

FACTORS AFFECTING USING E-WALLET AMONG UNIVERSITY MALAYSIA KELANTAN STUDENTS

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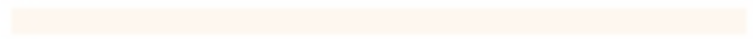
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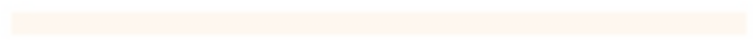
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by

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ABSTRACT

E-wallet is an application enables users to download payment cards by using mobile device. Consumers are now replacing conventional payment methods with e-wallet applications, which is a new trend. Users do not need to carry cash or credit cards when using e-wallets. It makes it simpler for users to make purchases. As a result, this study examines the variables that affect university students' inclination to utilise e-wallets. The philosophy that guides this study is the Technology Acceptance Model. The Malaysian University of Kelantan provided a total of 375 respondents for this study. A five-point Likert scale and a nominal scale were both used to create the questionnaire. We will be able to evaluate and comprehend the elements that influence students' decisions to utilise e-Wallets for their daily financial activities, which will be of significant benefit to students. The results show the significant influence between social influence, security, easy to use with e-wallet usage. The findings of this study indicates that social influence, security and easy to use influence UMK students to use e-wallet application. This study, however, has certain limitations because it only looks at three variables which are social influence, security, and ease of use and does not represent the entire student population in Malaysian higher education. Future research can concentrate on other influential factors like risk, complexity, ubiquitous technology use, and a tech-savvy future generation. The analysis's findings support the existence of a strong positive association between the aspects of social influence, security, and easy to use.

Keywords: Easy to use, E-wallet Usage Factors, Security, Social Influence, Students, TAM

CHAPTER 1: INTRODUCTION

1.1 Background of the study

Nowadays, the use of smartphones by today's society has become a necessity and has now become widespread throughout the world. According to Mahidin (2020), 98.2% of Malaysian households had access to mobile phones in 2019. This is due to the fact that the development of modern technology has enabled smartphone users to conduct a variety of transactions through internet services. Furthermore, Malaysia has a high penetration rate of 67% for cashless payment systems (Basaruddin, 2019). As a result, the development of this reliable electronic transaction led to the creation of the e-wallet (Chowdhury, 2019).

Additionally, telecommunications firms are expanding 4G, 3G, and 5G, the newest and fastest technology that has been shown to hasten the adoption of e-wallets. This is so that consumers only need to access the internet to make payments (Shukla, 2016). E-wallet users can make payments via a variety of internet connectivity, including smartphone data and convenient broadband (Wi-Fi) in homes or public spaces, according to Chauhan (2013). E-wallets additionally offer the capability of linking to a user's bank account via a credit or debit card number, making it simple to top up (Rathore, 2016). As a result, it is thought that the public will find using the e-wallet payment method to be simpler and safer (Chauhan, 2013).

According to the Head of the Malaysian Statistics Department, Mahidin (2020), there are various age groups of users identified as using e-wallets. This is because 45.1 percent of individuals aged 25 to 29 prefer to order goods and services online. In addition, individuals aged between 35 and 39 years are more active in using services related to travel or accommodation (32.6%). However, the use of e-wallet is limited to users under the age of 21. This is because e-wallet top-up requires the monitoring of parents who have access to bank

accounts to transfer money to children's e-wallet accounts (Chong, 2019). For that reason, as well, the average ewallet user account balance is between RM 10 to RM50 (Milo, 2018).

In Malaysia, e-wallets are now used more frequently than before (Bernama, 2019). This is due to the government's ongoing support of e-wallet technology as well as intensive promotion by the many companies involved (Bernama, 2019). As a result, the newly presented e-wallet technology must be simple, quick, and communicable to others (Destiana et al., 2013). As a result, many people will be able to decide how they feel about this e-wallet and express it differently (Straub, 2009).

According to Datuk Seri Alexander Nanta Linggi, Minister of Domestic Trade and Consumer Affairs, over 600 million transactions were made using e wallets in 2020, a 131% increase from the year before. According to him, the number of Malaysians who make payments in cash has declined from 89% before the pandemic to 78% based on the recently released Paynett Report 2022. This demonstrates that the digitalization of cashless payments has started to spread and is anticipated to do so in the near future. Records from the Department of Statistics Malaysia show that in the first quarter of last year, e-commerce transaction income increased by 30%, or RM254.6 billion. The growing popularity of e-wallets in Malaysia after Bank Negara issued over 40 e-Wallet licenses to banks and non-bank finance companies. To make Malaysia a country that practices the "Cashless Society" going forward, every shop, restaurant, shopping mall and even stall now has the option to transact using e-Wallet.

The disadvantage of using an e wallet among them is that it cannot be used in all places. This is probably the main problem of the E-wallet service. Its use is dependent on the kind of smartphone you have, the service you use, and the nation in which you use it. Although GrabPay, Touch' nGo, and Boost are the most popular e-wallets in Malaysia, they cannot be

used abroad. Another barrier to utilising e-Wallets is the lack of contactless credit card payment systems in most establishments.

Moreover, the more e-wallets, the more expenses. The E-Wallet app undoubtedly simplifies the payment process, but it can also trap us unnoticed. We will become complacent and unaware if our money is decreasing due to invisible money. Because of this, some people who cannot control their expenses prefer to pay using cash. This means that using e-Wallets might lead to overspending and budgetary chaos. Risk of personal information leakage is another factor. Theft of personal information and identity theft are two additional drawbacks of e-Wallets. Since we are still getting used to doing business online, anyone is at danger of unintentionally disclosing sensitive information. The risk of online fraud and data hacking will rise as more people switch to digital payments and transactions.

Last but not least, e-wallet failure risk. Cash has several advantages, one of which is that it may be accurately valued as long as it is not burned or destroyed. Despite the fact that e-Wallets are fully reliant on applications and smartphones, it is simpler for them to stop working owing to a variety of issues such internet outages or damage to the smartphone itself. When that occurs, you are unable to continue with the payment. When you are on vacation or in a location without banking facilities or other ways of transportation, situations like these will be worse. You may run into issues with the e-Wallet if you misplace your phone or it runs out of battery because it depends on cell phones.

Factors affecting Using E-wallet such as Social Influence, Security and easy to use. Social influence factors play an important role in the use of e-wallet among Malaysian university students. Students are easily affected by the behaviour and preferences of their peers and this also affects their decision to use e wallet when making payments. If their friends use the e – wallet service and find that using the app is easy and safe to use, it will encourage students to

try the service. Peer pressure also affects the use of e-wallets. In addition, if they see their friends who use e wallet getting rewards and benefits for using the e wallet, such as cash rebates or discounts, it will encourage them to also use the service. Next, security that affects the use of e-wallets among students.

The importance of using e wallet to university students in Malaysia is to simplify the process and save time. The norms of today's university students who are getting faster and don't like to waste time especially queuing at banks that will take a long time have made the use of e-wallets a profitable alternative. As the Malay saying goes, it was gold. By using an e-wallet, users can scan QR Codes, Barcodes or enter the recipient's or merchant's account number directly to make the payment. Only the speed of the Internet and the smoothness of the smartphone distinguish the time of the transaction to be sooner or later. But the advantage is that the user does not have to go to an ATM to withdraw cash that sometimes the location is remote and takes time.

Next, almost every expense is rewarded. Due to the high power of the E-wallet company, they regularly offer a wide range of rewards and bouncers to ensure that Malaysian university students continue to use their services. Among the interesting rewards provided are the refund of reward points and also when we successfully complete daily or weekly challenges. Every app created and associated with money transfers is feared by every additional user of the user who is a university student. Courtesy is a critical consideration for e-wallet users as these digital wallets store sensitive personal and financial information, such as credit card details, bank account information and passwords. Nowadays, sophisticated technology and intruders also carry out their barbaric activities by stealing user data. Therefore, it is important for e-wallet providers to invest in robust security measures and communicate their security protocols effectively to their users to address any security concerns. This includes implementing strong authentication measures, encryption protocols, and fraud detection systems, among others. By

doing so, e-wallet providers can build trust with their users and increase their confidence in using their services.

Lastly, ease of use are essential factors that can affect the adoption of e-wallets among university students. E-wallet has offered several advantages such as the ability to make contactless payments, track transactions, and split bills with friends, all without having to carry cash or cards compared to traditional payment methods. In addition, the e-wallet application provided by the company which is user-friendly and intuitive can enhance the user experience and encourage students to use e wallet as their payment method. Therefore, e-wallet providers should focus on creating an intuitive and easy-to-use interface and continue to gather feedback from their users to improve the user experience. This can lead to an increase in the use and use of e-wallets among university students.

1.2 Problem Statement

The government has shown its efforts to expand and empower the use of E-wallet among the community and to increase students' use of technology, especially for financial technology applications and encourage cashless payment and transaction methods. It aims to make the students' daily lives easier (Kaur & Bahar, 2022). Among the government's efforts is to provide financial initiative programs through e-wallets for students such as e-Penjana program in 2022. Bank Negara Malaysia (BNM) has issued more than 42 e-wallet licenses over the past few years and among the most frequently heard are AEON wallet, Boost, BigPay, GrabPay and Touch n Go (Karim et al., 2020). BNM also intends to make this country a cashless country by the year 2020. Most business premises have accepted the use of e-wallets in their premises regardless of the size of the premises (Raimee et al., 2021).

The use of e-wallet is still not widespread in Malaysia even though the existence and use of the application is widely known (Sabli et al., 2021). This statement is supported by CB-

Insights (2021) where the use of e-wallets among Malaysians is actually still low when compared to other developing countries. For example, more than 60% of people in China are using e-wallet, while in Malaysia only 40% of the population choose e-wallet as a medium for purchasing and payment transactions in their daily life.

Although e-wallet eases daily affairs such as speeding up payment transactions and saving more time, people are still afraid to fully use the digital wallets because they are worried about the risks that will occur after sharing confidential and personal information with digital wallet companies as an example of information abuse and increased cybercrime (Akhila, 2018). A study by Sharma et al. (2019) also stated that the lack of protection for the collection of user personal information by companies that facilitate online transactions can lead to unauthorized access and misuse of user data.

One of the key issues is Malaysians' adoption of the e-wallet system. E-wallets, the newest technology innovation, are unlikely to be effective if it doesn't receive enough public feedback, especially from younger people (Sabli et al., 2021). There has been an increasing number of research investigating the cashless payment method in specific regions such as Vietnam (Bich & Thi, 2020), Malaysia (Mustafa et al., 2022) and India (Bagale & Srivastava, 2023). However, the majority of the studies focused the investigation on large population instead of focusing on small and specific segments such as the university students. A study by Raimee et al. (2021) found that undergraduates are more open and ready to accept and use e-wallet technology in Malaysia. Additionally, they are educated, young and easier to understand the use of the new technology.

It is important to know what factors can influence university students' intention to choose e-wallets as their primary payment methods therefore platform developers can improve the services to serve users better. Furthermore, E-wallet is essential to ease students' life in their

campus for example they can use e-wallet to pay for parking without bothering using coins to pay for it. They can also receive discount and cashback from e-wallet application and this is very helpful for university students to save money. The results of this study will add to the body of knowledge on e-wallet acceptance and offer guidance to practitioners and policymakers on how to increase e-wallet adoption and usage. Thus, the main purpose of this study is to examine the factors that can influence the use of e-wallet among UMK students.

1.3 Research Question

The research questions have been developed for the purpose of achieving the objective of study.

1. Does social influence affect the use of e-wallets among UMK students?
2. Does the security of using e-wallet as payment medium affect UMK students to use e-wallets?
3. Does the e-wallet is an easy-to-use payment medium to perform any transactions among UMK students?

1.4 Research Objectives

1. To investigate the relationship between social influence and e-wallet usage among UMK students.
2. To investigate the relationship between security and e-wallet usage among UMK students.
3. To investigate the relationship between easy-to-use and e-wallet usage among UMK students.

1.5 Scope of Study

The focus of this study is on the youth who have experience using e-wallet applications in transactions that occur in their daily lives. Therefore, this study will be conducted on the students of the three campuses of Universiti Malaysia Kelantan (UMK) because this group is can be easily reached by the researcher through their contacts. Among other reasons UMK students were chosen as respondents is because students are more likely to understand the e-wallet system because they are always exposed to the technology.

1.6 Significance of Study

This study is essential in analyzing the factors of usage of the e-wallets among students in Malaysia. The results of this study are significant since they can offer further inducements to promote e-wallets to be used by teenagers. The goal of this study was to identify and assess the characteristics that influence how often e-wallet applications are used by Malaysian students. The results were then analysed and used to provide a comprehensive understanding of these elements. This study will enhance the instrument module created by earlier research by focusing on the factors that influence students' use of e-wallets. In addition, this study will make sure that enough students fill out the questionnaire. This means that we can guarantee that any potential bias in the study will be reduced.

The general people will benefit because they will have a clear understanding of how to encourage themselves to use e-wallets, particularly in these conditions of the Covid-19 outbreak, in accordance with customer needs and Standard Operating Procedure (SOP). By updating their applications and services to reflect current technology advancements, mobile wallet service providers can help to raise the degree of acceptance across society. As a result, this study can raise awareness of the value of e-wallets in society, particularly among students.

Furthermore, this study also can help the government understand what the major drivers are behind individuals wanting to use mobile wallets in order to advance the cashless society

landscape in addition to determining what the main drivers are that influence Malaysian students to use digital wallets. These results will contribute to fresh understanding of how Malaysian students utilise e-wallets as a payment method based on the characteristics that have been discovered. This is so that the debt rate can be lower with an e-wallet than with a credit card. Then, the fact that users prefer to install applications that provide the most incentives, rewards, and coupon coupons is another intriguing aspect of e-wallets.

1.7 Definition of Term

- **E-Wallet**

According Laurer (2021), E-wallet are software program which surely store data. This data is needed to enable the wallet owner to conduct payments online or at points of sale.

- **Social influence**

According to Rashotte (2015), a change in a person's beliefs, feelings, attitudes, or behaviours as a result of interaction with another person or a group is referred to as social influence.

- **Security**

According to Bacon (2021), security refers to the procedures, apparatus, and personnel employed to safeguard a company's digital assets.

- **Easy to use**

According to Bertram (2016), easy to to use is a basic concept that describes how easily users can use a product.

1.8 Organization of the Thesis

To introduce our subject and provide context for the study, Chapter 1 will begin with a background section. The second half of this chapter is titled The Problem of Statement. It provided justification for the need for this study and addressed the measurement of the extent

of aspects involving the use of E-wallets that have not yet been thoroughly investigated. The research questions come next. To close the gap, three research questions that are listed in section three need to be investigated. There are three aims in this study, which are illustrated in section four. The study's scope will then be explained in section five. The significance of the study is explained in Section 6 along with a justification for why Malaysian students should care about the study. Because of the Covid-19 pandemic, it is necessary to do this study to demonstrate the parameters influencing E-wallet usage among Malaysian students. The important terms utilised in the research are defined in the seventh section of this chapter's description of terms of the variables. Finally, the proposal's structure was clarified by rearranging the content of each section in Chapters 1, 2, and 3.

Next, the literature review will start in Chapter 2. The introduction will come first and provide an overview of this chapter. In section two, researchers continue to look for theories that are connected to the study using the underlying theory. Making a literature review of earlier studies is the next step in gathering more information and data for this investigation. Then the four hypothesised statements that were created in section four. The conceptual framework is then based on a literature review, and the final section is a summary of the contents of Chapter 2.

The research techniques covered in Chapter 3 are those that begin with the introduction. In the second section, titled "Research Design," the research design selected for the study is explained. The third section discusses data collection techniques and how to select the best ones for this investigation. The study population is discussed in section 4 and includes a description of each responder who will take part in the study. Following sample size is group size, which is stated in section 5 of the document. While the sixth component will choose the sample strategy that will be applied to choose the subjects from the population. The development of research instruments is covered in section 7, which addresses the tools that will

be utilised to gather, measure, and evaluate the data pertinent to our research interests. The measurement of the variables, which comes after section 8, discusses the tools that will be utilised to gauge the study's variables. The procedure for data analysis in the ninth part discusses the methods used to analyse the data. The final section is a summary of the work done in this chapter.

Data analysis and findings will start in this chapter 4. The data analysis was conducted using IBM Statistical Package for the Social Sciences (SPSS) version 26 and the result will show either it is significant or not significant. It includes preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability test, normality test and hypothesis testing. For preliminary analysis, For the initial analysis, the sample size of the study of 10% of respondents (38 respondents) conducted a pilot test. Demographic profile of respondents is shown in this section such as their age range, gender, race, campus, year of study and their current address. Next, for descriptive analysis uses mean to determine the level of respondent's agreement with the survey conducted by the researcher. Validity and reliability test the analysis permits the investigation to establish whether these sets of items have a high degree of stability in measuring variables. Normality analysis is to assess whether the data set is well modeled by the normal distribution and to estimate the likelihood that the random variables underlying the data set will follow the normal distribution, a normality test is used. Lastly, for hypothesis testing the most popular approach for numerical variables is the Pearson correlation method.

For the last chapter which is chapter 5, this section discusses the limitations and consequences of the study, including any shortcoming that certain situations may have caused. This section culminates with a study summary and offers additional study recommendations. From this discussion, it can be seen from 3 components that all hypotheses are a significant correlation between dependent variable and independent variable. The study's implication is

another essential aspect that needs to be considered when conducting research. This chapter highlights the main conclusions, implications of the study and future research articles. It also discusses hypotheses.

1.9 Chapter Summary

In summary, this chapter presents an overview of the study issue and establishes the background of study, problem statements, research questions, research objectives, significance of study, scope of study and definition of term. It defines the study's goals and background and establishes the framework for the future studies.

CHAPTER 2:

LITERATURE REVIEW

2.1 Introduction

The main purpose of this chapter is to give a summary about the factors affecting using E-wallets among university students in Malaysia. The first section will explain the theory used in communication technology (E wallet). Many theories have been put out in relation to the use of electronic wallets by Malaysian university students. Although there are many other ways discussed in the literature, this review will concentrate on one crucial component of the technological acceptance model that keeps coming up time and time again. It is evident in numerous different ways across the numerous pieces of research that were analysed. Next, the second section will discuss previous studies about factors affecting using e wallets among university students in Malaysia. Then, section three about hypotheses statement and conceptual framework based on the research objective and question. The chapter will end with summary and this study will investigate factors affecting using E wallets among UMK students in Malaysia

2.2 Underpinning Theory

- **Technology Acceptance Model (TAM)**

The way people accept and use technology is described by the Technology Acceptance Model (TAM). People use technology when it is genuinely in use. A factor that drives people to use technology is behavioural intention. Taking into account the complexity of human behaviour helps technology industry inventors predict how users will engage with their creations. The Technology Acceptance Model (TAM) was published by Fred Davis in 1986. TAM is a well-known academic research area that looks at how new technologies are adopted

and used (Burnaz & Aydin, 2016). According to this paradigm, an innovative information technology product's acceptance or rejection by the user expresses their intent to employ it.

The most popular theory that may discuss the continuing intention is the idea of technology acceptance model, or TAM for short (Foroughi et al., 2019). This study presented a technique for determining a person's long-term reason for utilising an e-wallet by utilising the basics of the TAM's essential components. The fundamental components that characterise the impact of a student's anticipation of E-wallet systems on user satisfaction and motivation to continue using will be explored from the standpoint of system attributes and behavioural beliefs. The TAM concept stands for the usefulness and simplicity of particular technologies or systems. In this regard, it alludes to e-wallet services.

Research indicates that human behaviour towards technology acceptance is complex and calls for the use of multiple models. As a result, both models would be fully linked and complimentary in order to understand the factors that motivate users of E-wallet services to keep using them. The adoption of numerous breakthroughs, including cutting-edge technologies, mobile payments, and mobile payment services, has been thoroughly studied using the TAM theory. Marketing research reveals that even though every product launched will have some connection to the company, the external variables used in extended TAM are primarily focused on factors related to information technology itself (such as social influence, security, and trust) and individuals as users (such as self-efficacy, perceived enjoyment, innovative personal, self-image, and job relevance). However, there hasn't been any TAM-based research done on e-wallet services. Finally, it is clear that this research, which examined Malaysian students' intentions to use E-wallets, is connected to the notion of technology acceptance. TAM variables should be used when choosing whether to accept new technology.

However, the original TAM components might not accurately reflect the underlying ideas affecting consumers' perceptions of e-commerce. Use of electronic wallet payment methods must be secure. In keeping with that, the use of E-wallets by Malaysian students will be determined in part by perceived security. In deciding on this research, perceived utility and perceived usability are also crucial factors.

2.3 Previous Study

2.3.1 E-wallet usage

Following the government's initiative to build a cashless society, mobile payment technology, especially e-wallets, has received increasing attention recently. E-wallet is a digital wallet concept based on internet services and applications where it replaces existing physical wallets that contain cash, debit cards and credit cards that are used as a payment medium (Bhagat, 2020). It is supported by a study of Andrew et al. (2019) where it is stated that E-wallet is an application-based technology that replaces physical wallets where users can make payments, purchases, receive and transfer money and add money through their mobile devices, E-wallet is an electronic payment medium that is used through a computer or smartphone where it has the functions as a credit or debit card that has been linked to the user's bank account information. Users being able to make online transactions without using cash with just one touch on their smartphone is a unique feature of the e-Wallet system (Kasirye, 2021).

As a way to reduce and stop the spread of the Covid-19 epidemic in 2020 through the touch and exchange of fiat money, payment method had shifted into a cashless payment (Kaur & Bahar, 2022). E-wallets are very pleasant for daily use and conform to the concept of the new norm. Before the occurrence of Covid-19, the use of e-Wallet only occurred among people who had worked and among people M40 and above, while during and after the outbreak of the Covid-19 pandemic, there was a high use among young people and the B40 group who may be

encouraged by government financial initiatives such as e-Penjana which can only be redeemed through the e-Wallet application (Low, 2023). the effect of this epidemic reinforces the transition towards a cashless society by 2025 with the increase in the use of digital payments among Malaysians (Rashid et al., 2023)

The e-wallet operates using a systematic quick response code or called code (QR) generated by the seller for use by the buyer at the time of the transaction (Kasirye, 2021). QR codes are a practical way to start transactions in the context of e-wallets. When paying with an e-wallet, the payer creates a QR code with the essential transaction information, including the recipient's data and the payment amount. Once this QR code has been scanned by the recipient using a smartphone or other QR code reader, the transaction will be processed by the e-wallet system. For e-wallet transactions, QR codes have various benefits. Its offer a quick and easy method of transferring payment information without requiring manual recipient information entry.

Other than for being used to pay for purchased goods, e-wallet can also be used to pay utility bills such as water bills, electricity bills and mobile top-ups by online. In order to make digital payments and the adaptation of digital wallets become trendy is very easy because in this millennial age individuals and smartphones are inseparable like best friends (Raimee et al., 2021). By offering a practical and user-friendly framework for accepting payments, digital wallets profit from this trend. With just a few touches on the screen, people can conduct transactions and securely save their payment information on their devices. The millennial generation, who values convenience and efficiency in their digital encounters, is attracted to its simplicity and ease of use. Digital wallets also provide extra features and advantages that appeal to millennials. These could consist of discount codes, coupons, loyalty programmes, and online spending management and tracking tools. Millennials are further encouraged to

adopt digital wallets by these value-added services since they meet their desires for individualised experiences and money-saving options.

E-wallets can take the place of carrying thick or large amounts of cash by facilitating transactions without them, reducing the time needed to calculate transactions and speeding up payments, increasing security and lowering the risk of loss from thieves while guaranteeing the confidentiality of user data when making payments, and more (Soegoto & Tampubolon, 2020). Additionally, consumers are not restricted to any one platform or financial institution and can complete a wide variety of transactions utilising digital payments. Digital payments can be registered with any financial institution using technology that permits many distinct transactions (Alam et al., 2021).

Grab Pay, Boost Pay, and Touch' n Go wallet were just a few of the Malaysian e-Wallets that offered nearly identical services in 2020 (Sabli et al.,2021). For example, users of Grab Pay have access to a variety of ways to top up their digital wallets, including bank transfers, debit or credit cards, and even cash deposits at partner companies. Users can use Grab Pay to pay for services offered by Grab, such as food delivery and ride hailing, once the wallet has been loaded. In addition, Grab Pay can be used to make purchases in physical locations and online retailers who accept it as a payment method. Integration with the Grab Rewards loyalty programme is one of Grab Pay's primary features. With every Grab Pay transaction, users accrue Grab Rewards points, which can be exchanged for a variety of benefits like special discounts, gift cards, and offers.

2.3.2 Social Influence

People are persuaded to utilize technology by behavioral intentions that are influenced by general attitudes. The user feels that social interactions like those with family, friends, and superiors have an impact on their belief in using the e-wallet, which may be explained in terms

of social variables (Lim et al., 2019). According to Tan et al. (2020), social impact is also the main factor that drives people to adopt new technologies. According to Wang et al., (2017), social influence is the idea that someone holds that others should adopt a new system because of how important they perceive it to be. Social influence is the ability of others to readily persuade them to incorporate an Islamic e-wallet into their daily lives. Gender, age, experience, and voluntariness are moderating factors that are connected to social influences. According to the previous study, behavioral intention to use QR codes for e-wallet transactions was positively correlated with social influence (Lim et. al, 2019).

Having no experience during the initial stages of using new technology, individuals tend to be influenced by guidance, advice or feedback from people close to them because sharing comments, feedback, advice and observations makes it easier for new users to enjoy using E-wallets (Kaur & Bahar, 2022). A recent study by Raimee et al. (2021) indicates that when adopting with new technology, the social influence of family, friends and references play a major role because uncertainty can be minimized by getting the opinions from experienced users. Family and friends are said to be the most influential groups. It leads to faster behavioral changes and enthusiasm to use digital wallets. Transitions are difficult for certain people and age groups, and this is where social influence plays an important role because it is human nature to trust a known person to explain something over a stranger. A study by Raimee et al., (2021) also mentioned that the social environment of the situation has a positive effect on the use of digital wallets.

Family members, friends, coworkers, and other members of the social network might impact users' use of the e-Wallet by raising knowledge of its (Abdul Kadir et al., 2022). Users of e-Wallets talk about how much they love using them and how convenient they find it to do so (Sharma et al., (2018); Amalina, (2021)). Due to the e-Wallet's effectiveness and efficiency,

users with various social roles are drawn to using it (Al-Kubaisi et al., 2021). As a result, the study's external factors are the media and societal influences.

The behaviour of individuals who make decisions after being influenced by the actions of others is referred to as perceived social influence. Research by Siew et al., (2020) found that customers' desire to adopt the e-wallet is significantly influenced by their perception of the social impact. Furthermore, a study by Hamzah et al., (2023) shown that increasing use of e-wallets is largely driven by social influence. According to Chandran & Pitchandi (2020), social influence has a significant impact on consumers' behavioral intention to use an e-wallet. The media has a big part to play in convincing people to utilize e-wallets. Social media influence has a major impact on customers' intentions to utilize mobile wallets, according to the findings of Kadir et al., (2022).

Consumer attitudes towards using new technology are influenced by social factors including family and friends (Yang et al., 2021). In their earlier study, Janteng & Dino (2020) found that social influence significantly affected consumers' behavioural intention to use an e-wallet. Yang et al. (2021) claim that one of the main factors influencing consumer adoption of e-wallets is perceived social impact. According to Bimber & De Zúñiga, (2022), social influence is influenced by the opinions and deeds of peers, family, and friends in the social environment at the individual level.

The social influence variable is further supported by Esawe (2022) study, which demonstrates that the variable affects people's interest in using mobile payments. Self-efficacy, which is related to the degree of belief in one's ability to achieve a given activity, and social influence, which is described as the catalyst for someone to do something. Both of these concepts have to deal with action; in this case, action is the desire to use the mobile payment

system. According to one study, social influence and self-efficacy have a favourable impact on a person's desire to use a mobile payment system (Cahyogumilang, 2020).

2.3.3 Security

Regarding Malaysian university students' use of electronic wallets, numerous ideas have been advanced. Despite the fact that there are numerous different approaches that have been examined in the literature, this review will focus on one vital aspect of the technological acceptance model that keeps cropping up. It is clear in a variety of ways throughout the several research studies that were examined. To gain the trust of users, developers must create a protected system and comply with privacy policies and guidelines. Users must know the level of their transactions using mobile payment because mobile payment technology depends a lot on security, moreover many customers use it, and its use is increasing, (Sabli et al., 2021). The development of technology and its security issues are of great concern to its customers, especially those who do not have experience in using technology (Karim et al., 2020)

According to, studied by Kaur & Bahar, (2022) good security and privacy protection features can develop students' intention to use e-Wallets in their daily life. (Mustafa et al., 2022) also agree that any security failure will have an impact on user confidence and acceptance in the e-wallet system. Trust and security appear to influence how users view the use of mobile wallets (Chawla & Joshi, 2019). The factors that influence undergraduate students' desire to embrace E-wallets include better security features such One Time Password (OTP), pin number, and password, in addition to E-wallets that are governed by Bank Negara Malaysia (Kaur & Bahar, 2022). Users may be encouraged to make cashless purchases using an E-wallet since it has security measures like a pin code, One Time Password (OTP), and passwords (Tenk, 2020). Bank Negara Malaysia has regulated the E-wallet application in Malaysia which allows

users to inform users that the application is safe to use. Therefore, the security factor is very important to check if it plays an important role for the students to adopt the E wallet application.

However, security concerns are one of the most important factors that will affect e wallet among security students as the most crucial factor for e-wallet users, as this digital wallet has stored all sensitive financial and personal information including credit card numbers, bank account numbers, and passwords. According to research by Soodan & Rana (2020), privacy and security are variables influencing the adoption of e-wallets, which is found to be more suggestive. Additionally risky and unreliable are mobile payment transactions (Lim et al., 2020). They might be connected to unethical behaviours like hacking, account takeover, shady business dealings, and data breaches (Marria, 2018). If university students consider that e wallets have a lower level of security than other payment options, they may hesitate to use the app. This perception can be influenced by various factors such as from television reported by news about security breaches, incidents of data theft that often appear in the chest – newspaper chests or phishing attacks related to e wallets.

Marimuthu and Roseline (2020) assert that the ease of transactions is the reason why e-wallets have become more popular. However, the most important elements that need to be taken into account are people's continued ignorance and lack of understanding, as well as their fear of conducting transactions because of security concerns. Consumer confidence in security has decreased as a result of high-profile security breaches that have occurred in the past using mobile payment technology (Johnson et al., 2018). In addition, university students may also be worried about the security of their transactions, especially when they use e wallets for large transactions.

Karim et al. (2020) claim that as the client has no prior experience with security and privacy-related technology, they may be wary of these new ones. Because of this, a significant

problem with transactions made using smart technology is the rapid pace of development and related security issues. Finally, Teng (2021) assert that in the absence of either increased privacy or increased security, the consumer may decide to utilise their e-wallet for all payments. Therefore, it is important for e wallet supervisors to invest in robust security measures and communicate their safety protocols effectively to their users to address any problems related to the address when using e wallet. This includes implementing strong authentication measures, encryption protocols and fraud detection systems, among others. By doing so, e-wallet providers can build trust with their users and increase their confidence in using their services. In recent times e wallet has gained its popularity for having fast and easy-to-use transactions but lack of knowledge and awareness among the public. In addition, having fear and being careful to make transactions due to having security issues is the main factor to think about and resolve immediately, Marimuthu and Roseline (2020), If the ewallet does not have features – privacy and security, the users of the university students will not trust the information system provider and they will avoid using the e wallet application when making any e-payment transactions. While university students who have never applied or have experience in the field of technology use may feel concerns about safety and privacy. Because nowadays, the rapid improvement of technology and its security issues is a serious matter among UMK students who use smart technology for any transaction.

2.3.4 Easy to use

The extent to which a person believes in and trusts a system that is simple to use and hassle-free is known as ease of use (Kaur & Bahar, 2022). An e-wallet system that is able to make payments with just one click is very helpful when the user is short of cash. Users can link their account information with digital wallets so that users do not have to enter details every time they want to make a transaction (Raimee et al., 2021). Ease of use plays an important role for prospects to make any decision whether to reject or accept a newly produced technology

(Sharma et al., 2019) This statement is also supported by a study of (Kaur & Bahar, 2022) that it's crucial to know how satisfied undergraduate students are with perceived ease of use because it could influence whether or not they decide to incorporate this technology into their daily lives. If something is perceived as being simple to use, users are more inclined to use it.

Ease of use will be defined as the idea that using a system would enable individuals to do their tasks with less effort (Kelvin et al., 2020). It is claimed that this research variable has a direct and considerable influence on it. When utilising new technology, the user's judgement of its utility is one of the key factors (Taufan & Trisno, 2019). Recently, Karim et al. (2020) studied the elements that influence students to use the E-wallet. This research can be used and apply in this study because we also focus for all students of University Malaysia Kelantan. The consumer's perception of how the new technology or system changed how they act and perceive things is reflected in how simple it is to use. Therefore, consumers' "previous experience" and "facilitating condition" of the new technology are two typical characteristics proposed by earlier research in relation to ease of use (Tan et al., 2020).

Elements like learnability, controllability, clarity and comprehension, flexibility, and skill acquisition make up perceived ease of use. According to this definition, the idea of usability may have an impact on a person's technology usage choices. If someone believes technology is simple to use, they will use it. On the other hand, he chooses not to use technology if it is difficult. If a new technology required less work, consumers would be more likely to adopt it. Even if the majority of people are accustomed to using smartphones, some mobile applications could be unfamiliar to them. Eventually, a new user may find it difficult and challenging to use features like making a transaction payment utilising a mobile application. Therefore, the acceptability of E-wallets will be greatly influenced by how simple and easy they are to use (Sunny & George, 2018).

Providers of electronic wallets now make sure that their clients may easily use their programmes. Yang et al. (2018) claim that if the application procedure is difficult or time-consuming, customers may be reluctant to use E-wallets. Additionally, straightforward and understandable submissions are frequently approved more readily. This is due to the fact that users' comprehension of the application's main benefit and advantages has improved. More people will benefit from utilising and are likely to accept E-wallets technology if it is simple to understand. The idea that customers' use of electronic wallets may be influenced by perceived ease of use has been validated by a number of research. The study of Yang et al. (2021) also found that the majority of young customers' opinions of e-wallets depend on how simple they seem to use. The adoption of E-wallets that are easier to use will provide users with a number of advantages. This is because consumers can use electronic wallets more efficiently. According to Wong (2019), this claim is accurate. The perception of simplicity of use has a significant impact on people's inclination to use e-wallet payment systems, according to Mun et al. (2017).

According to the TAM model, a consumer's attitude is a crucial precondition for their intention to use. However, the majority of E-wallet software are already simple to use. The more straightforward the application is to use, the more frequently students use e-wallets. Thus, simplicity of use and the use of E-wallets among Malaysian students are positively correlated. Another important element impacting the use of E-wallets by students is perceived simplicity of use. Students prefer simple solutions to complex ones, therefore this is why. Thus, students' use of E-wallets will be influenced by perceived ease of use.

2.4 Hypothesis Statement

According to the literature study, university students in Malaysia are influenced to use e-wallets by the independent variables of social influence, security, and ease of use. The study

will therefore look at how much of an impact these variables have on one another. The following is the proposed research hypothesis:

H1: Social influence has significant influence on e-wallet usage among UMK students.

H2: Security has significant influence on e-wallet usage among UMK students.

H3: Easy to use has significant influence on e-wallet usage among UMK students.

2.5 Conceptual Framework

The aim of this study was to examine the factors that influence using of E-wallet among UMK Students in Malaysia. This section will explain the theoretical framework. Therefore, the main theory applied to the theoretical framework is Technology Acceptance Model (TAM). According to Trafford, (2007), a conceptual framework is simply a less complicated version of a theory and is composed of claims that link abstract concepts to actual data. In order to contextualise or explain a range of abstract events, methodologies and conceptual frameworks are developed.

The Conceptual framework in the diagram 2.1 illustrates an explanation by using a TAM framework that has a relationship with factors that influence using of E-wallet among UMK Students.

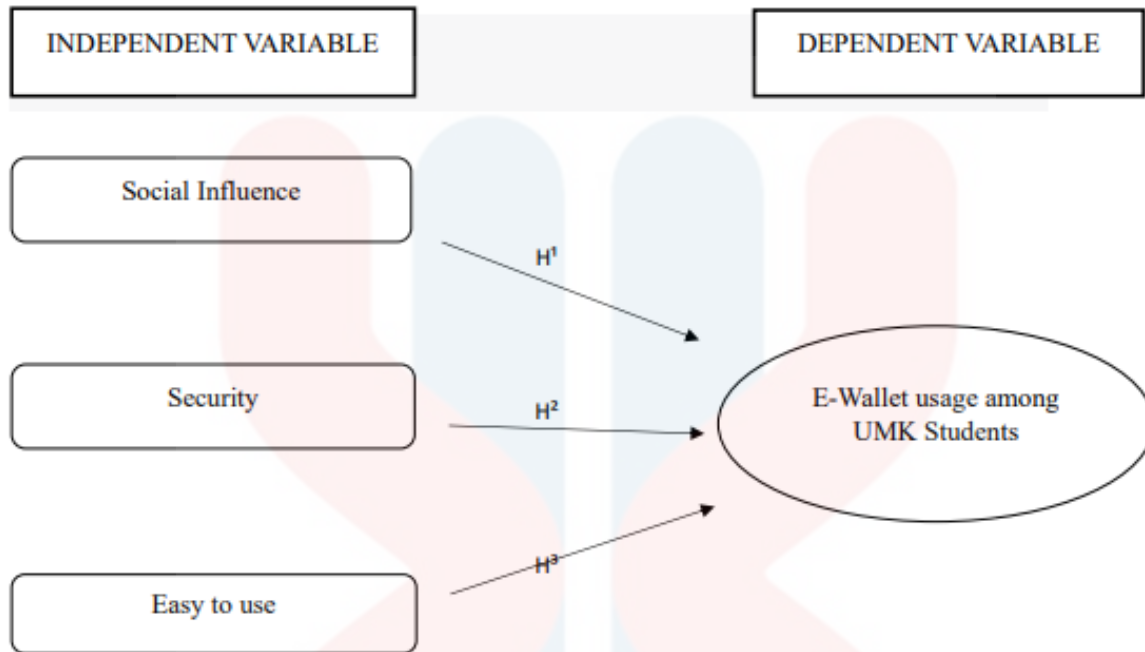


Figure 2.1: The conceptual framework on the relationship between e-wallet usage factors that affecting using of E-Wallet among UMK Students.

H1: Social influence has significant influence on e-wallet usage among UMK Students

H2: Security has significant influence on e-wallet usage among UMK Students

H3: Easy to use has significant influence on e-wallet usage among UMK Students

2.6 Chapter Summary

In conclusion, this section discusses the literature review and focuses on the analysis related to the factors that influences students to use e-wallet in Malaysia. This chapter discusses and reviews the pertinent literature in connection to study into the social influences, ease of use, security, and comprehension of the use of e-wallets. Students also demonstrate the different components at play in this study by demonstrating their understanding of the terms, definitions, and aspects of e-wallets.

CHAPTER 3:

RESEARCH METHODS

3.1 Introduction

In this chapter, the section in regard to the research approaches used in this work presented. It will explain the strategy of the scrapers that will be used to collect and interpret data to test conceptual systems. Next, the method used to collect data will also be discussed among the variables mentioned above in addition to the usage factor of e wallet from the perspective of students between Malaysian universities. The research methodology describes the actual procedures and tasks carried out by a professional when implementing the applied system of research problems. Based on the literature, the use of e wallets is an important indicator for UMK students of Malaysian universities.

3.2 Research Design

The overall strategy the researcher uses to integrate the various study components in a logical and cogent manner, ensuring that they will properly answer the research challenge, is known as research design. It acts as a manual for gathering, measuring, and analyzing data (Barbara, 2006). Research design is referred to as research strategy. It is a strategy for answering a string of inquiries. It is a framework that includes the methods and procedures for collecting, examining, and extrapolating data. In other words, the research proposal's study design, which is a part of the proposal, describes the researcher's strategy for approaching the main research issue.

The purpose of this study is to look into the connections between the independent variables (social influence, security, easy to use) and dependent variable (e-wallet use) among Universiti Malaysia Kelantan (UMK) students. E-wallets have been increasingly popular in recent years because they give users a quick and safe way to conduct financial transactions on

their mobile devices. It's crucial for service providers and decision-makers to comprehend the elements that affect people's choices about the use of e-wallets.

Using a quantitative research methodology, the relationship between this independent variable and the dependent variable will be explored. Since it can produce numerical data and statistical analysis, quantitative research is chosen for its reliability and effectiveness. Researchers can gather objective, measurable information that is well suited to statistical analysis by collecting data in an organized manner using standard measuring scales. Quantitative research reduces the possibility of incorrect interpretation or subjective bias by using numbers and statistics to enable clear and accurate interpretation of the data. Quantitative research also makes it possible to spot trends, connections, and patterns in data, which helps researchers draw conclusions that are more trustworthy and supported by evidence.

A varied sample of prospective users of e-wallets among UMK students will be given survey questionnaires through google form link that will be distributed in social media platform. Questions about social influence, security, easy to use, and e-wallet use will be included in the questionnaire. Surveys conducted online are an effective way for researchers to obtain data from a huge and varied sample of participants, which improves the findings' external validity and versatility. Since online questionnaires are simple to disseminate to a large audience, researchers have the chance to get information from people with different backgrounds, places, and experiences. By implementing responses and data entry, the usage of online surveys further speeds the data collection procedure. By doing so, data analysis takes less time and effort, freeing up researchers to concentrate on analyzing the data and coming to insightful findings.

3.3 Data Collection Method

Primary data is an information gathered from natural sources in order to address research problems. Researchers get these data by experimental procedures or field investigations, including surveys, observations, interviews, and other methods. Data sources outside the boundaries of a file or report are referred to as perimeter data.

According to the results of the poll that will be received, we will see if the factors that UMK students use e-wallets was influenced by social influence, security, and ease of use. A questionnaire will be used to gather information for the study. If they fit the study's requirements and goals, 375 individuals will complete the questionnaire. UMK students will receive the questionnaire. The questionnaire created places a strong emphasis on the study's objectives and the privacy of the data provided by respondents.

3.4 Study Population

According to the purpose of this research, the study population will be UMK students. This study's goal is to understand the influences on E-wallet usage among University Malaysia Kelantan students. One way to describe a research population is as a sizable group of people or things that serve as the focus of the study. Although most of the subjects in our study make up the population. Undergraduates from public universities in Kelantan make up the study's population. We specifically selected participants from the University Malaysia Kelantan's (UMK) City campus, Bachok campus, and Jeli campus. The population of UMK undergraduates is about 11,796.

Table 3.1: The population of UMK undergraduates

CAMPUS	FACULTY	THE MAJOR	NUMBER OF STUDENTS
		SCK	1091

UMK CAMPUS BACHOK	FTKW	SCW	923
			2014
	FSE	SGL	123
		SGA	122
		SGD	156
			401
	FBI	SLB	157
		SLA	56
			213
		TOTAL	2628
UMK CAMPUS KOTA		SAR	759
		SAK	832
		SAL	819
	FKP	SAL	17
		SAB	838
		SAE	218
		SAA	124
			3607
		SAH	686

	FHPK	SAW	2
		SAS	691
		SAP	1339
			2718
	FPV	SDV	226
			226
	FSDK	SST	126
			126
		TOTAL	6677
UMK CAMPUS JELI	FIAT	SBH	206
		SBL	246
		SBP	154
		SBF	237
		843	
	FSB	SEN	269
		SEG	246
		SEL	133
		SES	183
		831	

	FBKT	SBT	293
		SEB	261
		SHE	263
		817	
		TOTAL	2491
TOTAL STUDENTS		11 796	

3.5 Sample Size

The sample size is defined as a group of representatives of the population that has been established in social sciences and educational research. In other words, the size sample is a fraction of the population chosen to be the respondent in a particular study. A statistical sample is a discrete representation of the cross-selection of the aggregate or group that the sample was drawn from. Therefore, each total sample size obtained is very important because it is a reference to the researcher to get the best results. UMK students in Malaysia have been selected as sample sizes from the population and are thought to represent the actual population of the study. It is a subset of people that includes about 11,796 students from three campuses.

According to Arrindel & Van der Ende (1985), among other factors affecting the sample size is the ratio of the sample subject to the factor when the data is studied through factor analysis. This ratio should be more than 20: 1 for purposes of producing reliable factors. The sample size for this study was calculated using a formula developed by Krejcie and Morgan (1970) based on an estimated population size. It is known for its sample size determination among behavioral and social science researchers. Krejcie and Morgan (1970) were able to come

up with two methods to obtain or determine the appropriate sample size for the total population that had been set for the study. Based on the table 3.1, to match the size of our sample, we chose 375 participants

Figure 3.1: table of Krejci and Morgan

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3200	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

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

Source: Krejcie & Morgan, 1970

3.6 Sampling Techniques

Any research project must include sampling since it is crucial to the success of the study. However, choosing the right sample strategy is crucial because it can make or break the validity of the findings. The sampling process group includes two distinct methods: probability sampling methods and non-probability sampling methods. Convenience sampling, a commonly used non-probability sampling approach that is firmly embedded in the structure of several research concepts is distinguished by the intentional selection of participants based on their accessibility, immediate availability, and general convenience to the researcher. Unlike stricter random sampling methods, which seek comprehensive randomization, convenience sampling

lays a strong focus on practicality and speed of participant recruitment, making it a flexible and frequently preferred alternative across a wide range of research circumstances.

The rationale for using convenience sampling is frequently based on time constraints, where researchers must collect data quickly, or logistical challenges that make it difficult to obtain samples that are broader, more diverse, or accurately representative of the entire population under study. This sampling methodology is especially important when study objectives require a pragmatic and streamlined approach to participant selection, particularly in situations where complicated sampling procedures may be difficult to apply or unfeasible.

The simplicity and efficiency of convenience sampling contribute greatly to its widespread use. Researchers can speed up data collection by selectively targeting individuals who are not only easily accessible but also available on short notice or in convenient locations, rather than dealing with the complexities associated with more complex randomization or sophisticated sampling methods. This simple yet purposeful approach positions convenience sampling as a valuable and practical option, finding resonance in the early stages of exploratory research, preliminary investigations, or situations where the main emphasis is on the generation of insights, with the understanding that strict adherence to representativeness may be temporarily sacrificed in order to obtain fast valuable data.

Convenience sampling arose not just as a methodological instrument, but also as a responsive and adaptive approach for researchers, meeting the practical demands of data gathering in a diversified study terrain. While acknowledging its deviations from strict random principles, convenience sampling's effectiveness is based on its ability to efficiently assemble study cohorts, demonstrating its utility in situations where accessibility, proximity, and expediency outweigh the need for strict representation.

The sampling method using a snowball will be used to collect data after using convenience sampling. Snowball is a technique developed by respondents through recommendations from convenience samples. Snowball is a kind of non-probability technique and snowball sampling selects participants to find more participants to create a sample group. The main reason for using this technique is to get respondents from among those we have targeted.

3.7 Research Instrument Development

Any device used to gather, measure, and evaluate data pertinent to the study topic falls under the umbrella term "research instrument." Research methodologies are frequently utilised in the social and medical sciences. Students at UMK can also find these resources in their education. A research instrument may be in the form of a questionnaire, survey, interview, checklist, or straightforward test. This will determine the precise research tool to utilise and be directly tied to the real methodologies employed in the given study. Self-administered questionnaires containing structured questions pertaining to the primary topic are the best option for this study. Most researchers utilise questionnaires because they're a quick, affordable, and effective approach to gather a lot of data from a big population.

Table 3.2: Overview of Research Instrument

PART	VARIABLES	AUTHORS
A	Demographic	(Karim et al., 2020)
B	Social Influence	(Karim et al., 2020)
	Security	(Karim et al., 2020)
	Easy to Use	(Kelvin et al., 2020; (Taufan & Trisno, 2019; Karim et al., 2020)

C	The Use of E-wallet among students of UMK	(Karim et al., 2020)
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3.7.1 Questionnaire Design

In this study, Questionnaires make use of the data they collect. Some students at the UMK are asked to complete a network of questions and other indicators that make up the questionnaire. The questions were written originally in English and then translated into Malay. This field of study is divided into Sections A, B, and C. The question includes a demographic breakdown of respondents, a challenge-focused independent variable, and a dependent variable that focuses on E-wallet usage among UMK students. Each respondent's gender, age, race, level of education, household income, and religion are all covered in Section A's demographic questions. Section B's questions focus on independent variables from the viewpoint of the pupils using electronic wallets. To figure out how much responders agree or disagree with the statement, this section uses five points of similarity. Respondents are also prompted to provide information regarding the dependent variables associated with UMK students' use of e-wallets in Section C. This section will also employ the Likert 5-point skills technique.

3.8 Measurement of the variables

There are numerous distinct scales used in the measurement of variables, including the ordinal, ratio, interval, and norm scales. The ratio scale is the highest level of measurement that enables the researcher to identify targets. At the same time as comparing, organize the variations. As opposed to the nominal scale, which only allows us to qualitatively distinguish groups by categorizing them into mutually exclusive and collectively comprehensive, and the ordinal scale, which we use to rank preferences, the interval scale allows us to measure the

distance between any two points on the scale. A 5-point Likert scale was applied to component B. Here is an illustration of a Likert scale in a table:

Table 3.3: Likert Scale

Level	Likert Scale
Strongly Disagree	1
Disagree	2
Uncertain Or Not Applicable (Neutral)	3
Agree	4
Strongly Agree	5

3.9 Procedure for data analysis

Statistical Package for Social Science (SPSS) will be used to analyze and interpret data. SPSS is a highly effective computer software created especially for statistical analysis, data management, and data interpretation. It offers a variety of statistical methods and techniques that can be used to efficiently analyze and interpret quantitative data. By effectively analyzing and interpreting the acquired data using SPSS, researchers can identify insightful patterns and make conclusions based on statistical support, adding to the validity and dependability of the research findings.

3.9.1 Reliability analysis

In a research study, reliability analysis is a statistical approach used to evaluate the accuracy and consistency of measurements or scales. It assists in determining how well a questionnaire's items or questions consistently assess the same underpinning topic. Reliability

analysis can be used to evaluate the consistency of the scales used to measure each of these components in the context of our research on the relationship between social influence, security, ease of use and the use of e-wallets. Cronbach's alpha coefficient is the most widely used reliability measurement. Indicating how closely connected the items within a scale are, Cronbach's alpha offers a measure of internal consistency. Higher numbers indicate greater internal consistency where the range is 0 to 1.

3.9.2 Descriptive analysis

A type of statistics known as descriptive statistics entails highlighting and elaborating on a dataset's key features. It offers a method for arranging, presenting, and analyzing data in order to better comprehend its main characteristics. Researchers can characterize the mean, mode, median, standard deviation, frequencies and percentages of the data collected. In order to summarize and explore datasets in a concise and relevant manner, descriptive statistics are crucial since they provide the basis for deeper data analysis and interpretation.

3.10 Chapter Summary

The quantitative analysis strategy employed for this research is covered in this chapter. The study's goal, sample identification, instruments (questionnaires), and data analysis strategy were all established at the outset of the research on this subject. The use of questionnaires as part of the quantitative approach to data collecting was carefully examined.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter, we will analyze and explain about the result from data collection of the research from 375 respondents. The data analysis was conducted using IBM Statistical Package for the Social Sciences (SPSS) version 26 and the result will show either it is significant or not significant. It includes preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability test, normality test and hypothesis testing.

4.2 Preliminary Analysis

An initial review or evaluation carried out in the early phases of a project, study, or inquiry is known as preliminary analysis. We have gathered 10% respondents (38 respondents) from the sample size of this study to answer our survey and conducted the pilot test. The purpose of performing the pilot test is to collect preliminary data to assess whether the data obtained is in accordance with the needs of the project. This can ensure that the data collection process runs well and provides reliable results.

Table 4.1: Pilot Test Result

Variables	Cronbach's Alpha	Number of Items
E-wallet usage	0.945	8
Social Influence	0.906	8
Security	0.913	8
Easy to use	0.936	8

Table 4.1 indicates that all the variables' Cronbach's Alpha are above 0.90 which means all variables have excellent reliability. The pilot test findings indicate that the survey or questionnaire is likely to be reliable in evaluating the constructs of E-wallet Usage, Social Influence, Security, and Easy to Use based on the provided Cronbach's Alpha values. High Cronbach's Alpha scores show that each variable's items are consistent and offer accurate assessments of the underlying components. The research can be continued using these variables as they passed the acceptable reliability level of 0.70.

4.3 Demographic Profile of Respondents

The demographic profile of the respondents is shown in this section such as their age range, gender, race, campus, year of study and their current address. The information is shown in pie chart for quick visual summary.

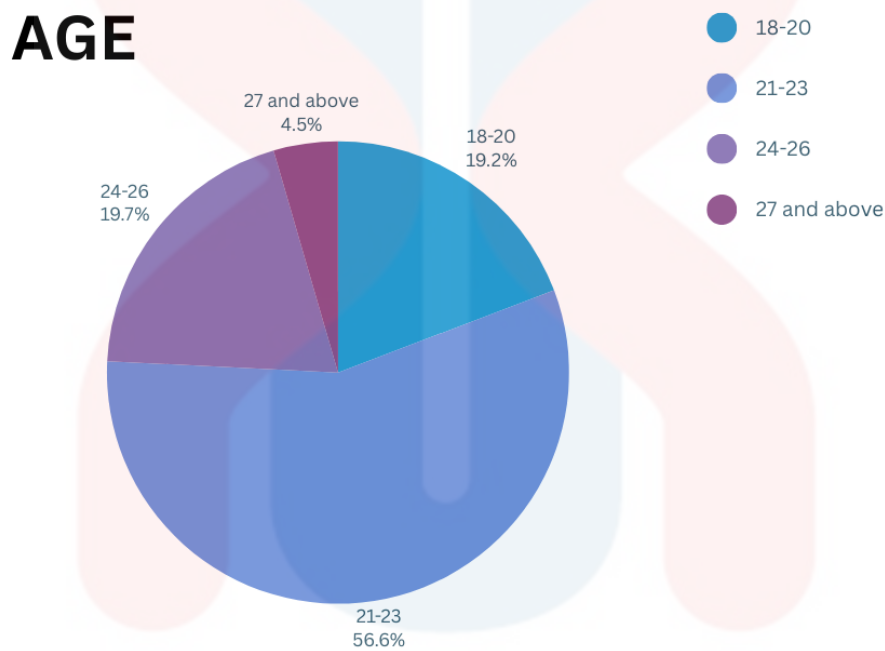


Figure 4.1: Pie Chart of Respondents' Age

Figure 4.1 indicates the majority of the respondents are at the age of 21-23 with the percentage of 56.6% (212 respondents), followed by 19.7% (74 respondents) at the age of 24-26. The least percentage of respondents are the students that are 27 years old and above with the percentage of 4.5% (17 respondents) while the rest are aged 18-20 with a percentage of 19.2% (72 respondents).

GENDER

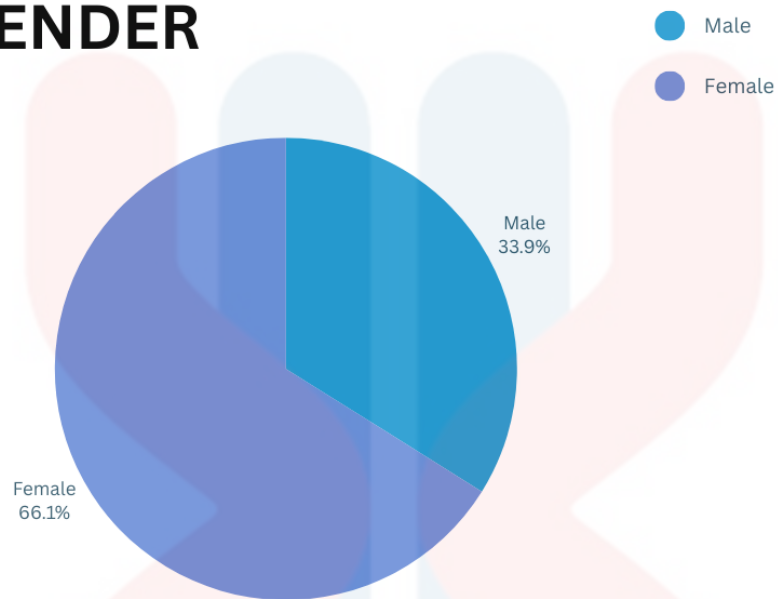


Figure 4.2: Pie Chart of Respondents' Gender

Figure 4.2 indicates that the majority of the respondents are female with the percentage of 66.1% (248 respondents) and male respondents are only 33.9% (127 respondents).

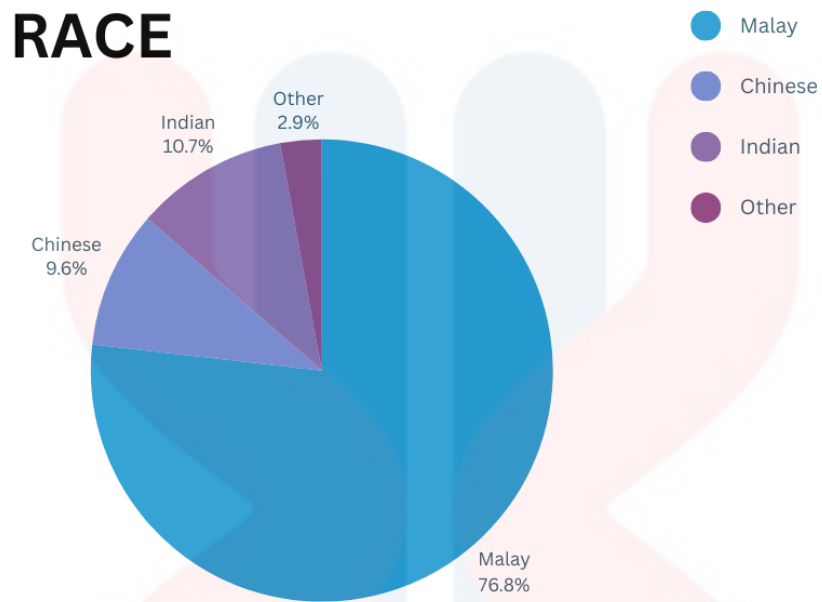


Figure 4.3: Pie Chart of Respondents' Race

Figure 4.3 indicates the majority of the respondents are Malay with the percentage of 76.8% (288 respondents), followed by 10.7% (40 respondents) Indian, 9.6% (36 respondents) Chinese and 2.9% (11 respondents) are from the other race.

CAMPUS

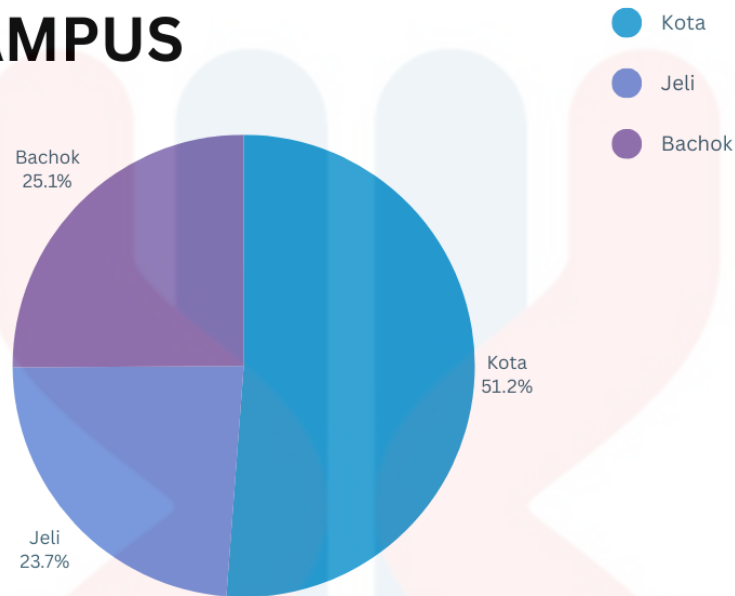


Figure 4.4: Pie Chart of Respondents' Campus

Figure 4.4 indicates the majority of the respondents are from Kota Campus with the percentage of 51.2% (192 respondents), followed by 25.1% (94 respondents) from Bachok Campus and 23.7% (89 respondents) are from Jeli Campus.

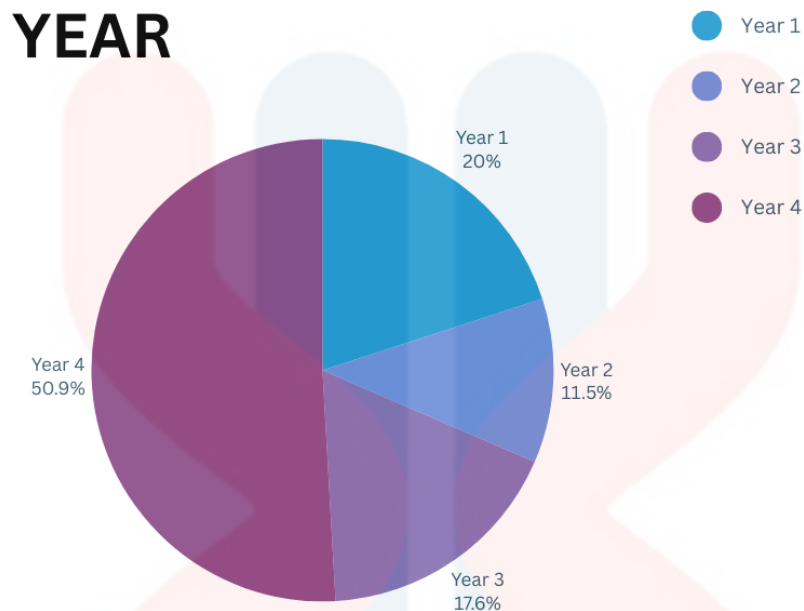


Figure 4.5: Pie Chart of Respondents' Year of Study

Figure 4.5 indicates the majority of the respondents are Year 4 students with the percentage of 50.9% (191 respondents), followed by 20% (75 respondents) of Year 1 students. The least percentage of respondents are Year 2 students with the percentage of 11.5% (43 respondents) while the rest are Year 3 students with a percentage of 17.6% (66 respondents).

CURRENT

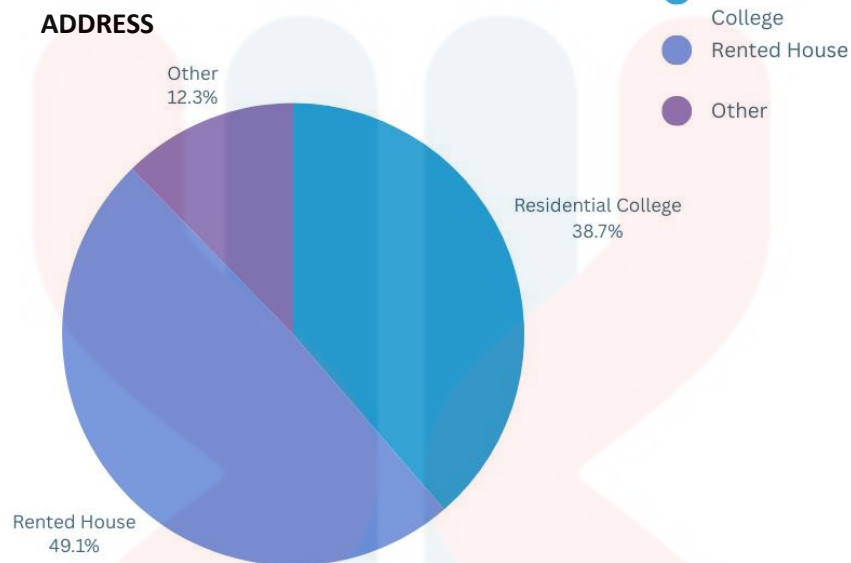


Figure 4.6: Pie Chart of Respondents' Current Address

Figure 4.6 indicates the majority of the respondents lived in rented house with the percentage of 49.1% (184 respondents), followed by 38.7% (145 respondents) lived in residential college and 12.3% (46 respondents) lived in other address.

4.3.1 Summary of Respondents' Demographic Profile

Table 4.2: Summary of Respondents' Demographic Profile

Respondent Profile	Classification	Frequency N = 375	Percentage (%)
Age	18-20	72	19.2
	21-23	212	56.6
	24-26	74	19.7
	27 and above	17	4.5
		375	100
Gender	Male	127	33.9
	Female	248	66.1
		375	100
Race	Malay	288	76.8
	Chinese	36	9.6
	Indian	40	10.7

	Other	11	2.9
		375	100
Campus	Kota	192	51.2
	Jeli	89	23.7
	Bachok	94	25.1
		375	100
Year	Year 1	75	20.0
	Year 2	43	11.5
	Year 3	66	17.6
	Year 4	191	50.9
		375	100
Current Address	Residential College	145	38.7
	Rented House	184	49.1
	Other	46	12.3

		375	100
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4.4 Descriptive Analysis

Descriptive analysis uses mean to determine the level of respondent's agreement with the survey conducted by the researcher. There are 4 variables in this study consisting of one dependent variable (e-wallet usage) and 3 independent variables (social influence, security and easy to use).

Table 4.3: The Level of Mean

Level	Mean
Strongly Agree	4.01 - 5.00
Agree	3.01 - 4.00
Neutral	2.01 - 3.00
Disagree	1.01 - 2.00
Strongly Disagree	0 - 1.00

4.4.1 Descriptive Analysis for Independent Variable

Table 4.4: Descriptive Statistic for Social Influence

	N	Minimum	Maximum	Mean	Std. Deviation
People who influence my behavior think that I should use e-wallet.	375	1	5	4.12	1.037
I will use the e-wallet when it is recommended by the people that close to me.	375	1	5	4.15	1.047
I feel that my self-image and status have improved after I use e-wallet.	375	1	5	4.11	0.983
I will use e-wallet because many people use it.	375	1	5	4.21	0.950
I use e-wallet because I was influenced by my friends who use it to take advantage of initiatives provided by	375	1	5	4.31	0.847

the government that can be redeemed through e-wallet application.					
I do not use e-wallet if my family think I should not use it.	375	1	5	3.79	1.348
I was quickly influenced by friends and family who used e-wallet when I saw them using the apps of services.	375	1	5	4.14	1.031
I plan to use e-wallet regularly in my daily life due to seeing the people closest to me constantly using the service application.	375	1	5	4.18	0.993

Table 4.4 indicates the mean value of independent variable social influence. The mean for the first question is 4.12 (SD = 1.037) which means that the respondents strongly agree the people that influenced their behavior recommend them to use e-wallet. The second question mean is 4.15 (SD = 1.047) where they strongly agreed that they will use e-wallet if it is recommended by the people that are close to them. The third question mean is 4.11 (SD =

0.983) and it shows that the respondents strongly agreed that their self-image and status had improved since they used e-wallet. Next question indicates it mean 4.21 (SD = 0.950) where the respondents strongly agree that they will use e-wallet as many people use it. The mean for the other question is 4.31 (SD = 0.847) which means that the respondents strongly agree with the statement that they use e-wallet because they are influenced by some friends that used it to claim the initiative provided by government. The next question’s mean 3.79(SD = 1.348) where they agree that they will not use e-wallet application if their family tell them to do so. Next mean is 4.14 (SD = 1.031) and it shows that the respondents strongly agreed that they were quickly influenced by their family and friends that use the application. The last question indicates it mean 4.18 (SD = 0.993) where the respondents strongly agree that they will use e-wallet regularly in their daily transaction because they saw the people close to them constantly use it.

Overall, the statement “I use e-wallet because I was influenced by my friends who use it to take advantage of initiatives provided by the government that can be redeemed through e-wallet application.” recorded the highest mean with a value of 4.31. This shows that in average, the respondents are strongly agreed with the statement. On the other hand, the statement “I do not use e-wallet if my family think I should not use it.” recorded the lowest mean with a value of 3.79. This result suggests that on average, respondents are less likely agree with this statement compared to other statements.

Table 4.5: Descriptive statistic for Security

	N	Minimum	Maximum	Mean	Std. Deviation

I am satisfied with the security system of e-wallet.	375	1	5	4.41	0.740
I believe e-wallets keep customers' information private and confidential.	375	1	5	4.41	0.765
I am confident that e-wallet ensure protection against risk of fraud and financial loss.	375	1	5	4.32	0.820
E-wallet keeps my payment credentials secure.	375	1	5	4.39	0.712
I believe customers' financial information are protected.	375	1	5	4.41	0.740
I am certain that the e-wallet platform will not incorrectly process my transaction.	375	1	5	4.42	0.719
I feel the risks associated with e-wallet transactions are low through internet	375	1	5	4.30	0.855

banking websites and lowers the risk of losing the bank card.					
I believe that the e-wallet system keeps customer information and financial information secure.	375	1	5	4.38	0.771

Table 4.5 indicates the mean value of independent variable for security. The mean for the first question is 4.41 (SD = 0.740) which means that the respondents strongly agree that they are satisfied with e-wallet’s security system. The second question mean is also 4.41 (SD = 0.765) where they strongly believed that e-wallets keep customers’ information private and confidential. The third question mean is 4.32 (SD = 0.820) and it shows that the respondents strongly agreed that they are confident that e-wallet ensure protection against risk of fraud and financial loss. Next question indicates it mean 4.39 (SD = 0.712) where the respondents strongly agree that e-wallet keeps their payment credentials secure.

The mean for the other question is 4.41 (SD = 0.740) which means that the respondents strongly agree with the statement that they believe customers’ financial information are protected. The next question has the highest mean 4.42 (SD = 0.719) where they strongly agree that the e-wallet platform will not incorrectly process their transaction. Next mean score 4.30 (SD = 0.855) and it shows that the respondents strongly agreed that they feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank card. The last question indicates it mean 4.38 (SD = 0.771) where the

respondents strongly agree that the e-wallet system keeps customer information and financial information secure.

Overall, the statement “I am certain that the e-wallet platform will not incorrectly process my transaction.” recorded the highest mean with a value of 4.42. This shows that in average, the respondents are strongly agreed with the statement. On the other hand, the statement “I feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank card.” recorded the lowest mean with a value of 4.30. This result suggests that on average, respondents are less likely agree with this statement compared to other statements.

