FACULTY OF ENTREPRENEURSHIP AND BUSINESS

FACTORS THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE SHOPPING DECISIONS AMONG UMK STUDENTS

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BACHELOR OF ENTREPRENUERSHIP (E-COMMERCE)

2023

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UNIVERSITI MALAYSIA KELANTAN

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By

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A thesis submitted in fulfillment of the requirements for the degree of
BACHELOR OF ENTREPRENEURSHIP (E-COMMERCE)

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

2023

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ACKNOWLEDGEMENT

First and foremost, we'd like to express our heartfelt appreciation to everyone who helped us finish this research proposal. We are immensely thankful to our supervisor, Mrs. Munirah binti Manshar, who has always guided us in improving, giving advice, and enable potential supervision for us to complete this research project. We also gained a lot of useful things, and we're thankful to our lecturer for having shared so much information about our research topic as it advanced.

Besides that, we would like to express our appreciation to the University Malaysia Kelantan, especially the Faculty of Entrepreneurship and Business (FPK), for allowing us to do this research to complete our studies and graduate as soon as possible.

Last but not least, we would like to thank our group members for their commitment to finishing this research project together, not regardless of how challenging it has been. We would not have been able to complete this research proposal on time without their assistance. Thank you from the bottom of our hearts for your financial support as well as for having stood by our side and inspiring us in our studies.

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LIST OF SYMBOLS AND ABBREVIATIONS

Symbols

%	Percent
=	Equal
<	Less than
N	Frequency
α	Alpha

Abbreviations

SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
UMK	Universiti Malaysia Kelantan
E-payment	Electronic payment
FKP	Faculty of Entrepreneurship and Business
FTKW	Faculty of Creative Technology and Heritage
FPV	Faculty of Veterinary Medicine
FIAT	Faculty of Agro-Based Industry
FSB	Faculty of Earth Science
FHPK	Faculty of Hospitality, Tourism and Wellness
FAE	Faculty of Architecture and Ekistics
FBKT	Faculty of Bioengineering and Technology
FBI	Faculty of Language Studies and Human Development
MCT	Measures of Central Tendency
PPMCC	Pearson product-moment correlation coefficient
SD	Standard Deviation

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ABSTRACT

E-payment has become increasingly popular due to the widespread use of internet-based shopping and banking. One aspect that can lead to consumer purchasing decisions is the influence of the system on e-payment. The rise in online shopping by using e-payment will bring issues to the system. The goal of this paper is to investigate the relationship between factors (ease to use, security, and benefits) that influence the usage of e-payment for online shopping decisions among UMK students. The research framework is based on The Technology Acceptance Model (TAM) developed by (Davis, 1989). It is to measures the factors that influence the usage of e-payment based on ease to use, security, and benefits. To test the theory, a quantitative report was conducted that included a poll. Using the Krejcie and Morgan (1970) technique, the absolute number of this example size respondents was 377 from a population of 11,436 UMK students. As a sampling technique in this research, the researcher uses non-probability sampling. Google Forms was used to distribute the questionnaire. The data was converted into Statistical Package for the Social Science (SPSS) version 26.0. The study's findings provide information on the factors that influence the usage of e-payment and can be of benefit to students who use the e-payment method to purchase their goods. According to the findings of this study, there is a positive relationship between factors (ease of use, security, and benefits) and online shopping decisions among UMK students.

CHAPTER 1

INTRODUCTION

1.1   BACKGROUND OF THE STUDY

E-commerce is a popular method for people and businesses to sell and buy products and services nowadays. There were new financial demands that traditional payment methods could not adequately address prior to the development of e-commerce (Fatonah, Yulandari & Wibowo, 2018). An electronic payment system is taking the place of a cash-based one. Since the introduction of online payment methods, which significantly improved sales of products and services, e-payments have grown in importance within the payment system. The most major advancement in electronic payment systems over the last several years has been credit cards, which are now utilized extensively in all economically advanced cultures. It recognized a variety of methods depending on the function used as an electronic payment method, including credit card, debit card, prepaid card, cash on delivery, and others. It used forms that were appropriate for both the demands of electronic commerce and the characteristics of online transactions. After the first step of e-commerce, which is information search, making a demand is the next step, followed by making a payment., which comes the electronic payment process. E-payment connects the vendor and the consumer and is the most effective way to shop online. It offers numerous advantages over conventional payment methods, including speed, low cost, and ongoing improvement (Aldiabat, 2019). However, it comes with many risks and challenges for the customer. There are many issues affecting electronic payments, including: ease to use, security and benefits. These will affect consumers' decision to use electronic payment because there are no face-to-face meetings between sellers and buyers, and no direct payments.

Online shopping is common all over the world, and majority of students at UMK buying through online and use e-payment to pay their bills. This also makes e-payments play an

important role in online shopping, making it easier for people to shop online. This research will examine at the factors that influence the usage of e-payment towards online shopping decision among UMK students. The aim of this research is to solidify the notion of e-payment as a contemporary form of payment for UMK students by determining how e- payment affect students' decisions to make purchases online and by allowing them to replace cash in a way that is consistent with international trends.

1.2 PROBLEM STATEMENT

E-Payment on online shopping is a trend in Malaysia. The advancement of internet technology has made it possible for Malaysian consumers to make online purchases of goods and services. Since there are many potentials of consumers use online shopping, it is crucial to get comprehend what the customer requested and desires. The internet's quick development has transformed the electronic sector, especially when compared to the traditional market, which can be compared to the market of physical stores in terms of the creation of information, the time it takes to find products, and the ability of sellers and buyers to transact even though they are geographically separated (Aldiabat,2019). This study's objective is to identify factors that influence the usage of e-payment towards online shopping decision among UMK students.

According to survey of internet users in 2020 by Malaysian Communication and Multimedia, as many as 64.2% of internet users who do online shopping activities. This percentage shows an increase compared to 2018, which is as 53.3%. This proves that more than half of internet users in Malaysia do online shopping activities. Furthermore, internet users age between the largest percentage was found among those aged 20 to 30, which is 57.6% compared to 9.7% of users who age under 20 years old and 22.8% of users aged 40 and above (Malaysian Communication and Multimedia 2020). This situation clearly shows that internet users' young generation, that is 20 to 30 years are the highest internet user in Malaysia. However, Yazid et al. (2016) discussed young

people are more easily influenced to conduct internet purchasing since they are easily exposed to advertisements while browsing the internet.

This research focuses on e-payment towards online shopping decisions among UMK students. The rise in online shopping using electronic payments will bring about issues including a lack of security. Some purchaser's fear of electronic transactions is a result of their concern that the personal information they provide to a business, or a seller may be exploited. This is due to the ease with which personal information and money can be stolen through online payment systems (Singh et al., 2013). Furthermore, customers must provide personal information online, including credit card and payment account details. which is why this occurs. This situation involves business crimes such as breach of trust, invasion of personal rights of buyers and misuse of data used intentionally or unintentionally. Therefore, this study would like to focus on shopping decisions regarding e-payment among UMK students.

Besides, research from Ardiansah et al. (2020) focuses about e-payments let users to use an electronic network to observe and control their financial operations remotely and are defined as the electronic transfer of payments via an electronic payment system (EPS) from a payer to a payee, using a mobile application's electronic payment system, electronic payments are a new sort of payment. Ease of use e-payment involves an issue on online shopping which is lack of usability. Furthermore, lack of utility electronic payment methods requires transactions may be more challenging when using a complicated website and requesting a lot of information from users. (Singh et. al., 2013). For instance, using a credit card online requires starting to fill out an online form with a lot of personal and contact information, which is not the simplest method of payment.

According to Goh (2017) discussed in a study the benefits the e-payment system as being the important thing acceptance and usage. Besides, users just must pay the specific bank online transaction that offers the services. The rise in online shopping using electronic payments will bring about issues including ignorance of the advantages of new technologies. However, due to some

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issue such as less knowledge on internet and lack of confidence in the e-payment system, Malaysian are still little engaging in electronic payment. Because some customers are unsure of the advantages of electronic payments, they continue to utilise cash and checks (Ming-Yen Teoh et.al., 2013). Thus, the above statement indicates that it is necessary to the further explore the e-payment method because the payment system can be beneficial to both consumer and service providers in increasing long-term national competitiveness.

Thus, the objective of this research will be to analyse students of UMK students that will be a profitable market sector to target Malaysia marketers as they have the financial ability to meet their wants and desires. This is interesting research to study and analysing what the process a consumer goes through when choosing and making an online purchase shows some elements that consumer considers. They included issues like security, ease of use, and benefit. These factors that influence the usage of e-payment towards online shopping decisions among UMK students.

1.3 RESEARCH QUESTION

The research questions are:

1) Does ease to use have a relationship between factors that influence the usage of e-payment and online shopping decisions among UMK students?

2) Does security have a relationship between factors that influence the usage of e-payment and online shopping decisions among UMK students?

3) Does benefit have a relationship between factors that influence the usage of e-payment and online shopping decisions among UMK students?

1.4   RESEARCH OBJECTIVE

The purposes are:

a) To identify the relationship between ease to use of e-payment and online shopping decision among UMK students.

b) To investigate the relationship between security of e-payment and online shopping decision among UMK students.

c) To determine the relationship between benefits of e-payment and online shopping decision among UMK students.

1.5   SCOPE OF STUDY

The study's significance lies in learning what factors of e-payment affect Universiti Malaysia Kelantan (UMK) students' decisions to make purchases online. Students from the Faculty of Entrepreneurship and Business (FKP), Faculty of Creative Technology and Heritage (FTKW), Faculty of Agro Based Industry (FIAT), Faculty of Earth Science (FSB), Faculty of Hospitality, Tourism and Wellness (FHPK), Faculty of Veterinary Medicine (FPV), Faculty of Architecture and Ekistics (FAE), Faculty of Bioengineering and Technology (FBKT) and Faculty of Language Studies and Human Development (FBI) will be the sample. The areas of Malaysia's Kelantan province that are covered by this study include Kota Bahru, Bachok and Jeli.

