak setuju	3 Neutral /Neutral	4 Agree/ setuju	5 Strongly agree/ sangat setuju
1.	People whose opinions that I value prefer that I use the mobile payment/ *Orang yang pendapatnya saya hargai lebih suka saya menggunakan pembayaran mudah alih*					
2.	People who are close to me encourage me to use the mobile payment/ *Orang yang rapat dengan saya menggalakan saya menggunakan pembayaran mudah alih.*					
3.	People who influence my behavior think that I should use the mobile payment/ *Orang yang mempengaruhi tingkah laku saya berfikir bahawa saya sepatutnya gunakan pembayaran mudah alih*					
4.	In the future, organizations that offer mobile payment services will guarantee its proper functioning/ *Pada masa hadapan, organisasi yang menawarkan perkhidmatan pembayaran mudah alih akan*					

	menjaminnya berfungsi dengan betul					

Section C – Part 4 : Effort Expectancy / Usaha Jangkaan

No	Statement/ Kenyataan	1 Strongly disagree/ Sangat tidak setuju	2 Disagree /Tidak setuju	3 Neutral /Neutral	4 Agree/ setuju	5 Strongly agree/ sangat setuju
1.	I can easily learn how to use mobile payment/ *Saya boleh belajar cara menggunakan pembayaran mudah alih dengan mudah.*					
2.	I can easily become skillful in using mobile payment/ *Saya dengan mudah boleh menjadi mahir dalam menggunakan pembayaran mudah alih*					
3.	My interaction with mobile payment is clear and understandable/ *Interaksi saya dengan pembayaran mudah alih adalah jelas dan boleh difahami*					
4.	It is easy to follow all the steps of mobile payment/ *Mudah untuk mengikuti semua langkah pembayaran mudah alih*					

APPENDIX B – Gantt Chart

TASK	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12	WEEK 13	WEEK 14
Discuss research title														
Finding 3 main article														
Discuss problem and objective														
Present title, idea, problem and objective to sv														
Briefing with our sv related to research project														
State dv and iv														
Start writing for chapter 1 and chapter 2														
First correction														
Discuss about questionnaire														
Start writing chapter 3														
Second correction														
Third correction														
Submission of full report final year research project														

Presentation final year research project 1														

Data collection														
Start writing chapter 4 & 5														
First correction														
Second correction														
Turnitin check														
Submission full report final year research														
Presentation final year research project														

APPENDIX C – Enrollment of Active Bachelor's Degree Students

UNIVERSITI MALAYSIA KELANTAN

ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2022/2023

(Mengikut Program dan Semester Pengajian)

		Sem 1			Sem 2		Sem 3			Sem 4		Sem 5			Sem 6			Sem 7			Sem 8			Sem 9			Sem 10		Jumlah		
		L	P	J	P	J	L	P	J	L	J	L	P	J	L	P	J	L	P	J	L	P	J	L	P	J	P	J	L	P	J
FAKULTI HOSPITALITI, PELANCONGAN DAN KESEJAHTERAAN	SAH – B.Ent (Hons)(Hospitality)	41	146	187			40	132	172			30	123	153	4	2	6	31	139	170	1	2	3						147	544	691
	SAP – B.Ent (Hons)(Tourism)	82	282	364	1	1	86	248	334	1	1	71	231	302		4	4	83	228	311	1	3	4	5	3	8	1	1	326	1001	1330
	SAH – B.Ent (Hons)(Wellness)	52	167	219	1	1	29	139	168			18	133	151		4	4	25	131	156									124	575	699
	SAH – B.Ent (Hons)(Helth Entrepreneurship)																					2	2				1	1	0	3	3
	Jumlah Fakulti	175	595	770	2	2	155	519	674	1	1	119	487	606	4	10	14	139	498	637	2	7	9	5	3	8	2	2	600	2123	2723
Jumlah Keseluruhan		175	595	770	2	2	155	519	674	1	1	119	487	606	4	10	14	139	498	637	2	7	9	5	3	8	2	2	600	2123	2723

APPENDIX C – Enrollment of Active Bachelor's Degree Students

UNIVERSITI MALAYSIA KELANTAN

ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2022/2023

(Mengikut Program dan Semester Pengajian)

		SEMESTER 1			SEMESTER 2			SEMESTER 3			SEMESTER 4			SEMESTER 5			SEMESTER 6		
		L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum
FAKULTI KEUSAHAWANAN DAN PERNIAGAAN	SAA	17	62	79				2	16	18	3	13	16	1		1			
	SAB	35	145	150				30	163	202		2	2	34	156	200			
	SAE	8	30	38				18	36	54				114	34	45			
	SAK	40	107	147	1	1	1	50	130	189				56	150	216		2	
	SAL	40	206	146				50	141	200				56	152	208			
	SALD	2	9	11				1		1				3	2	5			
	SAR	27	115	142				51	136	157		2	2	36	140	154	2	12	14
	Jumlah Fakulti	169	574	743				220	633	853	3	17	20	202	552	664	2	14	16
Jumlah Keseluruhan		169	574	743				220	633	853	3	17	20	202	552	664	2	14	16

		SEMESTER 7			SEMESTER 8			SEMESTER 9			SEMESTER 10			SEMESTER 11			JUMLAH		
		L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum
FAKULTI KEUSAHAWANAN DAN PERNIAGAAN	SAA																23	91	114
	SAB	39	150	189	2	1	3	11	10	21							160	547	837
	SAE	12	45	57		1	1	4	2	6							56	145	204
	SAK	54	161	225		1	1	7	6	13	1		1	1	1	2	221	576	739
	SAL	78	150	225	2	3	5	5		5							240	552	792
	SALD																5	11	17
	SAR	49	110	160		2	2	2	7	15	1	1	1	1		1	174	544	718
	Jumlah Fakulti	242	635	877	4	8	12	35	25	60	2	2	2	2	1	3	880	2571	3451
Jumlah Keseluruhan		242	635	877	4	8	12	35	25	60	2	2	2	2	1	3	880	2571	3451

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Sesi/*Session:* SEPTEMBER 2022/2023
Semester*:* 7
Nama Program/*Name of Programme:* **SAK**, SAB, SAL, SAR, SAP, SAH, SAW
Fakulti/Pusat/*Faculty/Centre:* Fakulti Keusahawanan Dan Perniagaan/
Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ *Verification of Plagiarism Screening*

Kami SAK 27 (Kumpulan), dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak ……%.

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……
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No.Matrik/*Matrix No*: A19B1131

Pengesahan Penyelia/*Supervisor*: Tandatangan/*Signature:* Tarikh/*Date:*

FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN

BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

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

Saya, Dr. Nur Ain Ayyuni Binti Sabri, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

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Tajuk Penyelidikan:

The Key Drivers in Using Mobile Payment (M-Payment) Among Student City Campus, Universiti Malaysia Kelantan.

Sekian, terima kasih

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Tandatangan Penyelia

Tarikh: