

**“A STUDY ON THE BEHAVIOURAL INTENTION
TO USE AN E-WALLET AMONG STUDENTS OF
UNIVERSITI MALAYSIA KELANTAN IN
PENGKALAN CHEPA”**

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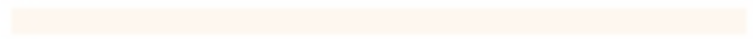
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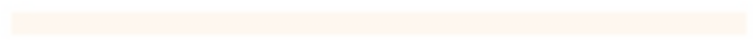
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BACHELOR OF ENTREPRENEURSHIP (COMMERCE)
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Faculty of Entrepreneurship and Business
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LIST OF SYMBOLS

α	Cronbach's Alpha
r	Correlation
S	Sample Size
N	Population Size

LIST OF ABBREVIATION

UTAUT	The Unified Theory of Acceptance and Use of Technology
TAM	Technology Acceptance Model
IT	Intention to Use E-Wallet
PU	Perceived Usefulness
PEU	Perceived Ease of Use
TRU	Trust
ENJ	Enjoyment
LC	Life Compatibility
MCO	Movement Control Order

DV	Dependent Variable
IV	Independent Variable
SPSS	Statistical Package for Social Science
MCT	Measures of Central Tendency
MRL	Multiple Linear Regression
SAK	Entrepreneurship in Commerce
SAL	Entrepreneurship in Logistics
SAR	Entrepreneurship in Retail
SAB	Entrepreneurship in Islamic Banking
SAE	Entrepreneurship
SAA	Entrepreneurship in Accounting
PwC	PricewaterhouseCoopers
UMK	Universiti Malaysia Kelantan
QR	Quick-Response
ATM	Automated Teller Machine
NFC	Near Field Communication
PC	Pengkalan Chepa

ABSTRACT

The purpose of this study to investigate a study on the behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa. This study contributes to define on the behaviour that can intention to use an E-Wallet among students of UMK, while also providing reference to the society about the influenced level of on the behaviour that can intention to use an E-Wallet among students of UMK. The independent variable of this study is perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility, whereas the dependent variable is behavioural intention to use an E-Wallet. In addition, this study is founded on two underpinning theories which is Technology Acceptance Model and The Unified Theory of Acceptance Use of Technology. The questionnaire, which consisted of 30 questions were distributed to 364 respondents and received all the feedbacks. Based on the finding, there is a positive and significant relationship between perceived usefulness, trust, enjoyment, and lifestyle compatibility with intention to use an E-wallet. There are various implications and limitations for this research that need to enhance for further research. This study could be a reference to the future previous study that are going to conduct research in the same field. This study is also affected to the user among Universiti Malaysia Kelantan in Pengkalan Chepa who have not used the E-Wallet after reading this thesis and there will be a positive to them.

Keywords: E-wallet, Perceived Usefulness, Perceived ease of use, Trust, Enjoyment, Lifestyle Compatibility.

ABSTRAK

kajian ini bertujuan untuk mengkaji tentang tingkah laku pengguna menggunakan E-Wallet dalam kalangan pelajar Universiti Malaysia Kelantan di Pengkalan Chepa. Kajian ini menyumbang untuk mendefinisikan tingkah laku yang boleh menyebabkan pelajar menggunakan E-Dompet dalam kalangan pelajar UMK, di samping memberi rujukan kepada masyarakat tentang tahap pengaruh terhadap tingkah laku yang boleh berniat menggunakan E-Dompet dalam kalangan pelajar UMK. Pembolehubah tidak bersandar dalam kajian ini ialah persepsi kebergunaan, persepsi kemudahan penggunaan, kepercayaan, keseronokan, dan keserasian gaya hidup, manakala pembolehubah bersandar ialah niat tingkah laku untuk menggunakan E-Dompet. Selain itu, kajian ini diasaskan kepada dua teori asas iaitu Model Penerimaan Teknologi dan Teori Penerimaan Bersepadu Penggunaan Teknologi. Soal selidik yang mengandungi 30 soalan telah diedarkan kepada 364 responden dan menerima semua maklum balas. Berdasarkan dapatan, terdapat hubungan yang positif dan signifikan antara persepsi kebergunaan, kepercayaan, keseronokan, dan keserasian gaya hidup dengan niat untuk menggunakan E-dompet. Terdapat pelbagai implikasi dan batasan bagi penyelidikan ini yang perlu dipertingkatkan untuk penyelidikan selanjutnya. Kajian ini boleh menjadi rujukan kepada kajian lepas yang akan menjalankan kajian dalam bidang yang sama. Kajian ini juga memberi kesan kepada pengguna di kalangan Universiti Malaysia Kelantan di Pengkalan Chepa yang tidak menggunakan E-Wallet selepas membaca tesis ini dan akan ada yang positif kepada mereka.

Katakunci: Persepsi Kebergunaan, Persepsi Kemudahan Penggunaan, Kepercayaan, Keseronokan, dan Keserasian Gaya Hidup.

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

E-Wallet is one way that can make it easier where, people open can make an "Electronic Wallet" account by simply signing up themselves, making it easier to put money into the E-Wallet and use it online or offline through their electronic devices (Pahwa, 2020). Therefore, E-Wallet also allows users to make payments through various methods, including online bank transfers, making payments by entering credit card and debit card numbers. As a result, users can explore a variety of E-Wallet options in the Apple Store and Google Play Store.

According to Uduji, et al. (2019), E-Wallet is the technology applications that have emerged since the introduction of the current technology used worldwide recently, the software has been referred to as a digital wallet, compared than a real wallet that used by regardless of age and race to make an online payment. Therefore, this application is used to replace the analogy method of acquiring goods with real currency with the new wave of cashless economy that is now favoured all over the world.

Next, the use of an E-Wallet enables for makes transactions those are simple to carry out (Punwatkar, et al., 2018). The government need to encourage people to know and use of an E-wallets (Brown, et al., 2020). For example, in Malaysia, government has promoted among students to use of E-Wallets through the introduction of multiple initiatives, such as the E-PENJANA that users can online shopping neither in Micro, Small, nor Medium-Sized Enterprises (SME) E-Commerce Campaign (The Star, 2020). These initiatives, which fall under the "Short-Term National Economic Recovery Plan," also contribute significantly to the nation's digital economy goals and ecosystem development.

Not only that, purchase online or cashless payment through smartphone was gaining popularity in a number of emerging nations (Andrieu, 2001). Since March 18, 2020, it has

become normal to see people buying the required things at home through digital wallets (Haroon, 2020). The average weekly transaction value for E-Wallets has more than tripled, while the average weekly transaction frequency has nearly doubled. In spite of this, PwC Malaysia performed a state wide study in September 2021 to examine the use of an E-Wallets due the Coronavirus-19 shutdown. Participating were 1,682 individuals from all main demographic, occupational, and income groups. The finding of the survey reveals that 93% of respondents are E-wallet users, 34% use an E-wallet more than six times per week, 15% of those with an E-wallet use at least one digital financial product, and 40% have expressed an interest in purchasing digital financial products in the future using an E-wallets. Micro investments, debit cards, and insurance or takaful are the top three digital financial goods sought after by E-wallet users.

Additionally, this kind of payment offers users convenience (Liébana et al., 2014). According to Punwatkar et al. (2018), E-Wallet is more user-friendly and quicker to operate. Among the digital transactions found in E-Wallets is the systematic use of quick response codes, where they are used at every vendor to facilitate and save time for buyers to make transactions. E-Wallets have QR codes in Malaysia include Mr Diy, Lazada, Touch n Go, Alipay, Favepay, Grab pay, and many more that usually work through mobile apps that are usually available from the google play store apple store (Oh, 2018).

In addition, this indirectly produces an E-Wallet system brilliantly to make Malaysia as a cashless payment. It shows that the use an E-Wallet system in Malaysia can contribute to reducing the number of crimes committed in Malaysia (Kumar and Sario, 2018).

Lastly, it was asserted that ease, privacy, and social impact are the reasons why consumers utilize an E-Wallet program (Yap & Ng 2019). It indicates that people believe an E-Wallet provides them a great deal of ease because technology enables them to execute their duties more quickly and easily.

1.2 PROBLEM STATEMENT

E-Wallet has already been established as a preferred mode of payment among Malaysian users (Abdul Kadir, et al. 2019). This is because, the E-Wallet application has offered all services that can use credit cards and debit cards but in a better and digital way by just putting the pin number for credit or debit cards and also by top-up money into the E-Wallet. This shows where users do not need to carry a lot of money and their cards to withdraw cash from an ATM machine. In this case, it shows that the risk of losing money or wallet is high. Such as, often hear many cases of robbery of money in machines where thieves target those who take money after leaving the ATM machine. Therefore, the more facilities available in a certain technology, the higher the use of the technology tool.

Next, the problems in using E-Wallet is online fraud or scammers. This is because users will feel hesitant to use it, where users need to put their information in the E-Wallet. This causes users to fear that their information will be known by scammers, Straits Times (2022). This is also show the lack of sufficient information about the use of the platform as users prefer to use the system, because they have little information about its security. Meanwhile, in the business world, electronic payments become a risky method that must be approached with caution. Consumer data collection organizations may benefit from this financial concept. Businesses that gain a better understanding of their customers' buying habits can market their products more effectively and customize the buying experience. However, one concern is that user privacy may be threatened (Karim, et al., 2020).

In addition, E-Wallet is very convenient where in the application there are many stores that use an E-Wallet service. However, the problems in use an E-Wallet must have internet data. This is because if the user does not have internet data it will cause the payment process to be delayed especially in certain areas. It shows the affected the issue enjoyment in using E-Wallet

Finally, the use of E-Commerce due the Coronavirus-19 began to increase when shops or premises were forced to close. Hence, traders started managing their business online. According to a study by Rashid, et al., (2020) there is an increasing in the use of digital applications in business due to the spread of the Coronavirus-19 epidemic, especially for small traders. Starting in March 2020, when Movement Control Order (MCO) was implemented in all Malaysian states, online buying and selling increased by 28.9 percent (Rafidah, 2020). However, some franchise industries experienced their economic downturn due to lacklustre income especially in the food and beverage sub-sector which recorded as much as 70%. Therefore, the cooperation between the Malaysian franchise association and Shopee will be implemented to help in promoting the franchise business online. Due to the Coronavirus-19, this has changed the compatibility of life in Malaysia, where many consumers and students have become aware of the use of online payments. Therefore, every service or item sold or bought will be paid online which affects communication without having to face to face.

Despite the fact that this application has a number of disadvantages, many people continue to use an E-Wallet as a primary method of payment in daily transactions due it huge advantages.

1.3 RESEARCH QUESTIONS

1. What is the relationship between perceived usefulness and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa?
2. What is the relationship between perceived ease of use and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa?
3. What is the relationship between trust and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa?
4. What is the relationship between enjoyment and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa?
5. What is the relationship between lifestyle compatibility and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa?

1.4 RESEARCH OBJECTIVES

1. To determine the significant relationship between perceived usefulness and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa.
2. To determine the significant relationship between perceived ease of use and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa.
3. To determine the significant relationship between trust and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa.
4. To determine the significant relationship between enjoyment and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa.
5. To determine the significant relationship between lifestyle compatibility and Behavioural Intention to use an E-Wallet among students of UMK in Pengkalan Chepa.

1.5 SCOPE OF STUDY

This study aims to determine how perceived usefulness, perceived ease of use, trust, enjoyment and life compatibility behavioural intention to use an E-wallet among students of UMK in Pengkalan Chepa.

In this study, the independent variable will be perceived usefulness, perceived ease of use, trust, enjoyment and life style compatibility while the dependent variable behavioural intention to use an E-wallet. This investigation supports the connection between the independent and dependent variables. Quantitative research is the systematic investigation of phenomena, involving the collecting and application of quantitative data and statistical, mathematical, or computer approaches. Quantitative research takes information from respondents via online survey, questionnaire survey, and other methods, and the results are given as numbers and static data. The essence of the research is the dissemination of questionnaires for data collection. There are 6,814 students enrolled in UMK, Pengkalan Chepa.

1.6 SIGNIFICANCE OF STUDY

As the number of E-Wallet user's increases, consumers have begun integrating them into their daily lives. Malaysian businesses began to accept it as a form of payment. This research determined the user's reaction to the use of an E-Wallet and helped E-Wallet developers obtain a better understanding of user behaviour and improve the E-Wallet system. On the other hand, this study may be valuable for entrepreneurs who have not yet included this system into their daily transaction processes, as it enables them to gain a better understanding of current market trends, E-wallet usage of user's satisfaction and enhance the knowledge to literature on the intention to use an E-Wallet among entrepreneurs. In addition to boosting customer acceptability of e-payment, this research can assist the government to increase the necessity and importance of developing the digital economy by implementing appropriate supervision

on E-Wallet users to maintain and improve stability and high quality of industry electronic payment. Lastly, the findings of this study may help customers develop a deeper understanding of the elements that influence the intention to use an E-Wallet.

1.7 DEFINITION OF TERM

1.7.1 Behavioural intention to use an E-Wallet

The term "intention" refers to a person's willingness to put up effort and commitment to accomplish a task. Behavioural intention is defined as "the perceived probability that an individual will engage in a specific behaviour" (Ajzen, 1975).

A mobile wallet or E-Wallet is an application used to make cashless payments on mobile devices, such as Touch n GO, GrabPay, ShoppePay, WeChat pay, Boost pay, and many others. According to Ying (2020), a mobile wallet or electronic wallet is a virtual wallet that stores payment card information on a mobile device. According to ikajo (2012), a mobile wallet enables customers to pay for goods and services using only their smartphone, it is an account into which users must deposit funds prior to completing a transaction.

1.7.2 Perceived usefulness

In the sphere of digital transactions, the significance of perceived usefulness is well acknowledged Guriting, (2006; B. Jaruwachirathanakul, & Fink, 2005), (Eriksson, 2005); (Laforet, 2005); (Polatoglu, 2001); (Liao, 2002). The utility is the subjective likelihood that technology can enhance a user's capacity to execute a given task. This is achievable due to the company's dedication to giving exceptional savings, hence enhancing efficiency and effectiveness and the benefits that can be obtained. Even this factor influences the interests of users.

1.7.3 Perceived ease of use

According to Davis (1993), defines perceived ease of use as a person's perception of the amount of physical and emotional effort required to use a system. A person will use an E-Wallet programme more frequently if it is simple or undemanding to use. Some E-Wallet restrictions, due to their complexities and difficult manipulations, may cause dissatisfaction and disapproval, especially among older and less-experienced consumers. As a result, whether users are technically savvy or not, E-Wallet services must be easy to understand and use (Dai & Palvi, 2009). The previous studies Pousttchi et al. (2007); Jayasingh and Eze, (2015), has found a positive correlation between perceived ease of use and behavioural intention to use.

1.7.4 Trust

Because mobile apps commonly allow users to enter personal or financial information, service providers must prioritize establishing and preserving client trust. Customers are frequently concerned about the level of security and privacy while online buying (Kim et al. 2009; Toufaily et al. 2013) and mobile E-payments (Zhou, 2011). The general populace will regard trust as carefree and secure. They desire guarantees that the transaction will be carried out according to plan and that their information will not be shared to unauthorized parties or compromised (Chellappa et al. 2002); (Jarvenpaa et al. 1999) concurred that trust greatly influences consumer behaviour, particularly in uncertain situations such as electronic payment. According to Lee (2005), it is projected to play a vital role in the widespread adoption of mobile wallets. Additionally, previous study has shown an association between trust and behavioural intention (Gao et al. 2017; Shin, 2009; Luo et al. 2010). Moreover, Francisco et al. (2015); Gefen et al. (2003) found that trust positively influenced perceived usefulness.

1.7.5 Enjoyment

The use of new technological tools not only for performance enhancement but also for amusement (Venkatesh et al. 2012). Fun refers to the enjoyment derived from using the technology, which has been found to have a significant impact on the user's acceptance of the technology. In this study, perceived enjoyment is defined as the extent to which a person enjoys using an electronic wallet the higher the reported level of enjoyment, the less stress or consideration. Therefore, previous research on mobile commerce or online shopping has empirically incorporated enjoyment into the Technology Acceptance Model (TAM) to explain consumer acceptability, and this construct has been shown to have a positive effect on behavioural intention (Kumar et al. 2005; Childers et al. 2001).

1.7.6 Lifestyle Compatibility

People's ways of life are connected to their worldviews and the values they uphold, which in turn reveal how much importance they place on various aspects of their lives and surroundings. People select and justify the behaviours they engage in based on these standards, which are referred to as norms (Kahle, 1996). A lifestyle compatibility refers to the degree to which one's choices in lifestyle and values are naturally aligned with one another (Yang et al. 2021). This aspect of Lifestyle compatibility is absolutely necessary in order to lessen the likelihood that users will find that their values, experiences, lifestyles, and preferences are incompatible with the technology that they use.

1.8 ORGANIZATION OF THE PROPOSAL

The first chapter is an introduction. In this chapter, the students' behavioural intention to use an E-Wallet will be discussed. It goes into great depth on the background of study, problem statement, research objectives, research questions, scope of study, significant of study, definition of term and conclusion in detail.

In chapter two, it contains underpinning theory and previous studies, hypothesis statement and theoretical framework will be examined in detail.

While chapter three examines the research methodology and provides a description of the study design that will be highlighted on the study design, study instruments, population, sample size, data collection, data analysis and finally the summary of the chapter. This will explain how this study collects data based on quantitative studies.

The findings are the focus of chapter four. The results of the questionnaire will be reported in this chapter. The final product will be supplied in SPSS format. This chapter will cover the reliability test, the Spearman Correlation Coefficient, Multiple Regression Analysis, Normality test and the Hypothesis Test. Where necessary, appropriate tables will be used to show and support the data discovery.

Finally, chapter five will connect chapter four to the study's final debate and conclusion. In addition, a summary of statistical analysis, discussion of main findings, implications and limitations of the study, and recommendations for future research will be offered in this chapter.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter provides a literature review for the study the behavioural intention to use an E-Wallet among students.

The independent variable on this study is perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility, whereas the dependent variable is behavioural intention to use an E- Wallet. It has also been addressed the link between independent and dependent variables. This chapter also offered the study's underlying theory, prior research, hypotheses statement, conceptual framework, and literature review summary. The researcher will examine independent and dependent variables in greater detail,

2.2 UNDERPINNING THEORY

This study employed the TAM and the UTAUT from a prior study. Many theoretical approaches are utilized by the various fields of information system utilization research. The Technology Acceptance Model is the most prominent and widely utilized theory for determining an individual's adoption of information technologies. TAM assumes that major of two variables influence an individual's adoption of information systems: perceived usefulness, perceived ease of use, trust and enjoyment

The Technology Acceptance Model was created by Davis in 1989, and it is one of the most widely used frameworks for describing acceptance test behaviour. In the original TAM, Davis, (1989) defined the components as perceived usefulness, perceived ease of use, attitude, and behavioural intention to use.

According to Adrian (2009), used the Unified Theory of Acceptance and Use of Technology to investigate the factors that determine the acceptability of digital wallets among

users. The UTAUT posits four fundamental constructs: perceived ease, perceived risk, social influence, and facilitating variables. These four factors, which are direct motivators of intention and behaviour, are influenced by gender, age, experience, and voluntary usage (Venkatesh et al. 2003). The researchers and practitioners will be able to study users' desire to use various systems by measuring the presence of each structure in a real world context, allowing the discovery of critical influences on acceptance in each given circumstance.

Researchers apply the Unified Acceptance and Technology Use Theory to identify the precise outcomes of the variables that impact the acceptability of electronic wallet services. The impact of social influence on users' intents to utilize electronic wallet services is positive. In contrast, previous research examined the desire of Brazilian mobile phone users to use mobile payments. The researchers discovered that social factors influence the acceptability of mobile payments using the integrated theory Acceptance and use of technology.

According to Sena Abraho, (2016), the influence of society positively influences the projection of desired behaviour.

According to the findings, this research confirms that the independent variable of this study, enabling condition, social influence, and lifestyle compatibility, conforms to UTAUT. Moreover, perceived usefulness is a component of the technological acceptance model.

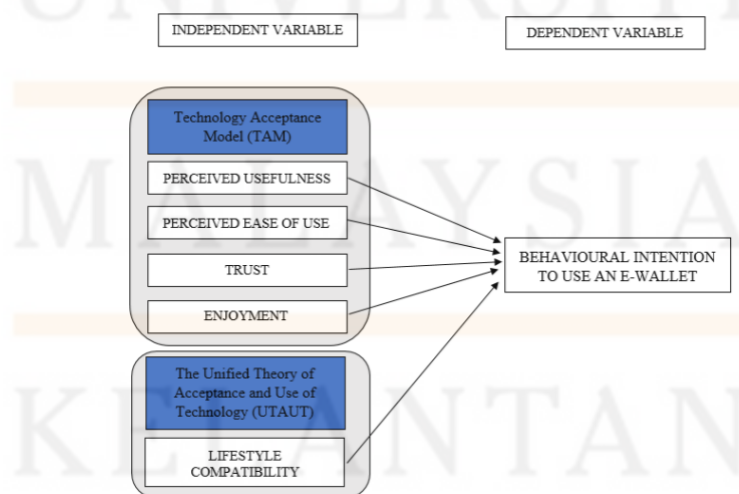


Figure 2.1 Theoretical Framework (TAM and UTAUT)

2.3 LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.3.1 Perceived usefulness

According to Corkindale, et al. (2018), the perceived usefulness of a system measures a person's belief that using it will help him perform better at work. Furthermore, perceived usefulness has been shown to positively influence the intention to use E-Wallet in ambiguous circumstances (Yang et al. 2021). This perceived usefulness can be increased by incorporating additional services to ensure that users enjoy using E-Wallet as an alternative payment method, particularly during the Coronavirus-19 pandemic. It has been demonstrated that perceived usefulness is a good predictor of customer satisfaction on behavioural intention (Intarot, 2018). Therefore, the following hypothesis was formulated:

H1: There is a significant relationship between perceived usefulness and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa.

2.3.2 Perceived ease of use

The perceived ease of use is an important factor in determining a consumer's attitude and intention to use a technology (Chawla and Joshi, 2020). The perceived ease of use of a product influences a customer's purchase decision. According to one study, many consumers described their experience with e-wallet apps as simple (Yang et al. 2021). Previous purchasing experiences can influence consumers' perceived ease of use of E-wallets. In addition, Al-Marooif and Al-Emran, (2018) conducted a study on undergraduate students who consider the web service technology to be easy and user-friendly, therefore, it has a positive influence on the perception of usefulness and behavioural intention to use certain systems (Barry and January, 2018). As a result, perceived ease of use represents how simple it is to use a technology to access a website and make an online purchase (Grover et al. 2019). Based on the above statement, the following hypothesis has been developed:

H2: There is a significant relationship between perceived ease of use and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa.

2.3.3 Trust

The consumers will continue to use an app to purchase goods until they have gained trust in a system or a service provider. Recognizing the opportunity to build trust by leveraging the consumer's existing knowledge will increase the consumer's purchasing intent. As a result, perceived trust in a mobile payment system is essential for increasing business profits (Wong and Mo, 2019). The following hypothesis about trust is proposed in this study.

H3: There is a significant relationship between trust and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa.

2.3.4 Enjoyment

Enjoyment means that the person using the E-Wallet has fun. If users do not have enough cash, they do not have to worry because they can top up the money to an E-Wallet as long as they have money in their bank account and are connected to the internet. Several studies have shown that users are more likely to keep using something if they enjoy it (Omotayo and Omotope, 2018).

H4: There is a significant relationship between enjoyment and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa.

2.3.5 Lifestyle compatibility

Lifestyle compatibility is thought to be crucial for any new technology's acceptance users prefer to link themselves with like-minded firms who utilize comparable technological platforms. Users may, for example, seek advice from friends, peer groups, superiors, family, and relatives with whom they are compatible (Chawla and Joshi, 2020). As a result, lifestyle

compatibility influences one's actions and can be used to predict consumers' behavioural intentions (Shaw and Sergueeva, 2019).

H5: There is a significant relationship between lifestyle compatibility and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa.

2.4 CONCEPTUAL FRAMEWORK

Figure 2.5 shows the conceptual framework of this study variables. This study is to investigate on the behavioural intention to use an E-Wallet among of students UMK in Pengkalan Chepa. Therefore, five independent in this study have the same reason these variables are influence on the behavioural intention to use an E-Wallet among of students UMK in Pengkalan Chepa. The researcher will earn the best result of this study and the readers can know the direction of this study through this conceptual framework.

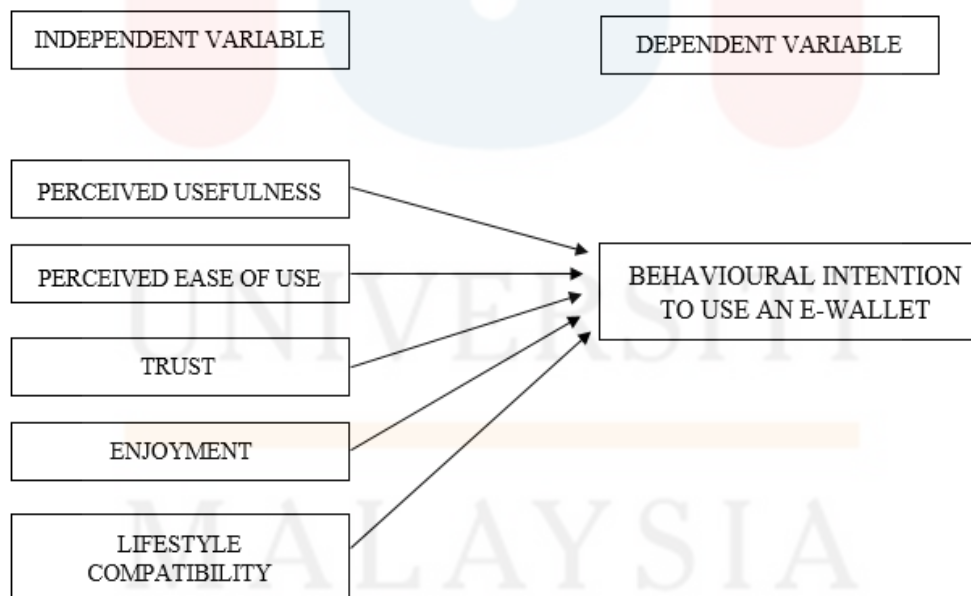


Figure 2.3: Conceptual Framework

2.5 CONCLUSION

This chapter concludes with a discussion among students of Universiti Malaysia Kelantan in Pengkalan Chepa about awareness and knowledge of E-Wallet usage based on their behavioural intention. Therefore, in this chapter also, the researcher explains how TAM and UTAUT play a crucial role in finding independent variables based on E-Wallet users' behavioural intentions.

According to the first independent variable is perceived usefulness, the existing E-Wallet usage behaviour is deemed useful. On the basis of this hypothesis, the usage of E-Wallet in various community circles is of special importance for facilitating the everyday purchase of certain commodities. The second factor is perceived ease of use. This attribute indicates that the user intends to utilize this E-Wallet if it is simple to use. Therefore, the method of E-Wallet education in the community must be simple to comprehend. Trust is the third factor. Users' behavioural intentions to utilize an application are heavily influenced by their level of trust in the application. This E-Wallet features a guaranteed security system to prevent hackers from gaining access to customers' personal information. The E-Wallet gives its users tempting bonuses and discounts. Therefore, the use of an E-Wallet will be enjoyable if it is used continually to generate more earnings. Last but not least is lifestyle compatibility. This variable reflects the compatibility between the current lifestyle and the consumer's wish to use E-Wallet. Lifestyle compatibility is increasingly very applicable due to customers' evolving desire for natural renewal

Five independent variables, including perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility, are relevant on the behavioural intention to use an E-wallet among the student of UMK in Pengkalan Chepa, according to the five hypothesis statement. The application of theory in the independent variable is beneficial for the

behavioural intention to use an E-Wallet among the students of Universiti Malaysia Kelantan in Pengkalan Chepa.

CHAPTER 3

RESEARCH METHOD

3.1 INTRODUCTION

The researcher must address the methodology that can be utilized to collect data on the issue of the present data on the target population, which consists of Universiti Malaysia Kelantan among students in Pengkalan Chepa. This methodology permits the reader to evaluate the study's reliability and validity. Based on the chapter two literature study, the researcher examined five independent variables in the topic perceived usefulness, perceived ease of use, trust enjoyment and lifestyle compatibility. Meanwhile, the dependent variable is behavioural intention to use an E-wallet. In this study, researcher use a quantitative method, data was collected. Students from the Universiti of Malaysia Kelantan in Pengkalan Chepa mainly composed the study's sample.

3.2 RESEARCH DESIGN

This study aims to determine how perceived usefulness, perceived ease of use, trust, enjoyment and lifestyle compatibility influence UMK students' on behavioural intention to use an E-Wallet. Due to the huge number of respondents and the use of questionnaires with formal questions, quantitative research methodologies were employed for this study. The quantitative research methods is for assist researchers in accurately predicting the relationship between independent variables which is, perceived usefulness, perceived ease of use, trust and lifestyle compatibility and dependent variables is behavioural intention to use an E-wallet. This study is strictly quantitative due to the use of a reliable questionnaire to collect data.

3.3 DATA COLLECTION METHODS

Data collection means, the process of gathering or analysing the information on variables in a predetermined, systematic manner in order to answer specific research questions, test hypotheses, and assess results. New information to be collected and analyzed for a given research endeavour constitutes primary data. Primary data has a higher degree of validity than secondary data because it has not been modified or altered by humans. According to Bowling (2005), using a survey questionnaire to interview a large target audience is one form of data collection. A questionnaire, which is a set of printed or written questions with alternative responses developed for investigative purposes, is the most popular survey method. In addition to electronic Email and Google Forms, the institute also accepts questionnaires via WhatsApp, Facebook, and Instagram. Consequently, the majority of past research employed Google Forms to design and distribute surveys for data gathering. In this study, the researcher use Google Forms because it is one of the methods that are easier and quicker for respondents to complete, convenient for respondents because they can respond from any location and at any time, familiar to the majority of respondents, and provides greater confidentiality.

This question is derived from the existing literature on the behavioural intention to use an E-Wallets namely, perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility. The researchers also created a questionnaire with items scored on a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree." In addition, a set of written questionnaires is separated into different sections, which is sections "A," "B," and "C". In section "A", the attention was mostly on questions regarding the demographic characteristics of Universiti Malaysia Kelantan students in FKP, FHPK and FPV, including gender, age, ethnicity, course, and year of study. In the meantime, section "B" is the behaviour of E-Wallet usage intent. This part focuses mostly on questions regarding perceptions of usability, usefulness, trust, enjoyment, and life compatibility. Part "C" of this section focused on the

behavioural intention of Universiti Malaysia Kelantan among students in Pengkalan Chepa to utilize E-wallets. The online questionnaire was then disseminated by WhatsApp, Snowball, and Google forms. In this study, a questionnaire will be distributed to students of FKP, FHPK and FPV at Universiti Malaysia Kelantan in Pengkalan Chepa to identify among student on behavioural intention to use an E-Wallet. To reduce the possibility of misunderstanding, the questionnaire was only administered in English.

3.4 STUDY POPULATION



Source: Google Maps

Figure 3.1 Kota Bharu Campus

According to the Universiti Malaysia Kelantan database in 2022, almost 6,814 bachelor's degree students are enrolled in Universiti Malaysia Kelantan, Pengkalan Chepa. The size of the population is designated by the letter 'N,' and the total number of people studying for a bachelor's degree at the Universiti Malaysia Kelantan in Pengkalan Chepa for this study is around 6,398 people which are divided into three faculties, first is Faculty of Entrepreneurship and Business is 3,867 students, Faculty of Hospitality, Tourism and Wellness is 2,723 students and lastly is Faculty of Veterinary Medicine is 224 students. As a result, for target population of this study is 6,814 of students who are pursuing a bachelor's degree at Universiti Malaysia Kelantan in Pengkalan Chepa.

3.5 SAMPLE SIZE

The number of observations drawn from populations for research purposes is referred to as the sample size. In year 2022, there are 6,814 students enrolled at the UMK in Pengkalan Chepa, ranging from year 1 to year 4. This research will be carried out at random on 364 students from Universiti Malaysia Kelantan in Pengkalan Chepa. They were chosen based on their age, gender, ethnicity, course, programme, and academic year.

To determine the appropriate sample size for this study, the sample size is referred to the table created by (Krejcie and Morgan, 1970). According to Krejcie and Morgan's table, a sample size of 364 responses is required for a population of 6,814 students.

Table 3.1: Determine Sample Size of a Known Population

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

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

Sources: Krejcie and Morgan (1970)

3.6 SAMPLING TECHNIQUES

Probability sampling and non-probability sampling are the two possible sampling methods. This study utilized non-probability sampling, which is a sampling approach in which not all members of a group have an equal chance of being chosen.

Besides this, there shows four further types of non-probability sampling: convenience sampling, quota sampling, snowball sampling, and judgemental sampling. The most suitable sampling technique for this inquiry is convenience sampling. Due to time and financial restrictions, as well as the large sample size, convenience sampling was used. The fundamental objective of convenience sampling is to collect data from respondents that is easily accessible to the researcher (Selby, et al. 2018). The majority of respondents were chosen because their happened to be in the right place at the right time. Therefore, it may be claimed that researchers select participants who are convenient for them. As a result, there is non-probability sampling which convenience is sampling because it involves the selection of readily available, close by samples.

Table 3.2: Overview of the Research Instrument

SECTION	VARIABLES	ITEM	AUTHORS
A	Demographic	6	
	Perceived Usefulness	5	Venkatesh et al. (2012) & Singh et al. (2020)
	Perceived Ease of Use	5	Venkatesh et al. (2012) & Singh et al. (2020)
	Trust	5	Matemba and Li (2018) & Show (2014)
	Enjoyment	5	Alalwan et al. (2018) & Ventakesh et al. (2012)
	Lifestyle Compatibility	5	Marvello Yang (2021), Abdullah Al Mamun
B			(2021), Muhammad Mohiuddin (2021), Noorshella Che Nawi (2021) & Noor Raihani Zainol (2021)
C	Intention to use E-Wallet	5	Singh et al. (2020) & Alalwan et al. (2018)

Table 3.3: Question Section A (Demographic Profile)

DIMENSION	ITEM	REFERENCES
AGE	<ul style="list-style-type: none"> • 19-21 years • 22-24 years • 25-27 years 	
GENDER	<ul style="list-style-type: none"> • Others • Male • Female 	
ETHNIC	<ul style="list-style-type: none"> • Malay • Chinese • Indian • Others 	<p>Anh Tho To (2021) Thi Hong Minh Trinh (2021)</p>
PROGRAM	<ul style="list-style-type: none"> • FKP • FHPK • FPV 	
FACULTY	<ul style="list-style-type: none"> • SAK • SAL • SAR • SAB • SAE • SAA • SAP • SAH • SAS • SDV 	
YEAR OF STUDY	<ul style="list-style-type: none"> • Year 1 • Year 2 • Year 3 • Year 4 	

Table 3.4: Question Section B (Independent Variables)