1.6   SIGNIFICANCE OF STUDY

The significance of the research will help to understand and comprehend the recognized relationship between security of e-payment, ease to use and benefits e-payment toward online shopping. Referring to a few other research that concentrated on this issue, this study helped identify factor that influence the usage of e-payment toward online shopping decisions among UMK students. The researcher might be able to offer the best recommendation or solution to address the issue by linking to this research issue.

1.6.1   MARKETER

Technology has advanced significantly in recent years, particularly about internet technology. Thus, this group of university students will be because they have a strong desire to apply and the financial means to satisfy their goals and aspirations, Malaysian marketers find them to be a profitable target. This is so that marketers can adjust their plans considering the new generation's demographics and behaviours. Because e-payment methods and internet resources are readily available, online transactions are starting to become more common. Additionally, the conceptualization and theoretical constructs enable the ability to access information and services online as well as to purchase and sell goods.

1.6.2   UNIVERSITY

This research is important to be conducted to understand university student's decision toward online purchases by using electronic payment. This is because discovery as support data to identify important factor so actionable decisions can be drawn help financial institutions or marketers promote the use of e-payments among young Malaysian adults. The online transaction method which is the debit or credit card is the most approved and suitable method because in theory, credit card authentication has proven consumer

concerns, trust, and perception are crucial when using biometrics for e-payment (Alzoubi et al., 2022)

1.6.3   ONLINE SHOPPER

The findings of this research will give you a complete understanding of how online shoppers have influenced university students by identifying factors of independent variables including security, ease of use and benefits of electronic payment for online shopping. One of the most convenient methods for students to visit their favourite retail store currently is through online shopping with electronic payment. They are frequently quicker than visiting the physical store. This time and effort savings is extremely valuable to today's consumers. Few things are more convenient than having online shopping at your fingertips. In addition, Aldiabat (2019) referred to customers that shop online can use electronic payments because this technique has made doing business simple, quick, secure, and very inexpensive. The decision to shop online is increased by the usage of electronic cards, though.

1.7   DEFINITION OF TERM

Table 1.1: Definition of Term

TERM	DEFINITIONS	SOURCE
Online shopping	Online purchasing or online shopping has reached a worldwide scale due to the Internet's increasing popularity, which has led to an increase in consumers' familiarity with it and adoption of it as a source of information and for online shopping. When opposed to in-store purchases,	Ali, Hussin & Abed (2019) and Tounekti (2019)

	internet purchases or online shopping would provide several benefits, (Ali, Hussin, & Abed, 2019). Increasing Internet usage has made it possible for people to buy things online or do their shopping from anywhere in the world, which has led to an increase in consumers' familiarity with it and the use of it as a tool for online purchasing and information gathering. When opposed to in-store purchases, internet purchases or online shopping would provide several benefits. (Tounekti, 2019)	
Ease to use	Ease to use of an electronic payment system is indicative of usability. Usability is a crucial quality that is described as "the degree to which a product may be used by particular users to achieve stated goals with efficacy, efficiency, and happiness in a specific usage environment" (Al-Emran, 2019).	Al-Emran (2019)
Benefit	According to (Salloum, 2019) who offered e-payment systems, online banking, investment, and shopping its four different forms of e-commerce, convenience, and financial advantages in terms of cost would impact the adoption choice. This is further supported by the researchers (Gholami, 2020), who view perceived benefits in terms of economics that When introducing e-payment, take fixed and transaction costs into account. The cost of establishing e-payment technology, such as readers and software, is referred to as a fixed cost. Transaction costs are shared by	Salloum (2019) and Gholami (2020)

	the customer and the merchant for each business transaction.	
Security	According to (Drew M. Anderson, 2018) security refers to unauthorized individuals, illicit alterations, or destruction, and accidental or intentional data disclosure. Security is the customer's subjective assessment of the e-payment system's security. This research is corroborated by (Masihuddin, 2017) which states that e-payment systems satisfy all the users' security needs.	Drew M. Anderson (2018) and Masihuddin (2017)

1.8   ORGANIZATION OF THE PROPOSAL

This research focuses on factors that influence the usage of e-payment towards online shopping decisions among Universiti Malaysia Kelantan students.

A description of the context, problem statement, research questions, research objectives, and study scope will be provided in Chapter 1, study relevance, definition of terminology, and proposal structure. This chapter outlines the research methodology, which is the quantitative data gathering technique utilised in research.

Chapter 2 discusses the identification literature review, the underlying theory, prior research, the statement of hypotheses, the conceptual framework, and a description of the elements that impact UMK students' use of e-payment for online buying selections.

Chapter 3 discusses the introduction, research design, data collection technique, study population, sample size, sampling strategy, creation of the research instrument, variable measurement, data analysis methods, and conclusion.

CHAPTER 2

LITERATURE REVIEW

2.1   INTRODUCTION

"E-payment" was expanding quickly because it has gained popularity as a research topic throughout time. This chapter provides a literature review on factors that influence the usage of e-payment towards online shopping decision among UMK students. However, the advancement and security of using this electronic payment technology determines how well it works. Internet users still have trouble putting their trust in this instrument, either when it comes to disclosing personal information or when they worry that someone else might steal and use their credit card information. When it comes to providing personal information or their worry about Internet customers still lack trust and confidence in this electronic payment due to identity theft and unauthorised use of their credit card information. In addition, electronic payments have made online business faster, easier, safer, and very cheap. However, as the percentage of payments made electronically rises, so will the amount of financial and other digital data that is at risk from fraud. Some payment options that some people favour include the method of payment upon receipt due to worries that they would be charged by an electronic card in the event of fraud or theft, impossibility of accessing the purchased item, loss of the item, or arrival of the item in a damaged state from the other side, among other factor that have previously influenced consumer purchasing decisions. All this makes this a vital issue to observe a survey of the relevant literature that defines the decision and factors that influence the usage of e-payment can related to the topic respectively.

2.2   UNDERPINNING THEORY

An efficient and extensively used model for predicting the acceptance of a recently introduced technology is the Technology Acceptance Model (TAM) developed by (Grani, 1989). Currently, TAM is among the most significant theoretical contributions to the adoption and usage of an information system. Numerous investigations have re-examined, expanded, and used TAM. A theory of information systems called the Technology Acceptance Model (TAM) describes how humans adopt and use technology. This type explains how a variety of factors influence customers' decisions about when new technology is given, how and when to apply it (Kim, 2018). The Theory Reasoned Action (TRA) model, which is a cognitive theory, is the source of action based on the concept that an individual's response and perception towards something will shape that individual's attitude and behaviour. The response and impression of Information Technology (IT) users will affect their acceptance of the technology. One of the variables that may impact it is the user's opinion given the reason of IT's usefulness and ease of use in the perspective of technology users, thus a person's rationale for perceiving the advantages and ease of use of IT serves as a standard for the acceptance of a technology.
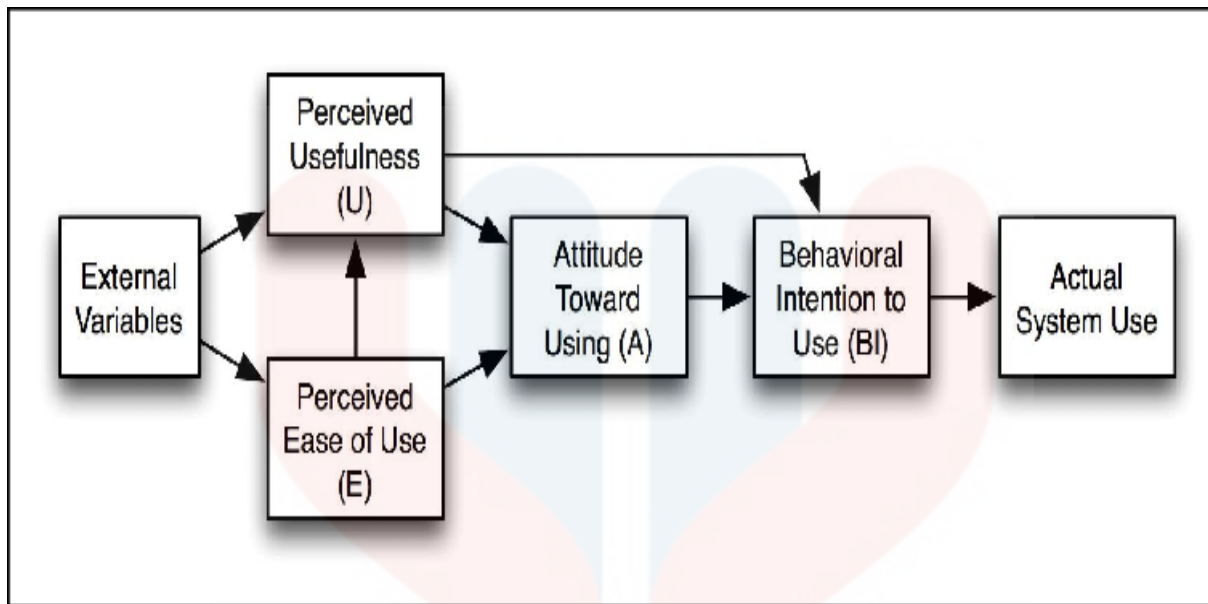
Figure 2.1: Technology Acceptance Model (TAM)

Source: Moe (2020) and (Granić, 1989).

To construct a Technology Acceptance Model for the usage of e-payment transactions in this research, independent external elements have been included (Ease to use, Benefit, and Security). Specifically, for the aim of this research, the impact of external variables on the online buying choices of UMK students will be analysed. Because the individual properties of the technology might play a significant impact, a general model is insufficient to describe the application of many kinds of technology (Toraman, 2018). Several additional variables have been included into this model since e-payment transactions have their own traits and peculiarities.

2.3   PREVIOUS STUDIES

2.3.1 ONLINE SHOPPING DECISIONS

The rise of online shopping behaviour is enhanced people to purchase their goods through online. Hassan et al. (2020) point out that since more people are using internet banking and online shopping, electronic payment systems have grown in recent years. According to Katawetawaraks and Wang (2011) Once consumers want to purchase a product, they will consider the brand and the product and service features. Moh'd Al-Dwairi and Al Azzam (2019) state that E-commerce includes a variety of applications, including online banking, e-government, and e-learning. Online shopping is made possible by the usage of an e-payment method through which products and services can be sourced to its destination. The stability of the e-payment process has a major influence on online buying decisions (Kundu & Datta, 2018).

Online shopping is one of the numerous marvels of Internet technology and Mir (2021) highlighted millions of people access e-commerce sites such as ebay.com, amazon.com, and Alibaba.com each day. All this platform using an electronic payment method when consumer want to purchase the products on online. According to Wang et al. (2021) stated online shopping has become more popular, and retailers could provide extra benefits of product with e-payment method to purchase their product. The study also examines customers are most likely to be less certain of internal and external factors in online shopping decisions because of their relative lack of experience and the unapproachable nature of online shopping. For example, e-payment method and return policies. Thus, consumer more vigilant when shopping online than shopping offline. Ofori and Appiah-Nimo (2019) stated e-payment systems have contributed to the sustained rise of online shopping among a new generation of consumers seeking more enriching

experiences. Online shopping has provided additional advantages for consumers by allowing them to purchase at any time and from any place by using an e-payment system.

2.3.2 EASE TO USE

According to Kumar (2019) the ability to use an e-payment system without difficulty is meant to refer to as ease of use. The study also pointed that payment must be flawless, straightforward, and fully automated. The challenge users face when using a specific system is defined as the ease of use and Chen et al. (2022) emphasise customers are less inclined to implement e-payment systems which users perceive to be incredibly complex as well as cumbersome, according to research. However, in this study made the argument that ease of use would increase service quality and thus influence e-payment usage. Lai (2018) examine the perception ease of use and usefulness of a standard an e-payment system that can influence consumers' willingness to use it to make online shopping decisions. The user satisfaction of use predicts the importance of a consumer's willingness to use an electronic payment method, which is controlled by the amount of purchases (Alshurideh et al., 2021). Sarkam et al. (2022) demonstrates that usefulness and ease of use acts as a mediator between effectiveness and perceived ease.

Sarkam et al. (2022) pointed the rapid development of an e-payment systems because of mobility has been able to meet the needs of modern society, which promotes mobility and ease of transaction on online shopping today. This study also stated perceived ease of use while using an e-payment is the amount to which an individual asserts that the use of new technologies is beneficial requires less effort. Several indicators can be used to assess ease of use, include simple to comprehend, simple to manage, ease to gain knowledge, flexible, simplicity in implementation, and easy to use. According to Yuwono and Sari (2022) the ease will always keep up with advances in terms of technological advancements and innovation. Through the content, layout, and ease of use of an e-payment,

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this variable in an e-payment system enhances consumers' attention to using an e-payment. Ease of use indicates confidence, and if individuals expect the systems are simple, their interest in using electronic payments will grow.

2.3.3 SECURITY

The first definition of security is a fully functional system or system. Its objective is to protect customer data protection and data confidentiality. According to Ardiansah et al. (2020) reported there is positive correlation between security and intention to use an e-payment which is argued that intention the system was significantly influenced by security design. This study pointed which security has such an advantageous impact on users purchase goods through an e-payment system. Besides, the study also showed that confidence and protection in using e-payment systems are influenced by perceived security idealised. Consumer will put their trust when all their information safe when they purchase their goods on online using an e-payment method. Ardiansah et al. (2020) point that in the online platform, security is described as the safe preservation of data as well as the delivery of data that will not be snatched. The point that security has three main aspects in the field of e-payments: system security, information protection, and legitimate protection. The study also stated that an e-payment is viewed to be of decent security and protection only if all levels of the payment transactions and operations satisfy consumer demand (Hassan et al., 2020). According to Ardiansah et al. (2020) pointed among the primary factors that influence people's use of e-payments is their perception of security risks. The study also points that the new technology's implementation movement, and the data exchange process are opaque.

2.3.4 BENEFITS E-PAYMENT

According to Garrouch (2021) there are many benefits in e-payment towards online shopping: It provides high levels of convenience while reducing the risks related to carrying

cash, such as robbery and theft, thanks to its greater flexibility, universality, and unlimited access. Garrouch (2021) examined that e-payment systems' perceived value in comparison to cash on delivery is clarified effectively by the advantages of e-payment and indirect means by the benefit of e-shopping. The study also showed validates previously discovered paths connecting perceived online shopping value to an e-payment benefits. According to Nadler et al. (2019) a few things that are believed to affect e-payment adoption include: the perceived benefits of e-payment. Due to the advantages of electronic payments, these systems may become widely used which is e-payment systems provide for fast payments, improved tracking, transparent transactions, decreased wait times, cost savings, and increased trust between sellers and purchasers are all made possible by the payment system. (Fatonah et al., 2018). The researchers also pointed all the benefits enhance the development and adoption of an electronic payment system for online purchases.

Benefit, as defined by Yuwono and Sari (2022) is described when customer felt benefits when using an e-payment systems. The study highlighted those perspectives that enhance performance and efficiency are considered benefits, as are other benefits of using an e-payment system, such as simplicity, accuracy, and ease of use. Nguyen and Huynh (2018) highlighted it may increase the benefits of cashless payments without the use of retail payments in online shopping decisions. According to Al-Dmour et al. (2021) pointed an e-payment has gained popularity as a payment option since it is convenient for customers and has cheaper transaction fees. This study also examine benefit from technological advancements in the field of an e-payment to achieve speed and simplicity while lowering operational costs of payment and transfer transactions.

2.4   HYPOTHESES STATEMENT

A hypothesis is a claim that outlines a research topic and an expected conclusion. It is an essential part of the scientific method and serves as the basis for experiments. To explore the dependent variable, online buying decisions made by UMK students, as well as the three independent variables of ease of use, security, and benefit, three hypotheses have been created.

H1= There is a significant relationship between ease of use of e-payment and online shopping decisions among UMK students.

H2 = There is a significant relationship between security of e-payment and online shopping decisions among UMK students.

H3= There is a significant relationship between benefits of e-payment and online shopping decisions among UMK students.

2.5   CONCEPTUAL FRAMEWORK

INDEPENDENT VARIABLES
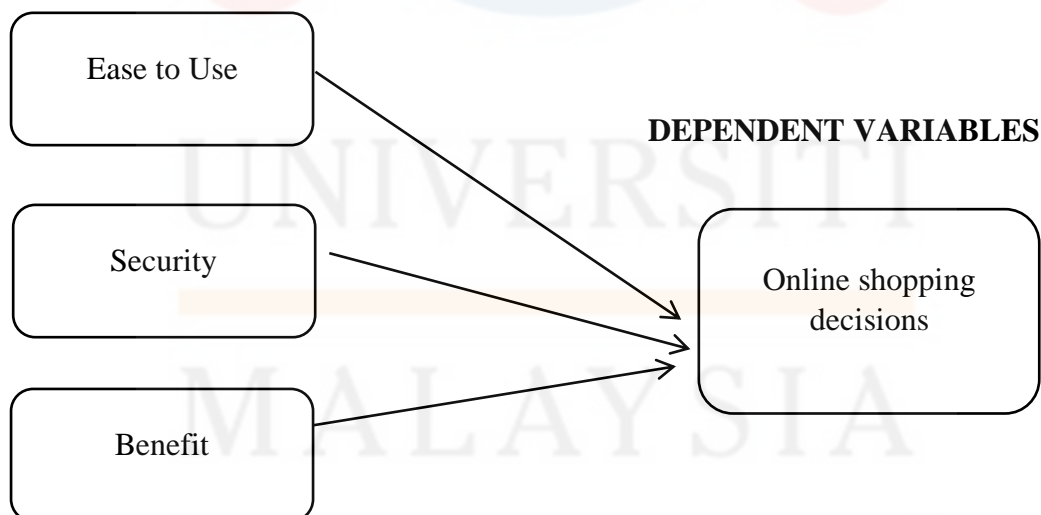
Figure 2.2: Conceptual Framework

Sources: Chen et al. (2022), Alshurideh et al. (2021), Aldiabat (2019), and Lai (2018)

2.6 SUMMARY

It has been described how the conceptual frameworks for this study and the research frame operate similarly. It revealed the link between factors that influence UMK students' usage e-payment and online shopping decisions. The variables used in this study to measure the idea were also described by the researchers.

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CHAPTER 3

RESEARCH METHODS

3.1 INTRODUCTION

After reviewing previous research on the topics outlined in Chapter 2, this chapter describes the research methodology that will be used in the study. The objectives of the study strategy are to respond to the question asked in Chapter 1's research objective and achieve the goal of the study. This chapter explains the stages involved in the research design, data collection methods, study population, sample size, sampling methods, research instrument design, variable measurement, and data analysis. This is a quantitative research study, which emphasises objective measurement and mathematical or statistical data acquired by the researcher using questionnaires or by modifying existing statistical data using computer tools. Consequently, this chapter contains information on data gathering and analysis. This research investigates the factors that impact UMK students' choice to use e-payment while purchasing online.