Table 4.6: Descriptive Statistic for Easy to Use

	N	Minimum	Maximum	Mean	Std. Deviation
I believe that mastering the use of an e-wallet service is simple.	375	1	5	4.57	0.654
I consider the use of the e-wallet service to be simple and understandable.	375	1	5	4.54	0.688
I believe that the use of an e-wallet is flexible, both in terms of time and location.	375	1	5	4.52	0.673

I think using an electronic wallet during purchases helps me save time.	375	1	5	4.50	0.697
The e-wallet service in my opinion, makes it simple to get assistance we need during a time of crisis.	375	1	5	4.47	0.763
I believe the characteristics of an e-wallet give its consumer better options.	375	1	5	4.50	0.723
By using e-wallet, I only need to bring my smartphone when shopping.	375	1	5	4.58	0.693
It eases my daily life as I just need to top up the e-wallet using the smartphone faster when the balance is not enough.	375	1	5	4.56	0.695

Table 4.6 indicates the mean value of independent variable for easy to use. The mean for the first question is 4.57 (SD = 0.654) which means that the respondents strongly agree that mastering the use of an e-wallet service is simple. The second question mean is also 4.54 (SD

= 0.688) where they strongly agree with the statement that they consider the use of the e-wallet service to be simple and understandable. The third question mean is 4.52 (SD = 0.673) and it shows that the respondents strongly agreed that the use of an e-wallet is flexible, both in terms of time and location. Next question indicates it mean 4.50 (SD = 0.697) where the respondents strongly agree that using an electronic wallet during purchases helps, they save time.

The mean for the other question is 4.47 (SD = 0.763) which means that the respondents strongly agree with the statement that the e-wallet service, in their opinion, makes it simple to get the assistance they need during a time of crisis. The next question mean is 4.50 (SD. = 0.723) where they strongly agree that the characteristics of an e-wallet give its consumers better options. Next mean score 4.58 (SD = 0.693) and it shows that the respondents strongly agreed that by using e-wallet, they only need to bring their smartphone when shopping. The last question indicates it mean 4.56(SD = 0.695) where the respondents strongly agree that the e-wallet eases their daily life as they just need to top up the e-wallet using the smartphone faster when the balance is not enough.

In summary, the statement “By using e-wallet, I only need to bring my smartphone when shopping.” recorded the highest mean with a value of 4.58. This shows that in average, the respondents are strongly agreed with the statement. On the other hand, the statement “The e-wallet service in my opinion, makes it simple to get assistance we need during a time of crisis.” recorded the lowest mean with a value of 4.47. This result suggests that on average, respondents are less likely agree with this statement compared to other statement.

4.4.2 Descriptive Analysis for Dependent Variable

Table 4.7: Descriptive Statistic for E-wallet Usage

	N	Minimum	Maximum	Mean	Std. Deviation
The condition of my life using the E-wallet application is very good because it is a faster and more efficient payment method.	375	1	5	4.47	0.685
The use of e-wallet greatly facilitates my daily affairs.	375	1	5	4.50	0.697
I prefer to use e-wallet instead of paying in cash	375	1	5	4.34	0.928
I am satisfied using e-wallet because I can access the application anywhere and anytime via smartphone.	375	1	5	4.49	0.716
The use of e-wallet makes it easier for me to manage expenses because I have	375	1	5	4.51	0.662

transaction records.					
I can control my expenses from overspending by using e-wallet.	375	1	5	4.31	0.952
I can enjoy discounts given like cashback.	375	1	5	4.50	0.738
The use of e-wallet has guaranteed security for all users.	375	1	5	4.49	0.720

Table 4.7 indicates the mean value of dependent variable which is e-wallet usage. The mean for the first question is 4.47 (SD = 0.685) which means that the respondents strongly agree that the condition of their life using the e-wallet application is very good because it is a faster and more efficient payment method. The second question mean is 4.50 (SD = 0.697) where they strongly agree with the statement that the use of e-wallet greatly facilitates their daily affairs. The third question mean is 4.34 (SD = 0.928) and it shows that the respondents strongly agreed that they prefer to use e-wallet instead of paying in cash. Next question indicates it mean 4.49 (SD = 0.716) where the respondents strongly agree that they are satisfied using e-wallet because they can access the application anywhere and anytime via smartphone.

The mean for the other question is 4.51 (SD = 0.662) which means that the respondents strongly agree with the statement that the use of e-wallet makes it easier for them to manage expenses because they have transaction records. The next question mean score is 4.31 (SD =

0.952) where they strongly agree that they can control their expenses from overspending by using e-wallet. Next question mean is 4.50 (SD = 0.738) and it shows that the respondents strongly agreed that they can enjoy discounts given like cashback. The last question indicates it mean 4.49 (SD = 0.720) where the respondents strongly agree that the use of E-wallet has guaranteed security for all users.

In summary, the statement “The use of e-wallet makes it easier for me to manage expenses because I have transaction records” recorded the highest mean with a value of 4.51. This shows that in average, the respondents are strongly agreed with the statement. On the other hand, the statement “I can control my expenses from overspending by using e-wallet” recorded the lowest mean with a value of 4.31. This result suggests that on average, respondents are less likely agree with this statement compared to other statement.

4.5 Validity and Reliability Test

The most popular measure of internal consistency and reliability is Cronbach's alpha. It is regarded a measure of a scale's reliability when the range between 0 and 1 allows for an efficient correlation. If the alpha value is less than 0.6, it is deemed unreliable, however values more than 0.7 indicate that the results (questionnaires) are acceptable. It will be utilized to determine whether or not the independent variables and dependent variables are acceptable for this study. In addition, the analysis permits the investigation to establish whether these sets of items have a high degree of stability in measuring variables.

Table 4.8: Cronbach's Alpha Coefficient Size

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

4.5.1 Reliability Test for Dependent Variable

Table 4.9: Reliability Statistic for E-wallet Usage

Reliability Statistics	
Cronbach's Alpha	N of Items
0.917	8

The results of the reliability statistic for the dependent variable which is E-wallet usage among students at University Malaysia Kelantan are shown in table 4.9. The table above shows that Cronbach's Alpha determined by 8 items has an alpha coefficient of 0.917. From this, the strength of association is excellent because the range is >0.9 .

4.5.2 Reliability Test for Independent Variable

Table 4.10: Reliability Statistic for Social Influence

Reliability Statistics	
Cronbach's Alpha	N of Items
0.895	8

Referring to the table 4.10, reliability statistic for independent variable which is social influence on the e-wallet usage among students in University Malaysia Kelantan. According to the table, the Cronbach's Alpha determined by 8 items is 0.895. The range is between 0.8 to <0.9 indicates that the strength of association is very good.

Table 4.11: Reliability Statistic for Security

Reliability Statistics	
Cronbach's Alpha	N of Items
0.943	8

Based on table 4.11, the reliability statistic for independent variable for security is in the excellent condition in term of their strength of association. This is due to their range of Cronbach's Alpha is determined by 8 items that show the alpha coefficient is 0.943.

Table 4.12: Reliability Statistic for Easy to Use

Reliability Statistics	
Cronbach's Alpha	N of Items
0.948	8

According to table 4.12 the results of the reliability statistic for the independent variable, which is the easy to use of e-wallet, were acceptable and reliable for measuring all of the independent variables. As shown on the table above, the Cronbach's Alpha was determined using 8 items with an alpha coefficient of 0.948. As the range is more than 0.90, the strength of association is excellent.

4.5.3 Summary of reliability statistics

Table 4.13: Overall Reliability Test

Variables	Cronbach's Alpha	Number of Items	Relationship
E-wallet usage	0.917	8	Excellent
Social Influence	0.895	8	Very Good
Security	0.943	8	Excellent
Easy to use	0.948	8	Excellent

In conclusion, all four variables (E-wallet Usage, Social Influence, Security, and Easy to Use) have high internal consistency reliability, with Cronbach's Alpha values ranging from very good to excellent. This implies that the survey items within each variable are reliable and consistent measures of the constructs they represent.

4.6 Normality Analysis

In order to assess whether a data set is well-modeled by a normal distribution and to estimate the likelihood that a random variable underlying the data set will follow a normal distribution, normality tests are utilized.

Table 4.14: Test of Normality for Independent Variable: Social Influence

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
People who influence my behavior think that I should use e wallet.	0.261	375	0.000	0.771	375	0.000
I will use the e-wallet when it is recommended by the people that close to me.	0.259	375	0.000	0.763	375	0.000
I feel that my self-image and status have improved after I use e wallet.	0.250	375	0.000	0.806	375	0.000
I will use e-wallet because many people use it.	0.262	375	0.000	0.764	375	0.000
I use e-wallet because I was influenced by my friends who use it to take advantage of initiatives provided by the government that can be redeemed through the e-wallet application.	0.293	375	0.000	0.753	375	0.000

I do not use e-wallet if my family think I should not use it.	0.236	375	0.000	0.807	375	0.000
I was quickly influenced by friends and family who used E-Wallet when I saw them using the apps of services.	0.264	375	0.000	0.779	375	0.000
I plan to use e-wallet regularly in my daily life due to seeing the people closest to me constantly using the service application.	0.265	375	0.000	0.771	375	0.000

The assumption that the data is normally distributed is the null hypothesis for both tests. The null hypothesis would be rejected in the event of a low p-value, which is usually less than 0.05 and indicates that the data are not regularly distributed. According to table 4.14, the p-values are all extremely near to zero (".000"), suggesting substantial evidence against the null hypothesis. It appears that the data for each statement does not follow a normal distribution as a result of these tests.

Table 4.15: Test of Normality for Independent Variable: Security

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
I am satisfied with the security system of e-wallet.	0.324	375	0.000	0.737	375	0.000

I believe e-wallets keep customers information private and confidential.	0.332	375	0.000	0.732	375	0.000
I am confident that e-wallet ensure protection against risk of fraud and financial loss.	0.295	375	0.000	0.760	375	0.000
E-wallet keeps my payment credentials secure.	0.320	375	0.000	0.754	375	0.000
I believe customers' financial information are protected.	0.330	375	0.000	0.739	375	0.000
I am certain that the e-wallet platform will not incorrectly process my transactions.	0.331	375	0.000	0.739	375	0.000
I feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank and lowers the risk of losing the ban card.	0.296	375	0.000	0.757	375	0.000
I believe that the e-wallet system keeps customer information and financial information secure.	0.311	375	0.000	0.739	375	0.000

The assumption that the data is normally distributed is the null hypothesis for both tests. The null hypothesis would be rejected in the event of a low p-value, which is usually less than 0.05 and indicates that the data are not regularly distributed. According to table 4.15, the p-

values are all extremely near to zero (".000"), suggesting substantial evidence against the null hypothesis. It appears that the data for each statement does not follow a normal distribution as a result of these tests.

Table 4.16: Test of Normality for Independent Variable: Easy to Use

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
I believe that mastering the use of an e-wallet service is simple.	0.391	375	0.000	0.663	375	0.000
I consider the use of the e-wallet service to be simple and understandable.	0.379	375	0.000	0.673	375	0.000
I believe that the use of an e-wallet is flexible, both in terms of time and location.	0.369	375	0.000	0.689	375	0.000
I think using an electronic wallet during purchases helps me save time.	0.357	375	0.000	0.691	375	0.000
The e-wallet service, in my opinion, makes it simple to get the assistance we need during a time of crisis.	0.366	375	0.000	0.697	375	0.000
I believe the characteristics of an e-wallet give its consumers better options.	0.372	375	0.000	0.687	375	0.000

By using e-wallet, I only need to bring my smartphone when shopping.	0.393	375	0.000	0.628	375	0.000
It eases my daily life as I just need to top up the e-wallet using the smartphone faster when the balance is not enough.	0.397	375	0.000	0.659	375	0.000

The assumption that the data is normally distributed is the null hypothesis for both tests. The null hypothesis would be rejected in the event of a low p-value, which is usually less than 0.05 and indicates that the data are not regularly distributed. According to table 4.16, the p-values are all extremely near to zero (".000"), suggesting substantial evidence against the null hypothesis. It appears that the data for each statement does not follow a normal distribution as a result of these tests.