DIMENSION	ITEM	REFERENCES	MEASUREMENT
Independent Variable 1: Perceived Usefulness	Using an E-Wallet helps me to accomplish my tasks more efficiently. Using an E-Wallet enables me to accomplish tasks and payments more quickly. Using an E-Wallet improves the quality of my life. Using an E-Wallet more convenience because it is cashless. Using an E-Wallet makes it easier for me to conduct my daily transactions.	Anh Tho To & Thi Hong Minh Trinh (2021) Nur Amalina Diyana Suhaimi (2021)	Likert Scale
Independent Variable 2: Perceived Ease of Use	E-Wallet transactions save me a lot of time and energy. E-Wallet application interface is clear and understandable. E-Wallet apps are easy to use. E-Wallet application helps me to do multi payment in a single application.	Anh Tho To & Thi Hong Minh Trinh (2021) Md Wasiul Karim et al. (2020) Kenneth Lee Ming Jian et al. (2020)	Likert Scale
Independent Variable 3: Trust	E-Wallet applications make me become skilful. I feel secure putting financial information on E-Wallet. I feel safe in my transactions with E-Wallet. I feel safe providing personal information on E-Wallet. I feel secure and comfortable by caring less cash with me. I feel safe using an E-Wallet due to it good reputation and image.	Anh Tho To & Thi Hong Minh Trinh (2021) Chern Yong Xian et al. (2018) Southeast Asia Journal of Contemporary Business, Economics and Law, Vol. 24, Issue 6 (August) ISSN 2289-1560 (2021)	Likert Scale
Independent Variable 4: Enjoyment	I feel enjoyable while using an E-Wallet application. I feel pleased while using my transactions with E-Wallet. I feel excited to use an E-Wallet due to its exclusive discount, promotion, and cashback. I feel interested to use an E-Wallet because it has many features in a single application. Overall, using an E-Wallet is fun.	Anh Tho To & Thi Hong Minh Trinh (2021) Choo Jia Yi et al. (2020) Nur Amalina Diyana Suhaimi (2021) Anh Tho To & Thi Hong Minh Trinh (2021)	Likert Scale

Independent Variable 5: Life Compatibility	Using an E-Wallet services is compatible with all aspects of my lifestyle.	Yang et al. (2021)	Likert Scale
	Using an E-Wallet services into my lifestyle.		
	Using an E-Wallet services well with the way I like to purchase products and services.		
	Using an E-Wallets can improve our image among others.		
	Using an E-Wallet could assist people toward the lifestyle of cashless		

Table 3.5: Question Section C (Dependent Variable)

DIMENSION	ITEM	REFERENCES	MEASUREMENT
Dependent Variable: Intention to use an E-Wallet	I will recommend using an E-Wallet to my friends and family.	Nur Amalina Diyana Suhaimi (2021)	Likert Scale
	I will always try to use an E-Wallet in my daily life because it is beneficial.	Choo Jia Yi et al. (2020)	
	I will encourage more people to continue using an E-Wallet if the Covid-19 cases increases in future.	Aji et al. (2020)	
	I intend to use an E-Wallet if the cost and times is reasonable for me.	Md Wasiul Karim et al. (2020)	
	I intend to continue using an E-Wallet more frequently in the future.	Nurul-Ain Abdul-Halim et al. (2022)	

3.7 RESEARCH INSTRUMENT DEVELOPMENT

3.7.1 Survey Questionnaire

This research was mostly done with a survey questionnaire. A set of written questionnaires is a research tool consisting questions designed to collect data from respondents. The questionnaires are divided into three sections, which is section A, B, and C of. The demographic data in Section A include age, gender, ethnic, course, and year of study are the five items on the list. Meanwhile section B is about the independent variables for this research: perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility. Lastly the dependent variable, the behaviour of intention to use E-wallet is discussed in Section C. There are five statements in the dependent variable and independent variable that reflect the degree of agreement in this survey questionnaire. The questions in this study's questionnaires were adapted from earlier studies.

3.7.2 Pilot Test

The pilot test as a trial test step were used in the distribution of small-scale questionnaires to identify the significance and consistency of the questionnaire given to the respondents. The objective of the pilot test was wanted to ensure the independent variables are manipulated correctly and make sure the potential error or unexpected problem of the questionnaire. It used to prevent the error question in the questionnaire and make sure the language, question, or instruments in the questionnaire can be easily understood by the respondents.

Otherwise, the pilot test also important in analysis through a variety of ways, including fixing software and testing procedures, maintaining quality readiness for full-scale implementation, better time decision and resource allocation, measuring the reaction of your target population to the plan, determining program success, and allow the team to apply

activities they will use for usability testing. Hence, the pilot test of 10 sets must be conducted after the questionnaire was completed to ensure the data collected is effective. The pilot test was carried out by using SPSS software.

3.8 MEASUREMENT OF THE VARIABLES

3.8.1 Nominal Scale

In this study, the variable is measured using nominal scale and interval scale (Likert scale). For example, the nominal scale is the most frequently employed scale for qualitative variables and is separated into two sections. The nominal scale variables will be categorized into mutually exclusive categories (no overlap) and collectively exhaustive groups in order to calculate the percentage or frequency. On the nominal scale, gender is separated into male and female groups. The nominal scale is used to determine the demographic profile of each respondent in surveys designed for the question in section A. On the basis of the surveys, the gender, age, ethnicity, course, and year of study are quantified on the nominal scale in order to analyze the target respondents.

3.8.2 Interval Scale

The quantitative properties of an interval scale are quantified. The scale begins at zero, and the differences between the numbers are substantial. The scale evaluates the level of preference discrepancies among respondents. In addition, the Likert scale is one of the most commonly used scales in research. The 5-point Likert scale ranging from strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5) is intended to measure the degree of agreement or disagreement with a statement. As a result, the Likert scale was also employed to evaluate each section B and section C item in this questionnaire.

Table 3.6: Five Point Likert Scale Table.

Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
1	2	3	4	5

3.9 PROCEDURE FOR DATA ANALYSIS

Statistical Package for the Social Science (SPSS) this statistic was utilized to analyses the data in this study. SPSS Statistics is a statistical analysis software package that used to analyse, customise, and generate distinctive patterns between various data variables. The data analysis procedure is the process of examining each component of data using analysis and logical reasoning. SPSS software was used to analyze all data.

3.9.1 Reliability Analysis

The reliability of a research study or measuring instrument refers to its consistency. A test is dependable when it consistently provides the same result under the same conditions. Estimates of the absence of unstable error in a measurement are known as reliability estimates. Stability and internal consistency are characteristics of a metric's dependability. Cronbach's alpha, (or alpha coefficient), was invented in by Lee Cronbach (1951). The statistic is deemed suitable for further examination.

Table 3.7: The Cronbach's Alpha Value

Cronbach's Alpha Value	Indication
$a \geq 0.9$	Excellent
$0.7 \leq a < 0.9$	Good
$0.6 \leq a < 0.7$	Acceptable
$0.5 \leq a < 0.6$	Poor
$a < 0.5$	Unacceptable

Source: Lee Cronbach (2011)

3.9.2 Descriptive Analysis

To analyze data in percentage, frequency, and using Measures of Central Tendency (MCT) such as mean, mode, and median, descriptive statistics will be employed. In data analysis, demographic variables such as age, gender, ethnicity, major, and year of study are utilized extensively. It aided respondents in Section A of the questionnaire, in which they were asked to submit demographic information.

3.9.3 Normality Test

A normality test determines whether sample data was collected from a standard normal distribution. According to Mishra et al. (2019) in these tests, several measures, notably the very well-known p-value, are utilized to examine the data and determine if its distribution deviates considerably from the normal distribution. If indeed the p-value is much less than 0.05, the distribution deviates considerably from the normal distribution. In this research, first is Shapiro-Wilk test while second is the Kolmogorov-Smirnov test. The statistical programmed "SPSS" may be used to perform normality tests (Mishra et al. 2019).

3.9.4 Multiple Regression Analysis

Regression analysis is a useful statistical tool for determining the extent to which specific independent factors influence dependent variables across an organization. It is a tool used to assess the strength of a relationship between two variables. An independent variable is one that is changed or controlled by the experimenter and is thought to have a direct effect on the dependent variable. The dependent variable in an experiment is the variable that is being tested and measured, and it is 'dependent' on the independent variable. For example, in this study, the dependent variable is behavioural intention to use an E-Wallet. The independent variables are perceived usefulness, perceived ease of use, trust, enjoyment and lifestyle

compatibility. Regression analysis is a useful statistical tool for determining how specific independent variables influence dependent variables across an organisation. In this study, for example, the dependent variable is behavioural intention to use an E-Wallet. Perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility are the independent variables.

3.9.5 Pearson Correlation

The Pearson's Correlation analysis assesses the strength and direction of the association between two variables. In terms of the association's strength, the correlation coefficient can range between +1 and -1. The overall number of positive correlations is 1, whereas the total number of negative correlations is -1. It seeks to establish the degree and intensity of the relationship between variables. The direction of a relationship is its magnitude. This analysis is helpful when the previous study wishes to demonstrate that Pearson correlation is measured in the population when the symbol is " ρ " and in the sample when it is " r ".

Table 3.8: Rules of thumb about correlation coefficient size

Coefficient range (r)	Strength of Association
0.91 to 1.0 / -0.91 to -1.0	Very high positive (negative) correlations
0.71 to 0.90 / -0.71 to -0.90	High positive (negative) correlation
0.51 to 0.70 / -0.51 to -0.70	Moderate positive (negative) correlation
0.31 to 0.50 / -0.31 to -0.50	Low positive (negative) correlation
0.00 to 0.30 / -0.00 to -0.30	Negligible correlation

Source: (Hair, 2015)

3.10 CONCLUSION

This chapter concludes with a thorough analysis and explanation of the research approach that will be employed. This study utilized a quantitative research methodology to obtain its data. This strategy is ideally suited for usage with a large number of target respondents. For data collection in this study, a questionnaire is used. This strategy is reported to facilitate the target to answer some questions among the students of Universiti Malaysia Kelantan in Pengkalan Chepa who have completed the questionnaire for data collection. The sample size represents a small proportion of the target population. This study used non-probability sampling, which has four basic components: convenience sampling, quota sampling, snowball sampling, and judgemental sampling. This method is used to collect the data from respondents for the researcher. The method way to get feedback from respondents is by distributing online forms through Snowball by WhatsApp group and personal message.

Three components comprise the questionnaire: demographics, independent variables, and dependent variables. These questions are derived from prior research. The variable being measured employs both a nominal scale and an interval scale. The questionnaire consists of three sections: demographic information, independent variables, and dependent variables. These questions are derived from prior research. The variables are measured with a nominal scale and an interval scale. At the conclusion of this chapter's study, the researcher examines each component of the data extracted from the questionnaire administered to students of Universiti Malaysia Kelantan in Pengkalan Chepa.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The researcher focuses on the data analysis and the conclusions of the study based on the analysis statistic in this fourth chapter, which is a result analysis. The researcher studied the demographic profile of the respondents and descriptive statistics results based on the data analysis. The respondents' demographic profile includes information on their age, gender, ethnic, faculty, program, and year of study. Measures of central tendency and measures of variability are used in descriptive analysis. Reliability analysis, variable categories, correlation analysis, and regression analysis are all examples of descriptive statistics outcomes. Pearson's correlation coefficient measures the strength of the association between the variables measured in correlation analysis. While regression analysis needs to estimate the coefficient of linear equation that involve the independent variable and the value of dependent variable.

4.2 PRELIMINARY ANALYSIS

A total of 10 data were collected and the reliability of all items in the questionnaire was tested. Table 4.1 above shown the plot test results on the behavioural intention to use an E-Wallet, perceived usefulness, perceived ease of use, trust, enjoyment and lifestyle compatibility items in the questionnaire. Cronbach's Alpha value of all items are greater than 0.7 indicated that all items are reliable and can be used to further in investigation.

Table 4.1: Reliability of the Pilot Study by Cronbach's Alpha Coefficient

Variable	Dimensions	Cronbach's Alpha	Number of items
Dependent Variable	Behavioural Intention to Use an E-Wallet	0.956	5
Independent Variable	Perceived Usefulness	0.931	5
	Perceived Ease of Use	0.927	5
	Trust	0.949	5
	Enjoyment	0.932	5
	Lifestyle Compatibility	0.889	5

4.3 DEMOGRAPHIC PROFILE OF RESPONDENT

The researcher has distributed 364 sets of questionnaires to the students of Universiti Malaysia Kelantan in Pengkalan Chepa as respondents. And 364 sets of questionnaires were returned. Therefore, the respondents' rate of this research is 100%. Table 4.2 shows the frequency and percentage of age of respondents. 22-24 years old have the highest frequency and percentage, with 248 respondents, accounting for 68.1%. The second highest are 19-21 years old, with 103 respondents, accounting for 28.3%. The third place are 25-27 years old, with 13 respondents, accounting for 3.6%.

Table 4.2: Number of Respondent by Age

Ratio of Age	Number	Percentage (%)
19-21	103	28.3
22-24	248	68.1
25-27	13	3.6
Total	364	100.0

Table 4.3 shows the gender frequency and percentage of 364 respondents. It can be seen from the table that the frequency and percentage of female are 270 respondents, accounting for 74.2%, while the frequency and percentage of male are 94 respondents, accounting for 25.8%.

Table 4.3: Number of Respondent by Gender

Type of Gender	Number	Percentage (%)
Male	94	25.8
Female	270	74.2
Total	364	100.0

Table 4.4 shows the frequency and percentage of ethnic of respondents. Ethnic of Malay have the highest frequency and percentage, with 227 respondents, accounting for 62.4%. The second highest are Chinese, with 85 respondents, accounting for 23.4%. The third place are Indian, with 51 respondents, accounting for 14.0%. While the lower is other ethnic which is Bajau, with 1 respondent, accounting for 0.3%.

Table 4.4: Number of Respondent by Ethnic

Type of Ethnic	Number	Percentage (%)
Malay	227	62.4
Chinese	85	23.4
Indian	51	14.0
Other	1	.3
Total	364	100.0

Table 4.5 shows the frequency and percentage of faculty of respondents. Faculty of FKP have the highest frequency and percentage, with 266 respondents, accounting for 73.1%. The second highest are faculty of FHPK, with 93 respondents, accounting for 25.5%. The third place are faculty of FPV with 5 respondents, accounting for 1.4%.

Table 4.5: Number of Respondent by Faculty

Type of Faculty	Number	Percentage (%)
FKP	266	73.1
FHPK	93	25.5
FPV	5	1.4
Total	364	100.0

Table 4.6 shows the program students of Universiti Malaysia Kelantan in Pengkalan Chepa of respondents. SAK department reached the highest percentage among the Faculty of Entrepreneurship and Business because the study is conduct by International Business department students, so they are very active in answering the questionnaire. It consists of 106 respondents (29.1 %). The second highest is the respondents is from SAR which reached 71 respondents (19.5%). The third place is the SAL which consists of 70 respondents (19.2%). While SAP consists of 40 respondents (11.0%). Next is SAH consists of 34 respondents (9.3%) and the next are SAS consists of 16 respondents (4.4%). Next, SAB and SAA are same frequency and percentage which consists of 9 respondents (2.5%) and the SDV consist of 5 respondents (1.4%). The lowest is SAE consists of 4 respondent (1.1%).

Table 4.6: Number of Respondent by Program

Type of Program	Number	Percentage (%)
Bachelor Of Entrepreneurship (Commerce) With Honours (SAK)	106	29.1
Bachelor Of Entrepreneurship (Logistics and Distributive Trade) With Honours (SAL)	70	19.2
Bachelor Of Entrepreneurship (Retailing) With Honours (SAR)	71	19.5
Bachelor of Business Administration (Islamic Banking and Finance) With Honours (SAB)	9	2.5
Bachelor of Entrepreneurship with Honours (SAE)	4	1.1
Bachelor of Accounting with Honours (SAA)	9	2.5
Bachelor of Entrepreneurship (Tourism) With Honours (SAP)	40	11.0
Bachelor of Entrepreneurship (Hospitality) With Honours (SAH)	34	9.3
Bachelor of Entrepreneurship (Wellness) With Honours (SAS)	16	4.4
Doctor of Veterinary Medicine (SDV)	5	1.4
Total	364	100.0

Table 4.7 shows the year of study of respondents. Year 4 students reached the highest percentage among student of Universiti Malaysia Kelantan in Pengkalan Chepa. It consists of 163 respondents which is 44.8% among 364 respondents. The second highest is the Year 3 students which reached 97 respondents (26.6%). Next, Year 2 students consist of 53 respondents (14.6%) while Year 1 students consist of 51 respondents (14.0%).

Table 4.7: Number of Respondent by Year of Study

Type Year of Study	Number	Percentage (%)
Year 1	51	14.0
Year 2	53	14.6
Year 3	97	26.6
Year 4	163	44.8
Total	364	100.0

Table 4.8 shows the frequency and percentage of the often-using E-Wallet. Monthly have the highest frequency and percentage, with 121 respondents, accounting for 33.2%. The second highest are weekly, with 100 respondents, accounting for 27.5%. The third place are daily, with 72 respondents, accounting for 19.8%. While the lower is yearly, with 71 respondents, accounting for 19.5%.

Table 4.8: Number of Respondent by the often buy products using an E-Wallet

Type of using an E-Wallet	Number	Percentage (%)
Daily	72	19.8
Weekly	100	27.5
Monthly	121	33.2
Yearly	71	19.5
Total	364	100.0

4.4 DESCRIPTIVE ANALYSIS

4.4.1 Summary of Mean and Standard Deviation

The central tendency is the most noticeable feature of a single variable used by researchers in research to evaluate data. The role is to forecast the average value of the variable. Typically, the mean was used to define the central tendency, which is calculated by adding all of the values and dividing by the value's number. In this study, the descriptive statistical evaluation was used to calculate the average value of that variable. This questionnaire has elicited responses from 364 respondent. The mean value and standard deviation were shown to be dependent on the variables in each question. The researcher devised this analysis for the descriptive analysis in order to determine the mean for each section of the independent variables and dependent variables.

Tables 4.9 showed the number of respondents, mean and standard deviation of dependent variable and independent variables. Among of all variables, the dependent variable of Behavioural intention to use an E-Wallets of mean is 4.1423 and the standard deviation is 0.64254. Among of all independent variables, perceived usefulness had the highest mean value which is 4.1604 and the standard deviation is 0.62806. This mean that most of respondents are strongly agree that they are using E-Wallets because of efficiently. According to Linda Buss (2022), it stated users of E-Wallet by weekly has become their top choices.

Behavioural intention to use an E-Wallet had the second highest of mean value which is 4.0879 and the standard deviation is 0.66802 that influencing lifestyle compatibility, followed by perceived ease of usefulness which is 4.0451 and the standard deviation is 0.68655. The means of the enjoyment is 4.0396 and the standard deviation is 0.69471. Next, the mean of the trust is 3.8231 and the standard deviation is 0.79635. Overall, due to the behavioural perceived usefulness, perceived ease of usefulness, trust, enjoyment, lifestyle compatibility the

students of Universiti Malaysia Kelantan in Pengkalan Chepa experienced high intention to use E-Wallet. Since E-Wallet is simple to use, they experienced high experiences. By this study, we can conclude that once they have cash in the E-Wallet, they can use it to pay merchants through several methods, including scanning a QR code, "tap and pay" with the NFC feature of the phone. Compared with other methods, it is too simple for them. Meanwhile, the minority of respondents had a low degree of e-wallet adoption.

Table 4.9: Summary of Mean and Standard Deviation

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Perceived Usefulness	364	1.00	5.00	4.1604	.62806	.394
Perceived ease of usefulness	364	1.00	5.00	4.0451	.68655	.471
Trust	364	1.00	5.00	3.8231	.79635	.634
Enjoyment	364	1.20	5.00	4.0396	.69471	.483
Lifestyle Compatibility	364	1.00	5.00	4.0879	.66802	.446
Behavioural Intention to use an E-wallet	364	1.00	5.00	4.1423	.64254	.413
Valid N (listwise)	364					

4.4.2 Independent Variable: Perceived Usefulness

From the table 4.10 show that the perceived usefulness, the result shown that, the respondents are strongly agreed that the E- Wallet can helps to accomplish the tasks more efficiently with a mean of 4.20. Next, the respondents also strongly agreed with enables to

accomplish tasks and payments more quickly with the mean 4.21 and using an E-Wallet improves the quality of their life with mean 4.09 respectively. Furthermore, the respondents also strongly agreed that E-Wallet more convenience because it is cashless and easier to conduct their daily transactions with a mean 4.18 and 4.12 respectively.

Table 4.10 Independent Variable: Perceived Usefulness

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Using an E-Wallet helps me to accomplish my tasks more efficiently.	364	1	5	4.20	.696	.484
Using an E-Wallet enables me to accomplish tasks and payments more quickly.	364	1	5	4.21	.671	.450
Using an E-Wallet improves the quality of my life.	364	1	5	4.09	.706	.498
Using an E-Wallet more convenience because it is cashless.	364	1	5	4.18	.665	.443
Using an E-Wallet makes it easier for me to conduct my daily transactions.	364	1	5	4.12	.678	.459
Valid N (listwise)	364					

4.4.3 Independent Variable: Perceived Ease of Use

The independent variable for the perceived ease of use is shown in Table 4.11. From the result, the respondents are strongly agreed that E-Wallet transactions save a lot of time and energy, and application interface is clear and understandable with the mean of 4.07 and 4.04 respectively. Next, the respondents also strongly agreed with E-Wallet apps are easy to use and application can help to do multi payment in a single application with the same mean 4.06. Lastly, the respondents strongly agreed that E-Wallet applications make become skilful with the mean 3.99.

Table 4.11 Independent Variable: Perceived Ease of Use

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
E-Wallet transactions save me a lot of time and energy.	364	1	5	4.07	.726	.527
E-Wallet application interface is clear and understandable.	364	1	5	4.04	.745	.555
E-Wallet apps are easy to use.	364	1	5	4.06	.749	.561
E-Wallet application helps me to do multi payment in a single application.	364	1	5	4.06	.715	.511
E-Wallet applications make me become skilful.	364	1	5	3.99	.759	.576
Valid N (listwise)	364					

4.4.4 Independent Variable: Trust

Table 4.12 shown that the trust. The result shown that, the respondents are strongly agreed that the feel secure putting financial information on E-Wallet with a mean of 3.77. Next, the respondents also strongly agreed with feel safe in transactions and feel safe providing personal information on E-Wallet with the mean 3.81 and 3.77 respectively. The next is feel secure and comfortable by caring less cash with mean 3.87 respectively. Furthermore, the respondents also strongly agreed that feel safe using an E-Wallet due to it good reputation and image with a mean 3.89 respectively.

Table 4.12 Independent Variable: Trust

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I feel secure putting financial information on E-Wallet.	364	1	5	3.77	.882	.777
I feel safe in my transactions with E-Wallet.	364	1	5	3.81	.844	.712
I feel safe providing personal information on E-Wallet.	364	1	5	3.77	.882	.779
I feel secure and comfortable by caring less cash with me.	364	1	5	3.87	.810	.656
I feel safe using an E-Wallet due to it good reputation and image.	364	1	5	3.89	.794	.630
Valid N (listwise)	364					

4.4.5 Independent Variable: Enjoyment

Table 4.13 shown that the enjoyment. From the result the respondent strongly agreed with the feel enjoyable and pleased while using an E-Wallet with a mean of 4.03 and 4.02 respectively. Next, the respondent also strongly agreed that excited to use an E-Wallet due to its exclusive discount, promotion, and cashback with a mean of 4.11. Moreover, the respondents also strongly agreed that interested to use an E-Wallet because it has many features in a single application with a mean of 4.04. Lastly, the respondents also strongly agreed with the statement of using an E-Wallet is fun with a mean of 3.99.