3.2 RESEARCH DESIGN

The research approach acts as a foundation for the strategies and techniques the researcher will employ for this study. In addition, study design may be seen as a blueprint, particularly for the collection, measuring, and analysing of data. This study would be using descriptive method which is using quantitative method. Distributing a questionnaire will be used to conduct a survey as part of the researcher's quantitative approach. This approach was chosen by researchers since it was the best one for the study's objectives. The researcher used questionnaire to easily obtain valid results at the end of this study. Therefore, the questionnaire will be used in this study to provide information to us about the relationship between factors that influence usage of e-payment towards online shopping decision among UMK students.

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3.3 DATA COLLECTION METHODS

Cote (2022) state that obtaining and analysing specific data in a systematic way to supply important questions with answers and assess the outcomes is known as data collection. It concentrates on discovering all there is to know about a certain subject. Data is gathered to research a phenomenon-related theory. Data gathering techniques can be classified into two categories: primary data and secondary data. This study will make use of primary data, which will be gathered using an online questionnaire survey. Primary data is a collection of raw data gather by a researcher to carry out research. Quantitative data gathering methods and qualitative research methods are the two categories into which it can be classified. The questionnaires will be distributed to UMK students for them to share questionnaires on social media and online platforms.

Second, the secondary data collecting method refers to the gathering of secondary data by an individual who was not the original user. It involves gathering data that has already been made accessible online, in books, or in journals. It is far less expensive and simpler to gather, so it is more convenient (Cote, 2022). For this research, use primary data collection method is better than secondary data to get better data for this research.

3.4 STUDY POPULATION

This research will have a population of UMK students as participants. There are three campuses involved in this study which are campus Kota, campus Bachok, and campus Jeli. The total of students on each campus is counted. Kamarudin (2022) pointed out that the number population of UMK students are 11,436 ranging from three campuses with nine faculties. A specific population of people who are of interest to researchers is referred to as the target population.

3.5   SAMPLE SIZE

The number of observations taken from the population for research purposes is referred to as the "sample size", the total number of UMK students is 11,436 beginning with Campus Kota, Bachok and Jeli students. This research will conduct randomly of 370 respondents among FKP, FTKW, FPV, FIAT, FSB, FHPK, FAE, FBKT and FBI student in Universiti Malaysia Kelantan. They were chosen from various faculty, year, campus, gender, age, and races.

The table created by Krejcie and Morgan (1970) was used to calculate the sample size for this study. established for the researchers to obtain an acceptable sample size. The Krejcie and Morgan table indicates that, states that 370 responders are needed as a random minimum sample size for the population of 11,436. In Table 3.1 below, the sample size for Krejcie and Morgan is displayed:

Table 3.1: Determine Sample Size of a Known Population

N	S	N	S	N	S
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	1000000	384

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

Source: Krejcie, R. V., & Morgan, D. W. (1970).

3.6   SAMPLING TECHNIQUES

Probability sampling and non-probability sampling are the two categories of sampling methods. The method of choice for this study is non-probability sampling, which includes judgemental sampling, convenience sampling, quota sampling, and snowball sampling. However, Due to time, financial and large sample size constraints, convenience sampling, which is the most suitable method, will be employed in this research. The researchers will search factors that influence the usage of e-payment toward online shopping decision among students at UMK and offer them online questionnaire to complete. The researchers' access to the target respondents was made easier using this convenience sampling. In general, respondents made their decisions based on the right time and place.

3.7   RESEARCH INSTRUMENT DEVELOPMENT

Students will be asked to respond to this study in three sections. The response for part A should address the student demographic data, which includes information on the students' gender, age, races, faculty, campus, and year.

The dependent variable, which is online shopping decisions among UMK students, was covered in Section B. The independent variables, which are comprised of benefit, security, and ease to use, are included in the questions in section C. Likert scales will be used in this study's questionnaire. Based on table 3.2, the Likert scale indicates that a 1 indicates strongly disagree, a 2 indicates disagree, a 3 indicates neutral, a 4 indicates agree, and a 5 indicates strongly agree. This scale was employed to evaluate study participants' responses. If the respondents agree with the question, they can rate it at 4 or 5, if they disagree, they can rate it at 1 or 2 and if they stay neutral can rate at 3. The researchers' preferred option was to employ a Likert scale since it would have an impact on the issue of irritation among patient responders while boosting response rate

and response quality. The subtler the distinction, the less accurate the participants' answers will be.

Table 3.2: Likert Scale

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

3.8   MEASUREMENT OF THE VARIABLES

Measurement variable expresses some type of measurement and has a number associated with it. Measurement is the process of obtaining an explanation numerically like through numbers about how much an individual has a particular characteristic measured using a particular tool. To identifying the statistical inference test, the researchers will compile and examine information to assess each variable on the scale. There are some level measures such as nominal, ordinal, interval, and ratio scales. However, internal and ratio scales will not be included in this study. The following is the measurement scale used for this research.

3.8.1   NOMINAL SCALE

The nominal scale allows the researcher to identify or categorise subjects. The nominal scale sorts the data without any order or structure Responses on nominal scales are just named or categorised.

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3.8.2 ORDINAL SCALE

An arrangement of measurement variables is referred to as an ordinal variable. with quantitative variables that accepts values in a certain sequence. From least to most satisfying, the scale's items are listed in declining order of satisfaction. The Linkert scale was one of the most popular scales used in this study. To determine how strongly people agree or disagree with a statement, use the 5-point Linkert scale: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). As a result, this questionnaire also employed the Linkert scale to rate each item in each part.

3.9 PROCEDURE FOR DATA ANALYSIS

Following a review of previous studies on the subjects covered in Chapter 2, this chapter describes the research approach to be used in the study. The study's goal will be accomplished as well as the research goal stated in Chapter 1 thanks to the research approach. The research population, the sample size, and the sampling techniques, development of the research instrument, variable measurement, and data analysis process are all explained in detail in this chapter. This is a quantitative research study, which emphasises objective measurement and mathematical or statistical data acquired by the researcher using questionnaires or by modifying existing statistical data using computer tools. Consequently, this chapter contains information on data gathering and analysis. This research investigates the factors that impact UMK students' choice to use e-payment while purchasing online.

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3.9.1   THE RELIABILITY ANALYSIS

The researcher can analyse the measuring scale's characteristics and the scale's component units using reliability analysis. A few commonly used scale reliability measures are computed by the reliability analysis procedure, which also provides information on the relationships between the scale's individual items. Inter-rater reliability can be estimated using the inter-rater correlation coefficient.

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Table 3.3: The Rules of Thumb for Cronbach Alpha.

The consistency of the instrument was analysed using the Reliability Analysis technique. How consistent the ratings of the respondents are is determined by Cronbach's alpha. The relationship between the independent and dependent variables will be stronger when the Cronbach alpha scores are less than 1. The statistics are considered appropriate for further research.

3.9.2   DESCRIPTIVE ANALYSIS

A type of data analysis called descriptive analysis helps to explain, illustrate, or summarise data points in a useful way so that patterns can develop that fulfil all the requirements of the data. One of the most important steps in the analysis of statistical data is this one. It summarises the data distribution, improves in the detection of mistakes and outliers, and enables the discovery of similarities between variables, preparing the way for additional statistical research. To analyse data in percentages, frequencies, and by

analysing Measures of Central Tendency (MCT) like mean, mode, and median, descriptive statistics will be employed. For demographic parameters like gender, age, and even education, percentages and frequencies are frequently used in data analysis chapters. As a result, it was beneficial in Questionnaire Section A, which requested demographic data from respondents.

3.9.3 PEARSON CORRELATION

The Pearson correlation coefficient is the result of dividing the covariance of two variables by the total of their standard deviations. The term "product-moment" refers to that the definition takes the form which is the mean (the first moment of the origin) of the product of the mean-adjusted random variables. The Pearson correlation coefficient, often known as Pearson's r, the Pearson product-moment correlation coefficient (PPMCC), the bivariate correlation, or just the correlation coefficient, is an able to categorize of the linear correlation between two sets of data. It basically measures correlation in a normalised manner, with the result always falling between 1 and 1. It is the ratio of the standard deviations of two variables' standard deviations to their covariance. The measure excludes many other types of interactions or correlations and can only capture a linear correlation of variables, exactly like covariance itself. Coefficient. In this research, researcher used this analysis to find out what variable related and how strong the relationship between each variable.

3.9.4 PILOT STUDY

A pilot test a is preliminary small-scale research to conduct an actual study that using 20 or more samples from the study population. The objective of the pilot test is to identify the elements that are still troublesome and to estimate the dependability value of the item or construct (Hassan et al., 2006). As a result, if there are numerous elements that need to be repeated and there is a problem, The pilot test should be conducted more than

time. However, a pilot study is led to get input on the survey plan and simplicity of understanding the inquiries. The targeted responders for the pilot test have each found twenty sets of questionnaires. The reliability of the data will be examined using the SPSS application, which stands for Statistical Package for the Social Sciences. The questionnaire survey will next be examined for problems in the main study and, will be revised based on the findings of the pilot test.

3.10   SUMMARY/CONCLUSION

In conclusion, this chapter thoroughly detailed and clarified the approach that would be applied to our study. The topic covers research design, data collection methodologies, study population, sample size, sample preparation, construction of the research instrument, measurement of the variables, and data analysis procedures. In Chapter 4, the results will be examined and discussed in further detail.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1   INTRODUCTION

The results of the data analysis techniques employed in the previous chapter are examined in this chapter. The Statistical Package for Social Science (SPSS) is the name of the analytic software we utilized on the data we obtained (SPSS). Cronbach's alpha was used to analyze the reliability analysis. The demographic information of the respondents was examined using descriptive analysis. The simplicity of use, benefit, and security that impact UMK students' usage of e-payment towards decisions about online shopping were lastly measured using Pearson's correlation. The data collected was based on the 377 respondents in the survey.