Table 4.13 Independent Variable: Enjoyment

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I feel enjoyable while using an E-Wallet application.	364	1	5	4.03	.738	.544
I feel pleased while using my transactions with E-Wallet.	364	1	5	4.02	.721	.520
I feel excited to use an E-Wallet due to its exclusive discount, promotion, and cashback.	364	2	5	4.11	.729	.531
I feel interested to use an E-Wallet because it has many features in a single application.	364	1	5	4.04	.734	.538
Overall, using an E-Wallet is fun.	364	1	5	3.99	.753	.567
Valid N (listwise)	364					

4.4.6 Independent Variable: Lifestyle Compatibility

Table 4.14 shown that the lifestyle compatibility result. First of all, the respondents strongly agreed the E-Wallet is compatible with a mean of 4.10. Next the respondents also strongly agreed the statement E-Wallet service is into their lifestyle with the mean of 4.07. The respondents also strongly agreed the E-Wallet service is well and they like to use with a mean 4.10. Moreover, the respondents also strongly agreed the statement E-Wallet can improve our image among others with a mean 4.05. Lastly, the respondent also strongly agreed that the E-Wallet assist people toward the lifestyle of cashless with the mean 4.11.

Table 4.14 Independent Variable: Lifestyle Compatibility

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Using an E-Wallet services is compatible with all aspects of my lifestyle.	364	1	5	4.10	.684	.468
Using an E-Wallet services into my lifestyle.	364	1	5	4.07	.681	.463
Using an E-Wallet services well with the way I like to purchase products and services.	364	1	5	4.10	.688	.474
Using an E-Wallets can improve our image among others.	364	1	5	4.05	.722	.521
Using an E-Wallet could assist people toward the lifestyle of cashless	364	1	5	4.11	.699	.489
Valid N (listwise)	364					

4.4.7 Dependent Variable: Behavioural Intention to use an E-Wallet

From the table 4.15 show that the behavioural intention to use an E-Wallet, the result shown that, the respondents are strongly agreed that I will recommend using an E-Wallet to my friends and family with a mean of 4.15. Next, the respondents also strongly agreed always try to use an E-Wallet in my daily life because it is beneficial with the mean 4.12 and encourage more people to continue using an E-Wallet if the Covid-19 cases increases in future with mean 4.20 respectively. Furthermore, the respondents also strongly agreed that intend to use an E-Wallet if the cost and times is reasonable and more frequently in the future with a mean 4.13 and 4.12 respectively.

Table 4.15 Dependent Variable: Behavioural Intention to use an E-Wallet

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I will recommend using an E-Wallet to my friends and family.	364	1	5	4.15	.667	.444
I will always try to use an E-Wallet in my daily life because it is beneficial.	364	1	5	4.12	.683	.466
I will encourage more people to continue using an E-Wallet if the Covid-19 cases increases in future.	364	1	5	4.20	.680	.462
I intend to use an E-Wallet if the cost and times is reasonable for me.	364	1	5	4.13	.690	.476
I intend to continue using an E-Wallet more frequently in the future.	364	1	5	4.12	.707	.500
Valid N (listwise)	364					

4.5 VALIDITY AND RELIABILITY TEST

Reliability test is the important step to analysing the data which mostly done by the researcher. The objective of reliability analysis is to test on the stability of the data which we have gathered. Furthermore, this data is very important because it will be used to check on the data obtained is reliable or not for the research.

In this study, reliability analysis was carried out for 364 respondents to examine the consistency of independent variables such as are perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility. The dependent variable which is behavioural intention to use an E-Wallet.

According to the reliability test for all variables at table 4.16, it shows the result of the reliability test on both independent and dependent variables which is behavioural intention to use an E-Wallet, perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility. There are 30 questions used to test for these variables and the researcher uses Likert scale to measure the questions.

Cronbach's Alpha value of lifestyle compatibility showed 0.979 which is the highest value among all the variables. This indicated that lifestyle compatibility is the most reliable variable compared to others. Besides that, the variable of trust and enjoyment showed that the Cronbach's Alpha value is 0.970. Followed by the behavioural intention to use an E-Wallet which show the Cronbach's Alpha value for variable is 0.966. Also followed by perceived ease of use which show Cronbach's Alpha value is 0.960. Lastly, the perceived usefulness show Cronbach's Alpha value is 0.954. Thus, these six variables have the same level of reliability with the speed which is under the excellent reliability level.

Based on the result of Cronbach's Alpha, all the values were ≥ 0.9 . It can be defined as these variables had a good reliability and fulfilled the requirement of the Cronbach's Alpha.

Table 4.16: Reliability Analysis for all Variables

Variable	Number of Item	Cronbach's Alpha	Strength of Association
Behavioural Intention to use an E-Wallet	5	0.966	Excellent
Perceived Usefulness	5	0.954	Excellent
Perceived Ease of Use	5	0.960	Excellent
Trust	5	0.970	Excellent
Enjoyment	5	0.970	Excellent
Lifestyle Compatibility	5	0.979	Excellent

4.6 NORMALITY TEST

Data normality was tested and analyse by SPSS system Kolmogoroc-Smirnov Test and the Shapiro-Wilk Test. The Shapro-Wilk Test is more appropriate for small sample size which is lower than 50. But it also can handle a large sample size such as 2000 samples. For this reason, the researcher used the Shapiro-Wilk Test as assessing normality of the data. In this method, if the Sig. value of the Shapiro-Wilk Test is greater than 0.05, the data can interpret as normal.

Based on the table 4.17 show that, the normality test is using both test which is Kolmogorov Smirnov and Shapiro Wilk. It shows the sig. (p-value) of this independent variable was 0.000 is less than 0.05, ($p < 0.05$). The result shows that the data do not follow a normal distribution. Therefore, the null hypothesis for this variable is rejected.

Table 4.17: Normality Test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Perceived Usefulness	.270	364	.000	.812	364	.000
Perceived Ease of Use	.282	364	.000	.844	364	.000
Trust	.266	364	.000	.884	364	.000
Enjoyment	.282	364	.000	.856	364	.000
Lifestyle Compatibility	.299	364	.000	.806	364	.000
Behavioural Intention to use an E-Wallet	.291	364	.000	.806	364	.000

4.7 MULTIPLE REGRESSION ANALYSIS

Coefficient of regression (R^2) can be determined the measure of the changes for independent variables affect the changes of dependent variable. The value of R^2 can be depict as the measure of total variation independent variables explained by an estimated regression line. It can indicate that the magnitude of relationship between independent variables and dependent variable. Based on the table 4.18, the R^2 value is 0.695 or 69.5%.

Table 4.18: Model Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.834 ^a	.695	.691	.35710	1.916

a. Predictors: (Constant), MEAN5, MEAN3, MEAN1, MEAN4, MEAN2

b. Dependent Variable: MEAN6

Based on table 4.19, the result has stated that the significant value is 0.000, which is less than 0.01. This means that there's statistically significant differences between the dependent variables (behavioural intention to use an E-Wallet) with independent variables (perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility).

Table 4.19: Anova

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	104.216	5	20.843	163.451	.000 ^b
1	Residual	45.652	358	.128		
	Total	149.868	363			

Based on the table 4.20, its shows the coefficient about behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa, where IV 1 replacement for MEAN 1 which is perceived usefulness, where IV 2 replacement for MEAN 2 which is perceived ease of use, where IV 3 replacement for MEAN 3 which is trust, where IV 4 replacement for MEAN 4 which is enjoyment and where IV 5 replacement for MEAN 5 which is lifestyle compatibility. Perceived usefulness was positive relationship towards behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa (B=0.204, t=3.720, p=0.000). Next IV is perceived ease of use was negative relationship towards behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa (B=0.094, t=1.713, p=0.088). Third IV is trust was positive relationship towards behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa (B=0.080, t=2.013, p=0.045). Fourth IV is enjoyment was positive relationship towards behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa (B=0.310, t=.5.767, p=0.000).

Fifth IV lifestyle compatibility was positive relationship towards behavioural intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa (B=0.177, t=3.331, p=0.001).

Table 4.20: Coefficients

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficient	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error				Lower Bound	Upper Bound
1	Constant	.629	.130	4.818	.000	.372	.885
	MEAN1	.204	.055	3.720	.000	.096	.312
	MEAN2	.094	.055	1.713	.088	-.014	.203
	MEAN3	.080	.040	2.013	.045	.002	.157
	MEAN4	.310	.054	5.767	.000	.204	.416
	MEAN5	.177	.053	3.331	.001	.073	.282

a. Dependent Variable: MEAN6

4.8 HYPOTHESIS TESTING

The hypothesis tests were established using Pearson Correlation Analysis in this report. To define the relationship between two continuous variables, Pearson Correlation Analysis is used. The simple Bivariate correlation is also a common linear relationship measure. The objectives are checked to assess the statistically relevant correlation coefficient and define the hypothesis that should be accepted or rejected.

4.8.1 Correlation Analysis

Table 4.21: Summary of Pearson Correlations

		MEAN1	MEAN2	MEAN3	MEAN4	MEAN5	MEAN6
MEAN 1	Pearson Correlation	1	.806**	.692**	.750**	.758**	.741**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	364	364	364	364	364	364
MEAN 2	Pearson Correlation	.806**	1	.737**	.797**	.773**	.744**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	364	364	364	364	364	364
MEAN 3	Pearson Correlation	.692**	.737**	1	.760**	.733**	.701**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	364	364	364	364	364	364
MEAN 4	Pearson Correlation	.750**	.797**	.760**	1	.801**	.788**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000

	N	364	364	364	364	364	364
MEAN	Pearson	.758**	.773**	.733**	.801**	1	.755**
5	Correlation						
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	364	364	364	364	364	364
MEAN	Pearson	.741**	.744**	.701**	.788**	.755**	1
6	Correlation						
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	364	364	364	364	364	364

*p-Value<0.05 Person correlation analysis applied.

4.8.2 Hypothesis 1: Perceived usefulness

There is a positive perfect significant relationship between perceived usefulness and behavioural intention to use an E-Wallet ($p < 0.05$, $r = 0.741$).

Based on Table 4.22 shows the Pearson's Correlation coefficient, the output of the results shows the correlation between perceived usefulness and behavioural intention to use an E-Wallet is strong ($r = 0.741$). The result indicate that the p-value was 0.000, which is lower than 0.005. Thus, there is a significant relationship between perceived usefulness and behavioural intention to use an E-Wallet.

Table 4.22: Relationship between perceived usefulness and behavioural intention to use an E-Wallet

	IV 1	IV	DV
Pearson Correlation		1	0.741
Sig. (2-tailed)			
N		364	364

*p-value<0.05, Pearson Correlation Analysis applied

4.8.3 Hypothesis 2: Perceived ease of use

There is a positive perfect significant relationship between perceived ease of use and behavioural intention to use an E-wallet ($p < 0.05$, $r = 0.744$)

Based on Table 4.23 shows the Pearson's Correlation coefficient, the output of the results shows the correlation between perceived ease of use and behavioural intention to use an E-Wallet is strong ($r = 0.744$). The result indicate that the p-value was 0.000, which is lower than 0.005. Thus, there is a significant relationship between perceived ease of use and behavioural intention to use an E-Wallet.

Table 4.23: Relationship between perceived ease of use and behavioural intention to use an E-Wallet

IV 2	IV	DV
Pearson Correlation Sig. (2-tailed)	1	0.744
N	364	364

*p-value < 0.05, Pearson Correlation Analysis applied

4.8.4 Hypothesis 3: Trust

There is a positive perfect significant relationship between trust and behavioural intention to use an E-Wallet ($p < 0.05$, $r = 0.701$).