4.2   PRELIMINARY ANALYSIS (PILOT TEST)

To ensure that the instructions, questions, and scale items are clear, the survey measurement was pilot tested on UMK students, the same demographic that would be used as respondents in the main study. It was crucial to ensure that research participants could understand the questionnaire's questions and provide accurate responses. To find any questions or components that would offend potential responders or cause problems with data collecting, a pilot test was conducted. Twenty respondents were given the questionnaire for this purpose, and when they finished it, they were asked what they thought of the instrument. The following conclusions were reached after conducting a pilot study:

a. The respondents made no requests for explanations. It was agreed that all the questionnaire's items were clear to the respondents.

b. Each responder took an average of five to ten minutes to finish the questionnaire. The respondent found our questions short and easy to understand.

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4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

Table 4.1: Respondents demographic profile

Respondent profile	Classification	Frequency N = 377	Percentage (%)
Gender	Female	241	63.9
	Male	136	36.1
Age	19 – 20 years	66	17.5
	21 – 22 years	98	26.0
	23 – 24 years	170	45.1
	25 years and above	43	11.4
Races	Chinese	118	31.3
	Indian	75	19.9
	Malay	154	40.8
	Others	30	8.0
Campus	Bachok	91	24.1
	Jeli	86	22.8
	Kota	200	53.1
Faculty	FAE	29	7.7
	FBI	29	7.7
	FBKT	25	6.6
	FHPK	38	10.1
	FIAT	31	8.2

	FKP	147	39.0
	FPV	21	5.6
	FSB	28	7.4
	FKTW	29	7.7
Year	Year 1	70	18.6
	Year 2	81	21.5
	Year 3	66	17.5
	Year 4	160	42.4
Using e-payment when	Yes	369	97.9
purchase online	No	8	2.1

In this study, the contextual profiles of 377 respondents were gathered. The table of table 4.1 consists of gender, age, races, campus, faculty, year and whether to use e-payment for purchase online. There were 136 male respondents which were 36.1% and 241 female respondents which was 63.9% in this research. The percentage indicated a greater number of female respondents than male respondents. This is because there are much more female students at UMK than male students. With 170 respondents, most of the respondents were between the ages of 23 and 24. (45.1%), while the lowest percentage with 43 respondents (11.4%) which from 25 years and above. The data comes from the fact that respondents aged 25 are significantly less than other age groups because their number of students in school is less than other age groups, as the average graduation age is lower than 25. Among different races, Malay respondents accounted for the largest proportion of 40.8%, which were 154 respondents, while the lowest were 8% with 30 respondents from other races. This is because the number of other races in UMK is the lowest among all races, while Malays make up the largest proportion in UMK. According to the table,

there were 200 responses from Kota, accounting for 53.1% of all respondents. With only 86 respondents, Jeli had the fewest respondents (22.8%). The reason is because we didn't have a lot of channels to share our questionnaires with Bachok and Jeli students and as a result we didn't collect much data from Bachok and Jeli students.

Majority respondents of faculty was from FKP faculty which were 147 respondents with 39%, while the minority is 21 respondents with 5.6% from FPV faculty. The data of FKP students is significantly higher than that of other faculty students because their majors are related to our research, which makes them more interested in answering our research. The table showed that the highest number of respondents with 160 respondents (42.4%) were from year 4 students, but the lowest number which from year 3 students with 66 respondents (17.5%). This may be because year 4 students know and understand the purpose of our research better, so they are more interested in answering our questionnaire than students from other year. Lastly, the table have have stated that the respondents that have the experience by using e-payment when purchase online with 369 respondents (97.9%) which is obviously higher than the respondents that has no experience by using e-payment when purchase online with 8 respondents (2.1%). This is because of the convenience brought by technology, which makes most people choose to use e-payment for online shopping, because they think it can save more time and convenience.

4.4   DESCRIPTIVE ANALYSIS

The descriptive section will analyse all the variable involved. The result will be further explained, as will be shown using descriptive analysis. Online shopping decision was one of the study's dependent variables and there were from independent variable, (ease to use, security and benefit). Each variable's mean was analysed by the researcher.

4.4.1 MEAN SCORE FOR VARIABLES

The design of the variables and sub-variables' mean score and standard deviation was based on 5-point Linkert scale (1=strongly disagree to 5= strongly agree).

Table 4.2: Mean Score for Each Variable

Item	Variable	N	Mean	Std. Deviation
DV	Online Shopping Decision	377	4.3443	.46992
IV 1	Ease to Use	377	4.3249	.52642
IV 2	Security	377	4.1976	.54557
IV 3	Benefit	377	4.2922	.55384

Table above discusses the overall mean score on each variable. The highest mean for all each variable is online shopping decision with 4.3443 value because e-payment makes transaction easy to use. As a result of the findings, the variable for security has the lowest mean with 4.1976 value. This mean lower than others because respondents think e-payment was the less secure payment method compared to other methods (cash). So, this demonstrates that most respondents concur with the decision variable for internet purchasing.

Meanwhile, for standard deviation the highest variable is benefits with value 0.55384 because respondent more prefer e-payment for online shopping as it easier to manage the financial transaction. However, the minimum standard deviation is online shopping decision variable with 0.46992 value because more respondents think e-payment system does not secure to make a transaction during a purchase online. Thus, it demonstrates that most of the respondents agree that variable of benefits.

4.5   VALIDITY AND RELIABILITY TEST

Cronbach's Alpha analysis was used to conduct a reliability test. It will be used to judge the suitability of the independent and dependent variables for this research. The study can also determine from the analysis whether the sets of items have a high degree of stability in the measurement variables. The below table shows George and Mallery's (2016), general guidelines for Cronbach's Alpha Coefficient Range In this study, Cronbach's Alpha scores of 0.06 or higher are considered acceptable.

Table 4.3: Rules of thumb of Cronbach's Alpha Coefficient Range

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to <0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Table 4.4: Reliability Test using Cronbach's Alpha

Variables	Cronbach's Alpha	No. of Item
Online Shopping Decision	0.780	6
Ease to Use	0.772	5
Security	0.734	6
Benefits	0.843	6

No. of respondents (n)= 377

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The reliability coefficient alpha for both the independent and dependent variables is displayed in the table. The highest independent variable is benefits usage e-payment toward online shopping. The data also shows the based Cronbach's alpha on 0.843. Accordingly, the value is good and trustworthy for use. These findings demonstrate that the study's item in measuring ideas has a high level of internal consistency. Researcher posed six questions about benefits e-payment toward online shopping decision to respondents, in essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate response.

Next, based on the reliability test results, the researcher can say that Cronbach's Alpha for independent variable of security e-payment toward online shopping decision is 0.734 was the lowest which range is more dependable in terms of the question and the coefficient.

4.6   NORMALITY TEST

The normality test was performed in this research, to assess if the sample was normally distributed or not. To determine the sample's skewness and if it falls within the appropriate range, it is essential to know this. The sample size is determined by the normalcy test. This study will compute the hypotheses using a Spearman's correlation if the data are not normally distributed and use a Pearson's correlation if the samples are normally distributed. The sample's skewness must be determined to determine whether it comes within accepted limits. The table lists the Kolmogorov-Smirnov and Shapiro-Wilk tests for normalcy, both of which have a statistic, degree of freedom, and significance.

Table 4.5: Tests Normality of all variables

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Ease To Use	.160	377	.000	.846	377	.000
Security	.200	377	.000	.904	377	.000
Benefit	.182	377	.000	.832	377	.000
Online Shopping Decisions	.178	377	.000	.866	377	.000

a. Lilliefors Significance Correction

According to the table, the significant value must above 0.05. While the data is not typical if the significant value is less than 0.05. From the table 4.5 above, the result of the normality shows the significant that each variable has a significant value are Ease to use, security, benefit, and Online shopping decision, are <0.001 which means it is less than 0.05. As a result, the researcher concludes that the normality testing using the Kolmogorov-Smirnov test indicates that all the variables are not distributed normally and are classified as non-normal data.

4.6.1   PEARSON CORRELATION

One of the correlation metrics used to measure correlation is Pearson correlation how strongly two variables are related linearly. Pearson Correlation Coefficients the researchers have utilised to determine the important relationship between the dependent variable (the usage of e-payment toward online shopping decision among UMK students) and independent variables (ease to use, security and benefit). Table 4.6 provided an interpretation guide for correlation coefficient

size, and Table 4.7 provided the Pearson's Correlation Coefficient result that was utilised to determine the hypotheses.

Table 4.6: Rule of Thumb for Interpreting the Size of a Correlation Coefficient

Size of Correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-70 to -90)	High positive (negative) correlation
.50 to .70 (-50 to -70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (.00 to -.30)	Negligible correlation

4.7   HYPOTHESES TESTING

Table 4.7: The Pearson's Correlation Result

Variable	N	PEARSON			
		Online Shopping Decision	Ease to Use	Security	Benefit
Online Shopping Decision	377	1	0.652	0.557	0.663
Ease to use	377	0.652	1	0.559	0.763
Security	377	0.557	0.559	1	0.651
Benefit	377	0.663	0.763	0.651	1

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

4.7.1 RELATIONSHIP BETWEEN EASE TO USE OF E-PAYMENT AND ONLINE SHOPPING DECISIONS

H0: There is no relationship between ease to use and online shopping decisions among UMK students.

H1: There is a relationship between ease to use and online shopping decisions among UMK students.

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According to table 4.7, it is showed that there is a significant relationship between ease to use and online shopping decisions among UMK students. It is because the p-value is 0.000 which is less than $\alpha=0.005$ while the Pearson Correlation Coefficient value is 0.652 indicating that the relationship is a moderate positive between ease to use of e-payment and online shopping decisions. As a result, the H1 is accepted.

4.7.2 RELATIONSHIP BETWEEN SECURITY OF E-PAYMENT AND ONLINE SHOPPING DECISIONS

H0: There is no relationship between security and online shopping decisions among UMK students.