Based on Table 4.24 shows the Pearson's Correlation coefficient, the output of the results shows the correlation between trust and behavioural intention to use an E-Wallet is strong ($r = 0.701$). The result indicate that the p-value was 0.000, which is lower than 0.005. Thus, there is a significant relationship between trust and behavioural intention to use an E-Wallet.

Table 4.24: Relationship between trust and behavioural intention to use an E-Wallet

IV 3	IV	DV
Pearson Correlation Sig. (2-tailed)	1	0.701
N	364	364

*p-value<0.05, Pearson Correlation Analysis applied

4.8.5 Hypothesis 4: Enjoyment

There is a positive perfect significant relationship between enjoyment and behavioural intention to use an E-Wallet ($p < 0.05$, $r = 0.788$).

Based on Table 4.25 shows the Pearson's Correlation coefficient, the output of the results shows the correlation between enjoyment and behavioural intention to use an E-Wallet is strong ($r = 0.788$). The result indicate that the p-value was 0.000, which is lower than 0.005. Thus, there is a significant relationship between enjoyment and behavioural intention to use an E-Wallet.

Table 4.25: Relationship between enjoyment and behavioural intention to use an E-Wallet

IV 4	IV	DV
Pearson Correlation Sig. (2-tailed)	1	0.788
N	364	364

*p-value<0.05, Pearson Correlation Analysis applied

4.8.6 Hypothesis 5: Lifestyle Compatibility

There is a positive perfect significant relationship between lifestyle compatibility and behavioural intention to use an E-Wallet ($p < 0.05$, $r = 0.755$).

Based on Table 4.26 shows the Pearson's Correlation coefficient, the output of the results shows the correlation between lifestyle compatibility and behavioural intention to use an E-Wallet is strong ($r = 0.755$). The result indicate that the p-value was 0.000, which is lower than 0.005. Thus, there is a significant relationship between lifestyle compatibility and behavioural intention to use an E-Wallet.

IV 4	IV	DV
Pearson Correlation Sig. (2-tailed)	1	0.755
N	364	364

*p-value < 0.05, Pearson Correlation Analysis applied

4.9 CONCLUSION

The chapter explained about the preliminary analysis, demographic profile of respondent, descriptive analysis, validity and reliability test, normality test, multiple regression analysis and hypothesis testing. In this study extracted the data from the respondents' questionnaires and performed results of the study. The preliminary analysis contains a small group of respondents that have been chosen to answer the questionnaire given by the previous study. After the pilot test have been tested, the researcher will collect the data to analysis for the reliability test.

This study has been analysed using SPSS system and to study the independent variable, which is perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle

compatibility and the dependent variable is behavioural intention to use an E-Wallet. As the result, there is a significant relationship between perceived usefulness, perceived ease of use, trust, enjoyment, lifestyle compatibility and behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa. The result had been described that all the hypotheses accepted and rejected the null hypotheses.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

This chapter known as conclusion and recommendation will discuss and summarize all of the result of the data analysis. First of all, a briefly recapitulation of the overall study will be presented in this part as well. It is about the demographic profile and independent variable and dependent variables which are perceived usefulness, perceived ease of use, trust, enjoyment, lifestyle compatibility and behavioural intention to use an E-Wallet among student Universiti Malaysia Kelantan in Pengkalan Chepa. This chapter in this study also propose the conclusions that can be drawn from the findings and at the same time the recommendations for further improvements.

5.2 KEY FINDINGS

This study is to determine the relationship between independent variables which is perceived usefulness, perceived ease of use, trust, enjoyment, lifestyle compatibility toward the dependent variables which is behavioural intention to use an E-Wallet among students of UMK in Pengkalan Chepa. The previous study run this research after the survey was collected from 364 respondents which is the sample size of this study and to explore the independent variables that mention in this study whether will affect the behavioural intention to use an E- wallet.

In this study, a quantitative method has been used in the research which data was collected from the questionnaire distributed to students Universiti Malaysia Kelantan in Pengkalan Chepa. The sample population consists of E-Wallet users from the students of UMK. Due to the overall population of Pengkalan Chepa students at UMK, previous study will distribute 364 sets of questionnaires based on the Krejcie and Morgan's determining sample size table. There are only 6398 students in SAK, SAL, SAR, SAE, SAB, SAA, SAP, SAH, SAS, and SDV. The questionnaire are delivered via Google Form, with the researcher indicating under the title of the Google Form that E-Wallet users from the UMK student in Pengkalan Chepa will be able to respond.

Based on the data analysis had been analysed from the data of the questionnaire, a briefly summarization of data will be presented in this part. For the summary of the percentage analysis of age which is 19-21 with 28.3%, 25-27 with 3.6% and the age of 22-24 with 68.1% of respondents shows higher than others. Next, for the gender show that female give the respond to the distributed questionnaires which is 74.2% out of overall 364 respondents selected and the male with 25.8% respondents which showed more female respondents are more than males. Meanwhile, the race of the respondents shows that the highest in Malay (62.4%), Chinese (23.4%), Indian (14%), and other (3%). Next, it followed up with faculty which is FPV with (1.4%), FHPK (25.5%) and FKP with (73.1%) respondents.

Then, for the program of student Universiti Malaysia Kelantan in Pengkalan Chepa show that the most students are from SAK which is 29.1% students whereas the second higher is from SAR had 19.5% students as well. The following group is SAL which is 19.2% students. While SAP consists of 11.0% respondent. Next is SAH consists of 9.3% and the next are SAS consists of 4.4%. Next, SAB and SAA are same percentage which consist of 2.5% and the SDV consist of 1.4%. The lowest is SAE consists of 1.1%. At the same time, in terms of year of

study, 14% were Year 1, 14.06% respondents were Year 2, 26.6% respondents were Year 3, and only 44.8% respondents were Year 4 and above to answer the questionnaire. Lastly, monthly have the highest percentage, with 33.2% respondents. The second highest are weekly, with 27.5% respondents. The third place are daily, with 19.8% respondents. While the lower is yearly, with 19.5% respondents.

Reliability test analysis will be interpreting based on the result as well. It is important to use Cronbach's alpha to measure the reliability test of this study. Cronbach's alpha value is considered good when it is $0.7 \leq a \leq 0.9$, the Cronbach's alpha value for the dependent variable which is the behavioral intention to use an E-wallet among student is 0.966. Cronbach's alpha value for independent variables is perceived usefulness is 0.954, for perceived ease of use is 0.960, for trust and enjoyment is 0.970, and for lifestyle compatibility is 0.979.

The Pearson's correlation was used in this study is to describe the relationship of the two variables in term of direction and strength of the relationship. From the perceived usefulness correlation analysis, r is 0.741, which is has relationship between perceived usefulness and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa because of $P < 0.05$. The perceived ease of use correlation analysis, r is 0.744, which no relationship between perceived ease of use and the behavioural intention to use an E-wallet among student of UMK in Pengkalan Chepa because of $P < 0.05$. Moreover, the observation correlation coefficient, r is 0.701, which recommends has relationship between trust and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa because of $P < 0.05$. The observation correlation coefficient, r is 0.788, which recommends has relationship between enjoyment and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa because of $P < 0.05$. Lastly, the observed correlation coefficient, r is 0.755, which recommends has relationship between lifestyle

compatibility and the behavioural intention to use an E-wallet among student of UMK in Pengkalan Chepa because of $P < 0.05$.

For multiple linear regression analysis had separated various part to interpret the data as well. Coefficient of regression (R^2) can be determined the measure of the changes for independent variables affect the changes of dependent variable. The value of R^2 can be depict as the measure of total variation independent variables explained by an estimated regression line. It can indicate that the magnitude of relationship between independent variables and dependent variable. The R^2 value is 0.695 or 69.5%.

Table 5.1: Summary of Correlation Analysis

RQ¹: What is the relationship between the perceived usefulness and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?	$P=0.000$ $(p<0.05)$	There is a relationship between perceived usefulness and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa.
RO¹: To examine the relationship between the perceived usefulness and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa.	$R^1=0.741$	
RQ²: What is the relationship between perceived ease of use and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?	$P=0.088$ $(p<0.05)$	There is a no relationship between perceived ease of use and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa.
RO²: To examine the relationship between perceived ease of use and and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa.	$R^2=0.744$	
	$P=0.045$ $(p<0.05)$	There is a relationship between trust and the behavioural

<p>RQ³: What is the relationship between the trust and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?</p>	<p>$R^3=0.701$</p>	<p>intention to use an E-Wallet among student of UMK in Pengkalan Chepa.</p>
<p>RO³: To examine the relationship between trust and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?</p>		
<p>RQ⁴: What is the relationship between enjoyment and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?</p>	<p>$P=0.000$ $(p<0.05)$</p>	<p>There is a relationship between enjoyment and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa</p>
<p>RO⁴: To examine the relationship between enjoyment and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?</p>	<p>$R^4=0.788$</p>	
<p>RQ 5: What is the relationship between lifestyle compatibility and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?</p>	<p>$P=0.001$ $(p<0.05)$</p>	<p>There is a relationship between lifestyle compatibility and the behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa</p>
<p>RO 5: To examine the relationship between lifestyle compatibility and behavioural intention to use an E-Wallet among student of UMK in Pengkalan Chepa?</p>	<p>$R=0.755$</p>	

5.3 DISCUSSION

Research Question 1: What is the relationship between perceived usefulness and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa?

In this study examined by SPSS, the first research objective is to determine the significant relationship between perceived usefulness and behavioral intention to use an E-Wallet among students of UMK. According to the result shown in SPSS, there is a significant value at $p=0.000$ less than 0.05 for Mean 1 which is perceived usefulness. The results show a positive relationship between the perceived usefulness and behavioral intention to use an E-Wallet among students of UMK. Perceived usefulness shows a significant impact on the behavioral intention to use an E-Wallet among students of UMK. Thereby, it also makes hypothesis (H1) supported.

Therefore, this study proposed that students will use an E-Wallet if the apps are loading faster and smoother without any buffering. Then students also will more be using E-Wallet apps when a single app have multiple functions and make their life more convenient.

Research Question 2: What is the relationship between perceived ease of use and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa?

In this study examined by SPSS, the second research objective is to determine the significant relationship between perceived ease of use and behavioral intention to use an E-Wallet among students of UMK. According to the result shown in SPSS, there is a significant value at $p=0.000$ less than 0.05 for Mean 2 which is perceived ease of use. The results show a positive relationship between the perceived ease and behavioral intention to use an E-Wallet among students of UMK. Perceived ease of use shows a negative significant impact on the

behavioral intention to use an E-Wallet among students of UMK. Thereby, it also makes hypothesis (H2) not supported.

Therefore, this study proposed that some of the students is not prefer to use E-Wallet if the apps offer a complicated and not well design interface.

Research Question 3: What is the relationship between trust and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa?

In this study examined by SPSS, the third research objective is to determine the significant relationship between trust and behavioral intention to use an E-Wallet among students of UMK. According to the result shown in SPSS, there is a significant value at $p=0.000$ less than 0.05 for Mean 3 which is trust. The results show a positive relationship between the trust and behavioral intention to use an E-Wallet among students of UMK. Trust shows a significant impact on the intention behavior to use an E-Wallet among students of UMK. Thereby, it also makes hypothesis (H3) supported.

Therefore, this study proposed that students will use E-Wallet if the app offers a better security feature. Then while hope that in future E-Wallet apps can develop safer artificial intelligent (AI) to secure customers personal information.

Research Question 4: What is the relationship between enjoyment and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa?

In this study examined by SPSS, the fourth research objective is to determine the significant relationship between enjoyment and behavioral intention to use an E-Wallet among students of UMK. According to the result shown in SPSS, there is a significant value at $p=0.000$ less than 0.05 for Mean 4 which is enjoyment. The results show a positive relationship between the enjoyment and behavioral intention to use an E-Wallet among students of UMK. Enjoyment

shows a significant impact on the behavioral intention to use an E-Wallet among students of UMK. Thereby, it also makes hypothesis (H4) supported.