H1: There is a relationship between security and online shopping decisions among UMK students.

According to table 4.7, it is showed that there is a significant relationship between security of e-payment and online shopping decisions among UMK students. It is because the p-value is 0.000 which is less than $\alpha=0.05$ while the Pearson Correlation Coefficient value is 0.557 indicating that the relationship is a moderate positive between security of e-payment and online shopping decisions. As a result, the H2 is accepted.

4.7.3 RELATIONSHIP BETWEEN BENEFITS OF E-PAYMENT AND ONLINE SHOPPING DECISIONS.

H0: There is no relationship between benefits and online shopping decisions among UMK students.

H1: There is a relationship between benefits and online shopping decisions among UMK students.

According to table 4.7, it is showed that there is a significant relationship between benefits of e-payment and online decisions among UMK students. It is because the p-value is 0.000 which is less than α=0.05 while the Pearson Correlation Coefficient value is 0.663 indicating that the relationship is a moderate positive between benefits of e-payment and online shopping decisions. As the result, the H2 is accepted.

4.8   CONCLUSION

All tests in this study were carried out in this chapter using SPSS software to obtain data analysis results. All tests in this study were carried out in this chapter using SPSS software to obtain data analysis results. The data collected is used for descriptive analysis, reliability tests, Pearson Correlation, and multiple linear regression analysis to evaluate the relationship between the independent variable and the dependent variable as well as to define the factors that influence UMK students' use of e-payment for online shopping decisions Hypothesis testing was used to answer all the study's hypotheses. To succinctly state, all such statistical analyses answered all the study's research questions and objectives. The discussion of the findings will be covered in the next chapter.

CHAPTER 5

DISCUSSION AND CONSLUSION

5.1   INTRODUCTION

The results in this study as determined by the Person correlation coefficient analysis given in Chapter 4 are explained and discussed in this chapter. The subjects covered in section 2 constitute the overview. The researcher has also looked at hypothesis testing. and the acceptance or rejection of the research hypothesis. This chapter will summarise the results of the preceding chapter, which outlines key discoveries, discusses the hypothesis, implications, suggestions, and a general conclusion of the research.

5.2   KEY FINDINGS

The main goal of this study is to find out how convenient, secure, and beneficial of internet shopping is for University Malaysia Kelantan students. The researcher agreed with the conclusions in Chapter 4 that benefits, security, and ease of use appear to affect the usage of e-payment towards online shopping decisions among UMK students. A summary of the results on the objective of establishing a link between the benefits of e-payments, their ease of use, and security are shown in Table 5.1. towards online shopping decisions among UMK students.

Table 5.1: Findings of the Result

Hypotheses	Result	Findings of data analysis
H1: There is a significant relationship between ease of use of e-payment and online	$r = 0.652**$ $p = 0.000$ Moderate positive	H1 is accepted

shopping decisions among UMK students.		
H2: There is a significant relationship between security of e-payment and online shopping decisions among UMK students.	r = 0.557** p = 0.000 Moderate positive	H2 is accepted
H3: There is a significant relationship between benefits of e-payment and online shopping decisions among UMK students.	r = 0.663** p = 0.000 Moderate positive	H3 is accepted

5.3   DISCUSSION

5.3.1   HYPOTHESIS 1 (EASE TO USE)

The findings of this study indicated a moderately positive relationship (r = 0.652) between ease of use and UMK students' decisions to make online purchases using e-payments. According to the findings, UMK students' decisions to shop online were positively and significantly correlated with ease to use. Although not the most relevant to the usage of e-payment towards online shopping decisions among UMK students in the three independent variables, the issue of ease of e-payment cannot be ignored. Therefore, H1 is supported for this research.

Previous research has demonstrated a connection between ease to use and online shopping decisions among UMK students. According to Teoh et al. (2013), content, design, bank image and management, speed, and other crucial factors all contribute to perceived ease of use, which

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in turn affects how customers perceive e-payment systems. Therefore, it is clear that achieving consumer happiness depends greatly on perceived ease of use (Alhammadi & Tariq, 2020). According to the data, UMK students attach great importance to the ease of use of electronic payment when deciding to shop online. This suggests that the easier it is to use e-payment, the more likely UMK students are to use it for online purchases.

5.3.2 HYPOTHESIS 2 (BENEFIT)

The study's findings revealed a moderate correlation ($r = 0.663$) between benefit and UMK students' decisions to make online purchases using electronic payments. The findings indicated that benefit and UMK students' online shopping decisions had a positively significant relationship. Benefit and online decisions among UMK students are most relevant than the other two independent variables and it proven that the benefit is a key factor that influencing the usage of e-payment towards online shopping decisions among UMK students. Therefore, H2 is supported for this research.

The data from earlier investigations has supported this. By utilizing the ease and lower transaction costs offered by e-payment systems, consumers are expected to win (Teoh et al., 2013). The data shows the importance of benefit, which also shows that the more benefits e-payment brings to users, it positively influences their decision to use e-payment for online shopping.

5.3.3 HYPOTHESIS 3 (SECURITY)

The results of this research showed a correlation between security and UMK students' online shopping decisions by using e-payment is at a moderate level (r = 0.557). The findings indicated that security and the online shopping decisions among UMK students had a positive and significant link. However, security and online decisions among UMK students are less relevant than the other two independent variables but it shows that security is a key element when usage of e-payments towards online shopping decisions among UMK students. Therefore, H3 is supported for this research.

According to previous study, Teoh et al. (2013) has stated Security concerns significantly limit the use of online banking, which has an impact on e-payment system adoption. The decision of customers to use electronic payment methods may also be influenced by security. As a result, it may be claimed that security influences consumers' decisions to develop e-payment systems (Salloum et al., 2019). Through the survey, most respondents expressed that they attach great importance to the security of electronic payments, which will affect their decision to make purchases online. Therefore, if want to improve UMK students' use of electronic payment for online shopping, the relevant platforms and banks must pay attention to and improve the security issues.

5.4 IMPLICATIONS OF THE STUDY

The results' implications describe how they may improve theory, practise, policy, and future study. The conclusions based on the results describe how the findings might improve theory, practise, and policy. The researchers have discovered some implications as just a consequence of this study. Besides, this study has significance for both consumers and businesses. Besides, this study also mainly underlines the variables that will have an influence on the result

of usage e-payment among UMK students. As the result, it may provide some assistance in ease to use, security, and benefits of using an e-payment that want to do additional research on the matter in the future. Thus, this research paper may be useful to future researchers. This is because the research paper might be literature that serves as a critical review by others who are also participating this type of research that has the same title or context as this research paper. Furthermore, this research paper can expand the future researcher's knowledge of e-payment systems as well as factors that influence the use of e-payment toward shopping decisions, such as ease of use, security, and benefits.

Starting with first research implication where that businesses are run by online or direct stores. Online sellers, for example, can save a substantial amount of money by making an investment in one's capital in trying to rent shop lots, interior design, and more. E-payment A payment system called method was created to ease exchange between customers and sellers. E-payment systems are used by both individuals and businesses to initiate and receive online financial transactions. In the context of business, the researcher enhances in this research that any consumer can make payment conveniently. Customers will never return to an e-commerce platform if payment is difficult. Any business must manage its payment system is easy and look for a reputable e-payment platform to collaborate with their business.

These findings suggest that may be able to make several benefits to multiple groups whether among students or society. E-payment factors influence consumer purchasing decisions, increasing consumer spending growth. Moreover, e-payment transactions are conducted faster than any payment method, especially cash. It is because facilitates shorter queues and faster checkout times. In the meantime, e-payment affects how customers choose products, and how businesses can position themselves to improve their commercial and marketing strategies to capitalize on the shifting landscape. One study found that the benefits of e-payment are not limited to consumers. As has been repeatedly demonstrated, cash is unwieldy, unreliable, and dangerous,

and businesses and governments bear the burden of producing, protecting, and transporting it at great expense.

Furthermore, future entrepreneurs will be able to better grasp consumers' needs and the variables the factors that influence the usage of e-payment as a medium payment among UMK students. This research that can be utilized as a guideline can also help to improve the level of using e-payment as a medium payment method among Malaysian public and UMK students for services and enhance the facility providers' business performance.

The discussion in this section focuses on the study's implications through a review of previous research findings. E-payment systems have the potential to contribute to Malaysia's economic growth. This is advantageous for the stability of e-payment to keep expanding and stabilize in various industries, resulting in internationalization. The consumer will gain an understanding of the e-payment system and that important aspect that will assist consumers in using this payment method to use in online shopping.

5.5   LIMITATIONS OF THE STUDY

A few limitations make it difficult for researchers to finish this research. Firstly, the limitations that exist also involve the scale used in this study. The Likert Scale is used in this study to record respondents' perceptions, favouritism may arise from respondents' predilection to respond to some questions despite what they contain. This means that each respondent will have their own unique set of thoughts and opinions, which will have an impression on how they react to the questionnaire. This will cause it to fail to measure the true attitude of the respondent.

Besides, the other limitation that arises when conducting this study is the respondents. The respondents were UMK students from three campuses. As a result of this, the problem is when to deal with a specific behaviour responder. There are respondents who hesitate to

participate in the questionnaire. For example, one could assume they don't want to participate in answering the questionnaire or that it will take up too much of their time. In addition, time, there is a refusal on the part of some respondents to cooperate. Researchers should also wait a bit longer for data from top researchers.

Aside from that, this study only searched at three independent variables: ease of use, security, and benefits. The willingness of the researchers to explore other parts of the studies was limited. This also occurs when non-probability sampling techniques are used in this study. The researchers were incapable of managing sample representations. The above oversight gap may lead to the wrong research samples and findings, which would reduce the study's potential to be averaged. Finally, the future researcher might well contemplate using a mixed-method approach to minimize the study's potential limitations.

5.6 RECOMMENDATIONS/ SUGGESTION FOR FUTURE RESEARCH

Each study has its own set of restriction, yet each research provides new specialty results that serve as the foundation for future research. As a new result, this section looks at the field of research that might be investigates in the future.

Furthermore, only three independent variables—benefit, security, and ease of use were the focus of this study. The research's potential to investigate additional study factors was limited. Additionally, it happens when the sample size for this study is determined through security sampling. The researcher would think about employing Future research should use a mixed technique method to minimize the study's potential limitations because of the lack of control that could lead to inappropriate samples and research results.

In addition, the researcher provides a few recommendations to enhance the study's findings even more. To arrange enough time to gather information from a specific site, researchers

must prepare in advance. To assign tasks and collect all sample respondents within a specific time range, time management was important. The best respondent should then be chosen to complete the entire distributed questionnaire. As the respondent can respond to the question outside of business hours, this method will give researchers favourable findings. Their answers' main points will change as a result.

The researcher suggested the following recommendation for further study in the context of this research. First, to emphasise the subject matter, the sample size could be increased in future studies. factor that influences the usage of e-payment towards online shopping decision. This is because the responders are from University Malaysia Kelantan. Future researcher should conduct a current investigation with a larger sample size. for people that uses e-payment in Malaysian.

In addition, the researcher provides a few recommendations to enhance the study's findings even more. Researchers must manage their time well to gather data at a specific location that has been selected for time management.

5.7   CONCLUSION OF THE STUDY

This study is focus on factor that influence the usage of e-payment towards online shopping decision among UMK students. Since all the independent variable's Cronbach's Alpha coefficients show values larger than 0.6, the study of the complete variable indicates that it has met the minimal condition for reliability (ease to use, security and benefit) established a significant relationship to the dependent variable (online shopping decision). Regarding the result of analysis performed to determine whether ease to use, security and benefits has a factor that e-payment, it is found out that all independent variables have significant relationship to online

shopping decision in this study. Based on the relationship, decision on e-payment for UMK students can provide ease to use if those factor meets their needs and wants.

The main goal of this research focused is to factor that influence the usage of e-payment toward online shopping decision among UMK students to determine whether people will continue to use the service. The theory is used to explain the findings To achieve the recommended objectives in this study, the Technology Acceptance Model (TAM). The suggested model effectively presents several important results, such as the fact that once e-payment user in UMK students have trust in the trustworthiness of e-payment, they may feel more comfortable doing financial transaction online on online shopping. Overall, the result show that most of the hypotheses tested have the high statistical significance, and the findings of the data obtained have been recognised and analysed.

The research has now been completed morally and with a great deal of dedication. By directing this research, it also adhered to all the rules and regulations. Without a doubt his study's objective was to give useful information and statistics to all users to assist them with comparing the factor.

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APPENDIX A – QUESTIONNAIRE DRAFT

FACTOR THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE SHOPPING DECISIONS AMONG UMK STUDENTS

Dear Respondents,

We are final year students of the programmed Bachelor of Entrepreneurship (Commerce) with Honors (SAK), Faculty of Entrepreneurship and Business (FKP), University Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project to research **"FACTORS THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE SHOPPING DECISIONS AMONG UMK STUDENTS**." The survey will take about 5 to 10 minutes to complete. This questionnaire consists of three parts. Section A refers to the respondent's demographics profile, section B refers to the feelings about decisions made while purchasing online among UMK students and section C refers to factors that influence the usage of e-payment towards online shopping. All the information in this questionnaire will be kept confidential and used for academic purposes only. We would like to thank you for spending your time by giving kind cooperation and fair responses.

Thank You.

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Responden yang dihormati,

Kami merupakan pelajar tahun akhir program Ijazah Sarjana Muda Keusahawanan (Perdagangan) dengan Kepujian (SAK), Fakulti Keusahawanan dan Perniagaan (FKP), Universiti Malaysia Kelantan (UMK). Soal selidik ini diedarkan sebagai sebahagian daripada projek tahun akhir kami untuk menjalankan kajian tentang faktor-faktor yang mempengaruhi penggunaan e-pembayaran terhadap keputusan membeli-belah dalam talian di kalangan pelajar UMK. Tinjauan ini akan mengambil masa kira-kira 5 hingga 10 minit untuk diselesaikan. Soal selidik ini mengandungi tiga bahagian. Terdapat bahagian A yang merujuk kepada profil demografi responden, bahagian B merujuk kepada perasaan tentang keputusan yang dibuat semasa membeli dalam talian dalam kalangan pelajar UMK dan bahagian C merujuk faktor yang mempengaruhi penggunaan e-pembayaran terhadap pembelian dalam talian. Semua maklumat dalam soal selidik ini akan dirahsiakan dan digunakan untuk tujuan akademik sahaja. Kami ingin mengucapkan terima kasih kerana meluangkan masa anda dengan memberikan kerjasama yang baik dan respons yang adil.

Terima Kasih.

This survey was prepared by:

Kajian ini disediakan oleh:

MUHAMMAD NURHELMI BIN NORASID (A19A0363)

NUR LYANA MASTURA BINTI MOHD SHUHARI (A19A0596)

THIAN XIN NI (A19A0949)

UMMI AFIQAH BINTI ABDULLAH (A19A0958)

SECTION A: DEMOGRAPHIC PROFILE

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

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

1.   Gender / Jantina

    Male / Lelaki

    Female / Perempuan

2.   Age / Umur

    19 – 20 years / Tahun

    21 – 22 years / Tahun

    23 – 24 years / Tahun

    25 years and above / Tahun dan ke atas

3.   Races / Bangsa

    Malay / Melayu

    Chinese / Cina

    Indian / India

    Others / Lain-lain

4.   Campus / Kampus

      Campus Kota / Kampus Kota

      Campus Bachok / Kampus Bachok

      Campus Jeli / Kampus Jeli

5.   Faculty / Fakulti

      FKP

      FTKW

      FPV

      FIAT

      FSB

      FHPK

      FAE

      FBKT

      FBI

6.   Year / Tahun

      Year 1 / Tahun 1

      Year 2 / Tahun 2

      Year 3 / Tahun 3

      Year 4 / Tahun 4

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7.   Are you using e-payment when purchasing online?

Adakah anda menggunakan e-pembayaran semasa pembelian dalam talian?

Yes / Ya

No / Tidak

SECTION B / BAHAGIAN B: DEPENDENT VARIABLE

You can choose one of your honest responses between 1 to 5. Please take note that there is no right or wrong in your answer.

Anda boleh pilih satu jawapan jujur anda antara 1 hingga 5. Sila ambil perhatian bahawa tiada betul atau salah dalam jawapan anda.

1. Strongly Disagree / Sangat Tidak Setuju

2. Disagree / Tidak Setuju

3. Neutral / Neutral

4. Agree / Setuju

5. Strongly Agree / Sangat Setuju

ONLINE SHOPPING DECISIONS / KEPUTUSAN PEMBELIAN DALAM TALIAN

NO	Statement / *Kenyataan*	1	2	3	4	5
1	The trust and security of e-payment services influence my online purchasing decision. *Kepercayaan dan keselamatan perkhidmatan e-pembayaran mempengaruhi keputusan pembelian dalam talian saya.*					
2	The e-payment system has many benefits allowing me to buy online more often. *Sistem e-pembayaran mempunyai banyak manfaat membolehkan saya untuk membeli dalam talian dengan lebih kerap.*					
3	A user-friendly e-payment system will influence my decision to shop online.					

	Sistem e-pembayaran yang mesra akan mempengaruhi keputusan saya untuk membeli-belah dalam talian.					
4	A secure e-payment system will be chosen to make a transaction during a purchase online. *Sistem e-pembayaran yang selamat akan dipilih untuk membuat transaksi semasa pembelian dalam talian.*					
5	An efficient e-payment system will influence me to purchase online. *Sistem e-pembayaran yang cekap akan mempengaruhi saya untuk membeli secara dalam talian.*					
6	My desire to shop online will be influenced by the e-payment process. *Keinginan saya untuk membeli-belah dalam talian dipengaruhi oleh proses e-pembayaran.*					

SECTION C / BAHAGIAN C: INDEPENDENT VARIABLE

You can choose one of your honest responses between 1 to 5. Please take note that there is no right or wrong in your answer.

Anda boleh pilih satu jawapan jujur anda antara 1 hingga 5. Sila ambil perhatian bahawa tiada betul atau salah dalam jawapan anda.