Therefore, this study proposed that students will enjoy using E-Wallet apps if the apps will offer cashback, exclusive discount, promotion. Then in E-Wallet apps like Touch N Go they offered a new feature that customers can visit oversea then buy products there and pay with Touch N Go with their currency, so this is a helpful and time saver feature.

Research Question 5: What is the relationship between lifestyle compatibility and behavioral intention to use an E-Wallet among students of UMK in Pengkalan Chepa?

In this study examined by SPSS, the fifth research objective is to determine the significant relationship between lifestyle compatibility and behavioral intention to use an E-Wallet among students of UMK. According to the result shown in SPSS, there is a significant value at $p=0.000$ less than 0.05 for Mean 5 which is lifestyle compatibility. The results show a positive relationship between the lifestyle compatibility and intention behavior to use an E-Wallet among students of UMK. Lifestyle compatibility shows a significant impact on the behavioral intention to use an E-Wallet among students of UMK. Thereby, it also makes hypothesis (H5) supported.

Therefore, this study proposed that students will more feel free and satisfied to use an E-Wallet, this is because the offered services that very convenient that really made their daily life easier. For example, students of UMK in Pengkalan Chepa are surround stores that provide E-Wallet and QR code payment method so that they purchase foods or things that they want in a single tap.

5.4 IMPLICATION OF THE STUDY

5.4.1 To the theoretical implication

This study explained about the perceived usefulness, perceived ease of use, trust, enjoyment and lifestyle compatibility impact on the behavioural intention to use an E-Wallet. This research had been conducted among of students Universiti Malaysia Kelantan in Pengkalan Chepa to examine the intention to use an E-Wallet. The study carried out by researcher emphasizes the behavioural intention to use an E-Wallet in educational field compared to the physical wallet. However, the research on behavioural intention to use an E-Wallet common in organization field or multinational companies but lack of the research had taken in educational field. In addition, through this study, academia or universities can acquire knowledge related to E-Wallet and expose students to the usage of an E-Wallet. This is crucial to help students adapt to the changes of the latest technologies by motivating them to use an E-Wallet.

5.4.2 To the empirical implication

This research is the result of Faculty of Entrepreneurship and Business, Faculty of Hospitality, Tourism and Wellness and Faculty of Veterinary Medicine students of UMK in Pengkalan Chepa. This current study had mentioned that the result of the research will enhance the experience or knowledge for their learning process and future undertaking. From the research, perceived usefulness, perceived ease of use, trust, enjoyment and lifestyle compatibility in E-Wallet are important among students of Faculty of Entrepreneurship and Business, Faculty of Hospitality, Tourism and Wellness and Faculty of Veterinary Medicine. This is because it can make young people believe in the benefits of technology and get in touch with more high-tech products. Besides, using E-Wallet can effectively reduce bacterial and

viral infections, such as covid-19. Therefore, the incidence of covid-19 infections among students in UMK will decrease.

5.5 LIMITATION OF THE STUDY

5.5.1 Ignorant

This research makes students at Universiti Malaysia Kelantan in Pengkalan Chepa as a respondent. In this case, the researcher lacks time and must rush to collect data from respondents. Furthermore, there are much other research that also make students at Universiti Malaysia Kelantan in Pengkalan Chepa as a respondents. Where, other researchers also shared their google form with other respondents by group Whatsapp, causing other respondents to overlook our group's google form. Therefore, we had to personally Whatsapp our respondents until we were able to collect a total of 364 respondents within two weeks.

5.5.2 Natural Disaster Flood

On 19th December, among students of Universiti Malaysia Kelantan in Pengkalan Chepa experienced severe flooding in the area. Mostly, of the 4th year students rent houses in that area. This is because, while the flood was increasing, TNB had to shut down all the electricity supply to avoid any incident that befalls students in the city such as electric shock. Therefore, the students were able to complete their Final Year Project in 3 days because they did not have to move things and clean their rented house. This also affects students in terms of health, where most students suffer from fever and flu.

5.6 RECOMMENDATION

After conducting this study, the researchers identified areas for future research quality improvement. In particular, with more than twice the sample size compared to the current sample size can increase the accuracy and reliability of the results. In addition, the period for leading the overview should be achieved so that the expert has a reasonable opportunity to communicate and receive information from various respondents. The analyst only conducted a study of this trend on students at University Malaysia Kelantan in Pengkalan Chepa, which may not be sufficient to optimize the evaluation of the results produced. To get a meaningful example, future research can examine how E-Wallet is used by students in all states in Malaysia. This can show more clearly whether there is an increase in the use of E-Wallets among generation Z or vice versa. As a result, the researcher can refine the investigation that will be carried out later.

The analyst advised the following researcher to diversity the language in the questions given to the respondents in order to improve the quality of the results for the research conducted by the researcher who only used questions in English to be given to the respondents. It might pique their curiosity to respond to inquiries in a language they are more familiar with. The researcher may later include the research findings for Malay, Mandarin, and Tamil for instance. The survey might allow respondents to select the language they prefer by changing the language flow. When the questions posed to the responders are understood, this can lead to higher-quality findings. As a result, scientists can make another improvement to the planned research.

In order to determine how the intentions of UMK students affected their use an E-Wallet, the researchers only took into account 5 criteria in this study are perceived usefulness, perceived ease of use, trust, enjoyment and lifestyle compatibility. Researchers advise future

research to employ several elements in future studies to obtain more useful results. The researcher should examine a few additional areas for compatibility with the chosen set of variables. Better research findings will be influenced by the selection of distinct components. It follows that using additional criteria can enhance future research.

5.7 CONCLUSION

The study shows that the use of an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa has a positive and negative correlation based on the feedback given by respondent. H1, H3, H4 and H5 has positive relationship meanwhile H2 has negative relationship on the behavioral intention to use an E-Wallet among students of Universiti Malaysia Kelantan in Pengkalan Chepa. This shows that the use of E-Wallet among students also plays an important role for the next generation.

Throughout this study of previous study have discovered several things, namely the importance of using an E-Wallet, the limited scope of feedback and the compatibility of using an E-Wallet among the students of UMK in Pengkalan Chepa. However, the use of an E-Wallet for students or the next generation is beneficial because it follows the flow of today's technology. Therefore, it is clear that the use of an E-Wallet as the generation that uses technology is now compatible with this study.

Overall, the findings of this study can indirectly help provide information to the government or society and future generations to further expand the use of an E-Wallet. Society needs to be aware of the changing technological era, now there are various uses of mobile platforms that are safer and more efficient in solving problems. For example, using an E-Wallet to make virtual payments, virtual sharing, and others, can be used easily and comfortably. Therefore, it is true that students and future generations are more inclined to use an E-Wallet based on the development of technology that is getting wider.

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Appendix A – Questionnaire

“A STUDY ON THE BEHAVIOURAL INTENTION TO USE AN E-WALLET AMONG STUDENTS OF UNIVERSITI MALAYSIA KELANTAN IN PENGKALAN CHEPA”

Greetings to all dear respondents,

We are final year students from Faculty of Entrepreneurship and Business (FKP) Universiti Malaysia Kelantan (UMK) pursuing Degree in Bachelor of Entrepreneurship (Commerce) with Honors. We are currently conducting a research survey regarding “A Study on The Behavioral Intention to Use an E-Wallet among Students of Universiti Malaysia Kelantan (UMK) in Pengkalan Chepa”. Your participation in this research is greatly appreciated. The questionnaire will take about 5 to 10 minutes of your valuable time. Your response will be kept fully private and use exclusively for academic purpose only.

SECTION A: DEMOGRAPHIC INFO

You are required to place a tick (/) at the appropriate answer.

1. Age:

19-21	22-24	25-27	Others (please state)

2. Gender:

Male	Female

3. Ethnic:

Malay	Chinese	Indian	Others (please state)

4. Faculty:

FKP	FHPK	FPV

5. Program:

SAK	SAL	SAR	SAB	SAE	SAA	SAP	SAH	SAS	SDV

6. Year of Study:

Year 1	Year 2	Year 3	Year 4

7. How often do you buy products using an E-Wallet? :

Daily	Weekly	Monthly	Yearly

SECTION B: INDEPENDENT VARIABLE

This section will measure your perceived usefulness, perceived ease of use, trust, enjoyment, and lifestyle compatibility to use E-Wallets. Please mark your answer based on the scale from 1 to 5.

Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
1	2	3	4	5

PERCEIVED USEFULNESS		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1.	Using an E-Wallet helps me to accomplish my tasks more efficiently.	1	2	3	4	5
2.	Using an E-Wallet enables me to accomplish tasks and payments more quickly.	1	2	3	4	5
3.	Using an E-Wallet improves the quality of my life.	1	2	3	4	5
4.	Using an E-Wallet more convenience because it is cashless.	1	2	3	4	5
5.	Using an E-Wallet makes it easier for me to conduct my daily transactions.	1	2	3	4	5
PERCEIVED EASE OF USE		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1.	E-Wallet transactions save me a lot of time and energy.	1	2	3	4	5
2.	E-Wallet application interface is clear and understandable.	1	2	3	4	5
3.	E-Wallet apps are easy to use.	1	2	3	4	5
4.	E-Wallet application helps me to do multi payment in a single application.	1	2	3	4	5
5.	E-Wallet applications make me become skilful.	1	2	3	4	5
TRUST		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>

1.	I feel secure putting financial information on E-Wallet.	1	2	3	4	5
2.	I feel safe in my transactions with E-Wallet.	1	2	3	4	5
3.	I feel safe providing personal information on E-Wallet.	1	2	3	4	5
4.	I feel secure and comfortable by caring less cash with me.	1	2	3	4	5
5.	I feel safe using an E-Wallet due to its good reputation and image.	1	2	3	4	5
ENJOYMENT		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1.	I feel enjoyable while using an E-Wallet application.	1	2	3	4	5
2.	I feel pleased while using my transactions with E-Wallet.	1	2	3	4	5
3.	I feel excited to use an E-Wallet due to its exclusive discount, promotion, and cashback.	1	2	3	4	5
4.	I feel interested to use an E-Wallet because it has many features in a single application.	1	2	3	4	5
5.	Overall, using an E-Wallet is fun.	1	2	3	4	5
LIFESTYLE COMPATIBILITY		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1.	Using an E-Wallet services is compatible with all aspects of my lifestyle.	1	2	3	4	5
2.	Using an E-Wallet services into my lifestyle.	1	2	3	4	5
3.	Using an E-Wallet services well with the way I like to purchase products and services.	1	2	3	4	5
4.	Using an E-Wallets can improve our image among others.	1	2	3	4	5
5.	Using an E-Wallet could assist people toward the lifestyle of cashless	1	2	3	4	5

SECTION C: DEPENDENT VARIABLES

This section will measure your behavioural intention to use an E-Wallet. Please mark your answer based on the scale from 1 to 5.

Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
1	2	3	4	5

BEHAVIOURAL INTENTION TO USE AN E-WALLETS		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1.	I will recommend using an E-Wallet to my friends and family.	1	2	3	4	5

2.	I will always try to use an E-Wallet in my daily life because it is beneficial.	1	2	3	4	5
3.	I will encourage more people to continue using an E-Wallet if the Covid-19 cases increases in future.	1	2	3	4	5
4.	I intend to use an E-Wallet if the cost and times is reasonable for me.	1	2	3	4	5
5.	I intend to continue use an E-Wallet more frequently in the future.	1	2	3	4	5

Thank you for your participation.

Appendix B – Gantt Chart

Research Activities/Weekly	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Identify research tittle and finding articles														
Prepare Objective and Framework														
Start writing for Chapter 1 and Questionnaire														
Start writing for Chapter 2 and Chapter 3 and correction Chapter 1														
Correction Chapter 2 and Chapter 3														
Submission PPTA 1 soft copy via google drive														
Correction of PPTA 1														
Submission full report final year research project and presentation of PPTA 1														
Data Collection														
Start writing for Chapter 4 and Chapter 5														
Correction Chapter 4 and Chapter 5														
Submission soft copy full report via google drive														