1. Strongly Disagree / Sangat Tidak Setuju

2. Disagree / Tidak Setuju

3. Neutral / Neutral

4. Agree / Setuju

5. Strongly Agree / Sangat Setuju

i) EASE TO USE / MUDAH UNTUK DIGUNAKAN

NO	Statement / *Kenyataan*	1	2	3	4	5
1	E-payment is easy to use. *E-pembayaran adalah mudah.digunakan.*					
2	Quick Response code (QR) is an easy payment method. *Kod tindak balas cepat (QR) ialah kaedah pembayaran yang mudah.*					
3	E-payment makes it easy for us to know whether the payment is successful or not. *E-pembayaran memudahkan kami untuk mengetahui sama ada pembayaran berjaya atau tidak.*					
4	E-payment makes transactions easy to check and approve the amount. *E-pembayaran menjadikan transaksi mudah untuk menyemak dan meluluskan jumlah.*					

5	E-payment system and the process is easy to understand. *Sistem dan proses e-pembayaran adalah mudah untuk difahami.*					

ii) SECURITY / KESELAMATAN

NO	Statement / *Kenyataan*	1	2	3	4	5
1	I am concerned about my security when using an e-payment system. *Saya bimbang tentang keselamatan saya apabila menggunakan sistem e-pembayaran.*					
2	Security is significant when customers use an e-payment system. *Keselamatan adalah penting apabila pelanggan menggunakan sistem e-pembayaran.*					
3	E-payment is the more secure payment method compared to other methods (cash). *E-pembayaran adalah kaedah pembayaran yang lebih selamat berbanding kaedah lain (tunai).*					
4	My personal information financial is protected when using e-payment. *Maklumat kewangan peribadi saya adalah dilindungi apabila menggunakan e-pembayaran.*					
5	E-payment can decrease the risk and financial loss. E-pembayaran boleh mengurangkan risiko dan kerugian kewangan.					
6	I am preferring to use e-payment because the transaction process is safe. Saya lebih suka menggunakan e-pembayaran kerana process transaksi adalah selamat.					

iii) BENEFIT / KEBAIKAN

NO	Statement / *Kenyataan*	1	2	3	4	5
1	E-payment systems can save time and cost. *Sistem e-pembayaran boleh menjimatkan masa dan kos.*					
2	I find that e-payment is easier to manage my financial transaction. *Saya mendapati bahawa e-pembayaran lebih mudah untuk menguruskan transaksi kewangan saya.*					
3	E-payment systems give benefits to customers. *Sistem e-pembayaran memberi kebaikan kepada pelanggan.*					
4	E-payment system is efficient and fast. *Sistem e-pembayaran adalah cekap dan pantas.*					
5	A user-friendly e-payment system will influence their customer to make a payment. *Sistem e-pembayaran yang mesra pengguna akan mempengaruhi pelanggan untuk membuat pembayaran.*					
6	E-payment assist me to make better payment decision. *E-pembayaran membantu saya membuat keputusan pembayaran yang lebih baik.*					

THANK YOU FOR RESPONDING TO OUR QUESTIONNARE

TERIMA KASIH KERANA MENJAWAB SOAL SELIDIK KAMI

APPENDIX B – Gantt Chart

TASK	Oct 2022	Nov 2022	Dec 2022	Jan 2023
Brainstorming the research title	19/10-26/10			
Find the problem statement, article and IV and DV of research	27/10-	3/11		
Briefing with our SV to present and discuss our research project		4/11		
Start to do Chapter 1 and Chapter 2		5/11-11/11		
Start writing Chapter 3		12/11-14/11		
Meet with SV to checking Chapter 1 until Chapter 3		15/11		
First correction for Chapter 1 to Chapter 3 and do questionnaire		16/11-23/11		
Submission for Chapter 1 to Chapter 3		24/11		
Second correction for Chapter 1 to Chapter 3		30/11-	1/12	
Submit research proposal and questionnaire			2/12	
Presentation PPTA 1 online			6/12	
Meeting with SV to do the correction questionnaire			13/12-17/12	
Submit questionnaire to SV			18/12	
Proceed google form for questionnaire			21/12-23/12	
Collect data from respondents questionnaire			24/12-	3/1
Starting do SPSS				4/1-11/1
Doing Chapter 4 and Chapter 5				12/1-

				18/1
Doing poster, video presentation and research paper				14/1-20/1
Meet with SV and do first correction for Chapter 4, Chapter 5 and research paper				19/1
Submit poster, video presentation and research paper				21/1
Submit full report				31/1

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FAKULTI KEUSAHAWANAN DAN PERNIAGAAN

UNIVERSITI MALAYSIA KELANTAN

BORANG KELULUSAN PENYERAHAN

LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,

Fakulti Keusahawanan dan Perniagaan

Universiti Malaysia Kelantan

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

Saya, <u>Mrs. Munirah binti Mahshar</u>, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar: Muhammad Nurhelmi bin Norasid   No Matrik: A19A0363

            Nur Lyana Mastura binti Mohd Shuhari   A19A0596

            Thian Xin Ni   A19A0949

            Ummi Afiqah Binti Abdullah   A19A0958

Tajuk Penyelidikan:

FACTORS THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE

SHOPPING DECISIONS AMONG UMK STUDENTS

Sekian, terima kasih

Tandatangan Penyelia

MRS. MUNIRAH BINTI MAHSHAR

Tarikh:31 January 2023

Universiti Malaysia KELANTAN	**REKOD PENGESAHAN PENYARINGAN *TURNITIN*** ***VERIFICATION RECORD OF TURNITIN SCREENING***

Kod/Nama Kursus*:* ACS 4113 PROJEK PENYELIDIKAN PERDAGANGAN II

Code/ Course Name: ACS 4113 PROJECT COMMERCE II

Sesi/*Session:* 202220231

Semester*:* SEMESTER SEPTEMBER 2022/2023

Nama Program/*Name of Programme:* SAK

Fakulti/Pusat/*Faculty/Centre:* Fakulti Keusahawanan Dan Perniagaan/

Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ *Verification of Plagiarism Screening*

Saya, Muhammad Nurhelmi bin Norasid (A19A0363), Nur Lyana Mastura binti Modh Shuhari (A19A0596), Thian Xin Ni (A19A0949), Ummi Afiqah binti Abdullah (A19A0958) dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 30%.

I, Muhammad Nurhelmi bin Norasid (A19A0363), Nur Lyana Mastura binti Mohd Shuhari (A19A0596), Thian Xin Ni (A19A0949), Ummi Afiqah binti Abdullah (A19A0958) hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of 30%.

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

FACTORS THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE SHOPPING DECISIONS AMONG UMK STUDENTS

Tandatangan/*Signature*

Nurhelmi

Nama Pelajar/*Student Name*: Muhammad Nurhelmi bin Norasid

No.Matrik/*Matrix No*: A19A0363

Tarikh/*Date*: 31 January 2023

Tandatangan/*Signature*

Iyana

Nama Pelajar/*Student Name*: Nur Lyana Mastura binti Mohd Suhairi

No.Matrik/*Matrix No*: A19A0596

Tarikh/*Date*: 31 January 2023

Tandatangan/*Signature*

Thian

Nama Pelajar/*Student Name*: Thian Xin Ni

No.Matrik/*Matrix No*: A19A0949

Tarikh/*Date*: 31 January 2023

Tandatangan/*Signature*

Ummi

Nama Pelajar/*Student Name*: Ummi Afiqah binti Abdullah

No.Matrik/*Matrix No*: A19A0958

Tarikh/*Date*: 31 January 2023

Pengesahan
Penyelia/*Supervisor:* Mrs. Munirah Binti Mahshar
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Tarikh/*Date:*31 January 2023

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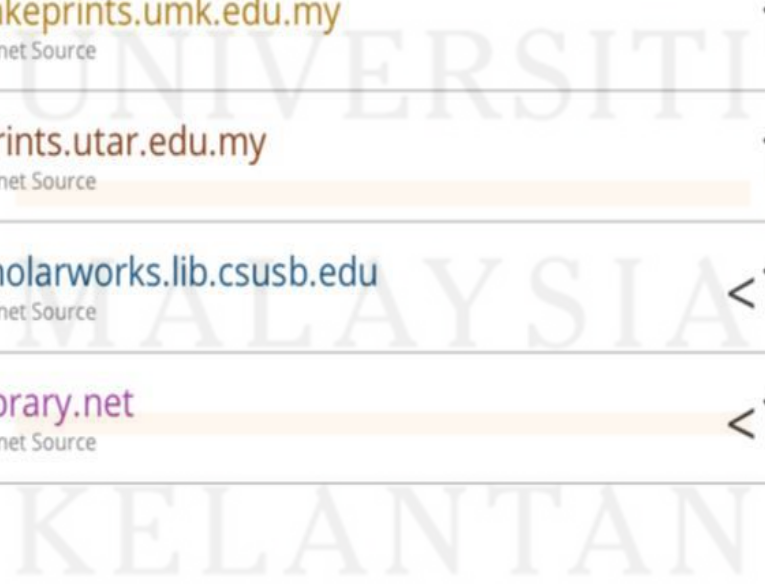
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FACULTY OF ENTREPRENEURSHIP AND BUSINESS

ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)

Student's Name: MUHAMMAD NURHELMI BIN NORASID   **Matric No.: A19A0363**
: NUR LYANA MASTURA BINTI MOHAMAD SHUHARI   **: A19A0596**
: THIAN XIN NI   **: A19A0949**
: UMMI AFIQAH BINTI ABDULLAH   **: A19A0958**

Name of Supervisor: MRS. MUNIRAH BINTI MANSHAR   **Name of Programme: SAK**
Research Topic: FACTORS THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE SHOPPING DECISIONS AMONG UMK STUDENTS

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

				with fairly researchable topic.	good researchable topic.	and scientific with very good researchable topic.	
2.	**Overall report format (5 MARKS)**	*Submit according to acquired format*	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
		Format organizing (cover page, spacing,	Writing is disorganized and underdeveloped	Writing is confused and loosely organized. Transitions are	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with	____ x 0.25 (Max: 1)

	alignment, format structure, etc.)	with no transitions or closure.	weak and closure is ineffective.		clear transitions and a focused closure.		
3.	**Research Findings and Discussion (20 MARKS)**	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)	
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	____ x 1 (Max: 4)	
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	____ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)	
4.	**Conclusion and Recommendations (15 MARKS)**	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)	

		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)	
						TOTAL (50 MARKS)	

FACULTY OF ENTREPRENEURSHIP AND BUSINESS

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

5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	

FACULTY OF ENTREPRENEURSHIP AND BUSINESS

Research Topic: FACTORS THAT INFLUENCE THE USAGE OF E-PAYMENT TOWARDS ONLINE SHOPPING DECISIONS AMONG UMK STUDENTS
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Assessment	Marks Given By Supervisor	Marks Given By Examiner	Total
Effort (20%) - *Reflective Note*			
Presentation (20%)			/ 2 =
Research Paper (10%)			/ 2 =
Research Report (50%)			/ 2 =
GRAND TOTAL (100%)			

Name of Supervisor: _____   Signature: _____   Date: _____

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