Table 4.17: Test of Normality for Dependent Variable: E-wallet Usage

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
The condition of my life using the E-wallet application is very good because it is a faster and more efficient payment method.	0.348	375	0.000	0.718	375	0.000
The use of E-wallet greatly facilitates my daily affairs.	0.367	375	0.000	.702	375	.000

I prefer to use E-wallet instead of paying in cash.	0.330	375	0.000	0.721	375	0.000
I am satisfied using E-wallet because I can access the application anywhere and anytime via smartphone.	0.363	375	0.000	0.695	375	0.000
The use of E-wallet makes it easier for me to manage expenses because I have transaction records.	0.371	375	0.000	0.702	375	0.000
I can control my expenses from overspending by using E-wallet.	0.327	375	0.000	0.727	375	0.000
I can enjoy discounts given like cashback.	0.374	375	0.000	0.687	375	0.000
The use of E-wallet has guaranteed security for all users.	0.368	375	0.000	0.704	375	0.000

The assumption that the data is normally distributed is the null hypothesis for both tests. The null hypothesis would be rejected in the event of a low p-value, which is usually less than 0.05 and indicates that the data are not regularly distributed. According to table 4.17, the p-values are all extremely near to zero (".000"), suggesting substantial evidence against the null hypothesis. It appears that the data for each statement does not follow a normal distribution as a result of these tests.

4.7 Hypothesis Testing

Pearson Correlation Analysis

The most popular approach for numerical variables is the Pearson correlation method, which assigns a number between -1 and 1 , where 0 indicates nothing to correlate with, 1 indicates total positive correlation, and -1 indicates total negative correlation. Table 4.18 indicate the rule of thumb for correlation coefficient.

Table 4.18: Rule of Thumb for Pearson Correlation Coefficient

Size of Correlation	Interpretation
0.91 to 1.0 / -0.91 to -1.0	Very Strong
0.71 to 0.90 / -0.71 to -0.90	High
0.41 to 0.70 / -0.41 to -0.70	Moderate
0.21 to 0.40 / -0.21 to -0.40	Weak
0.20 to 0.01 / -0.20 to -0.01	Very Weak

(Sources: Heir et. al. (2010))

4.7.1 Hypothesis 1

Table 4.19: Result of Pearson Correlation between Social Influence and E-wallet Usage

Correlation			
		Social Influence	E-wallet Usage
Social Influence	Pearson Correlation	1	0.704**
	Sig. (2-tailed)		0.000
	N	375	375
E-wallet Usage	Pearson Correlation	0.704**	1
	Sig. (2-tailed)	0.000	
	N	375	375

The social influence and e-wallet usage variables' Pearson correlation is shown in table 4.19. Social Influence and E-wallet Usage have a 0.704 association relationship. The positive number suggests that there is a positive correlation between the two variables. For both correlations, the p-value, or significance level, is 0.000. It is suggested that the correlation is statistically significant by the incredibly low p-value (which is almost zero). Social Influence and E-wallet Usage have a significant positive linear association, as seen by the positive correlation coefficient of 0.704. E-wallet usage tends to rise in accordance to increases in social influence and vice versa. A high positive association is indicated by the correlation coefficient of 0.704. The strength of the positive linear link increases as the correlation coefficient approaches +1. The extremely low p-value (0.000) suggests that it is unlikely that the observed

link happened by accident. As a result, there is substantial evidence to reject the null hypothesis, according to the researchers.

H1: Social Influence has significant influence on e-wallet usage among UMK students.

4.7.2 Hypothesis 2

Table 4.20: Result of Pearson Correlation between Security and E-wallet Usage

Correlation			
		Security	E-wallet Usage
Security	Pearson Correlation	1	0.770**
	Sig. (2-tailed)		0.000
	N	375	375
E-wallet Usage	Pearson Correlation	0.770**	1
	Sig. (2-tailed)	0.000	
	N	375	375

The security and e-wallet usage variables' Pearson correlation is shown in table 4.20. Security and E-wallet Usage have a 0.770 association relationship. The positive number suggests that there is a positive correlation between the two variables. For both correlations, the p-value, or significance level, is 0.000. It is suggested that the correlation is statistically significant by the incredibly low p-value (which is almost zero). Security and E-wallet Usage have a significant positive linear association, as seen by the positive correlation coefficient of 0.770. E-wallet usage tends to rise in accordance to increases in security and vice versa. A high

positive association is indicated by the correlation coefficient of 0.770. The strength of the positive linear link increases as the correlation coefficient approaches +1. The extremely low p-value (0.000) suggests that it is unlikely that the observed link happened by accident. As a result, there is substantial evidence to reject the null hypothesis, according to the researchers.

H2: Security has significant influence on e-wallet usage among UMK students.

4.7.3 Hypothesis 3

Table 4.21: Result of Pearson Correlation between Easy to Use and E-wallet Usage.

Correlation			
		Security	E-wallet Usage
Easy to Use	Pearson Correlation	1	0.845**
	Sig. (2-tailed)		0.000
	N	375	375
E-wallet Usage	Pearson Correlation	0.845**	1
	Sig. (2-tailed)	0.000	
	N	375	375

The easy to use and e-wallet usage variables' Pearson correlation is shown in table 4.21. Easy to Use and E-wallet Usage have a 0.845 association relationship. The positive number suggests that there is a positive correlation between the two variables. For both correlations, the p-value, or significance level, is 0.000. It is suggested that the correlation is statistically significant by the incredibly low p-value (which is almost zero). Easy to Use and E-wallet

Usage have a significant positive linear association, as seen by the positive correlation coefficient of 0.845. E-wallet usage tends to rise in accordance to increases in easy to use and vice versa. A high positive association is indicated by the correlation coefficient of 0.845. The strength of the positive linear link increases as the correlation coefficient approaches +1. The extremely low p-value (0.000) suggests that it is unlikely that the observed link happened by accident. As a result, there is substantial evidence to reject the null hypothesis, according to the researchers.

H3: Easy to use has significant influence on e-wallet usage among UMK students.

4.8 Summary/Conclusion

In conclusion, the researcher explains in more detail whether all the results of the research that have been implemented can answer the objectives of the research in this chapter. To ascertain the relationship between the dependent variable and the independent variable and to pinpoint the "Factors affecting using E-wallet among University Malaysia Kelantan students. The researcher has seen the results of the independent variables which are social influence, security, and easy to use have a significant relationship with the usage of e-wallet among University Malaysia Kelantan students.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

The final chapter of this study includes a summary of the main conclusions drawn from the investigation of how University Malaysia Kelantan students use E-wallet, along with a discussion of the proposed theories. This section also discusses the limitations and consequences of the study, including any shortcoming that certain situations may have caused. This section culminates with a study summary and offers additional study recommendations.

5.2 Key Findings

The primary goal of this research is to determine how University Malaysia Kelantan student's perceptions of social influence, security and easy to use related to E-wallet usage. Based on chapter 4 findings, the researchers concluded that University Malaysia Kelantan students use E-wallet was influenced by social influence, security and easy to use. The summary of findings for the objectives finding the relationship between social influence, security and easy to use of E-wallet among University Malaysia Kelantan students is presented in table 5.1.

Table 5.1 Findings of the Result

Hypotheses	Result	Findings of data analysis
H1: There is a significant influenced between social influence and E-wallet usage among students University Kelantan Malaysia.	$r = 0.704$ $p = 0.000$	Accepted

<p>H2: There is a significant influenced between security and E-wallet usage among students University Kelantan Malaysia.</p>	<p>$r = 0.770$ $p = 0.000$</p>	<p>Accepted</p>
<p>H3: There is a significant influenced between easy to use and E-wallet usage among students University Kelantan Malaysia.</p>	<p>$r = 0.845$ $p = 0.000$</p>	<p>Accepted</p>

5.3 DISCUSSION

This discussion is the result of a study on the factors that influence the use of E-wallet among University Malaysia Kelantan (UMK) students. From this discussion, it can be seen from 3 components, namely, the first hypothesis is significant correlation between social influence and E-wallet usage among UMK students. The second is significant correlation between security and E-wallet usage and third is, significant correlation between easy to use and E-wallet usage among UMK students.

5.3.1 Hypothesis 1: Social Influence has significant influence on E-wallet usage among UMK students.

The result shows there are strong positive relationship between social influence and E-wallet usage among UMK students because r value is 0.704 means positive correlation. P-value

is equals to 0.000 less than significant alpha 0.01 indicates significant influenced. Thus, H1 is accepted.

Based on the results given, the results are supported by the study Yang M. et al. (2021), the attitudes of consumers about the adoption of new innovative items through technology services are influenced by social influences, such as those from friends and family. Since social influence can help consumers in developing nations develop rational and emotional perspectives, it becomes crucial to support customers' intents to use e-wallets, making it the second most important factor of consumer intentions.

The lack of presumed social influence, according to Aydin & Burnaz (2016), can be attributed to the tiny percentage of users of digital transaction systems who replied early in the life cycle. Consequently, there is a relationship between the results of this study and the latter. The researchers concluded that there was minimal impact that UMK students had on others in their immediate vicinity. Research suggests that people are more likely to use cashless payment methods as a result of the COVID-19 epidemic, which forces everyone to limit their outside activities when under the Movement Control Order (MCO). The only way to make payments or complete transactions is online, even when buying books and stationery for students. Consequently, they are unaffected by cultural variables.

In brief, consumer attitudes and decision-making dictate adoption, and if contactless payment becomes more generally accepted in the market, social influence could become more pronounced. Marketing departments may promote E-payment systems by getting in touch with well-known people whose opinions are respected, as social influence is quite important.

5.3.2 Hypothesis 2: Security has significant influence on E-wallet usage among UMK students.

The result shows, there are strong positive relationship between security and E-wallet usage among UMK students. This is because security is significant towards E-wallet usage that depending on correlation value that show positive value which is 0.770. Therefore, the results indicate the alternative H2 is accepted.

Based on the results given, according to Sunny & George (2018), to reduce worries when making payments online, it's critical to feel secure during a financial transaction. Then, among the obstacles preventing the widespread usage of mobile payments, lack of security is the most common justification. Most respondents believe that security has been a major concern when making purchases online, according to Sardar (2016). Additionally, students expressed worries about the security of digital payments and recommended that security standards once the link between financial digital payments is created, they should be improved so that users may utilise them with trust. The consumer is already aware of the security feature of the digital payment, thus it is still a minor issue.

Since the respondents were already utilising current technology, Ramos-de-Luna et al. (2016) reported in his research that they accepted the security of digital payment. To put it briefly, e-wallet security is critical since it makes everyone's information are safer when using the service.

5.3.3 Hypothesis 3: Easy to use has significant influence on e-wallet usage among UMK students.

The result shows, there are strong positive relationship between easy to use and E-wallet usage among UMK students. This is because easy to use is significant towards E-wallet usage that depending on correlation value that show positive value which is 0.845. While, the p-value, or significance level, is 0.000 less than significant alpha 0.01 indicates significant influenced. Therefore, the results indicate the alternative H3 is accepted.

The results are supported by the study Yang et al. (2021), it is how consumers' perceptions of how easy technology is to use affected their intention to use an e-wallet. Providers of e-wallets, such banks and internet retailers, must to concentrate on the newest innovations that let consumers transact quickly and easily. Since that customers find e-wallets to be user-friendly, these time, money, and convenience savings will contribute to the benefits being amplified.

Nuraishah et al. (2021) state in brief that phones are being used for a variety of reasons and that their straightforward user interface is useful when one is low on cash since it allows one-click payment using a digital wallet without having to repeatedly enter credit card information and passwords. In order to avoid having to enter the information each time a transaction takes place, the user can pay immediately by linking the digital wallet to accounts.

5.4 Implication of Study

This study's findings mainly underline the variable that will have an influence on the result factors that affecting using E-wallet among UMK students. The study's implication is another essential aspect that needs to be considered when conducting research. This study will help to determine the influence of social influence, security, and easy to use on E-wallet usage among UMK students. Then, this study aims to find out how the independent and dependent variables are interrelated.

The study's findings show that an affecting using E-wallet takes into several factors, such as social influence, security, and easy to use. This study found that easy to use is the highest factor in using E-wallet, which is 0.845. The latest technology, such as E-wallet, is critical to see the extent of user acceptance of E-wallet and to understand how the platform can benefits UMK students. Lack of knowledge on the use of E-wallet technology will cause students to be out of date. This is because the use of E-wallet technology has a great impact on

the entire community, especially among students. The use of advanced technology has now had a positive impact on society. If students cannot use E-wallet technology, then students will be out of date. In addition, students need to see and take knowledge about the use of E-wallets throughout the country widely. Using E-wallet, it will improve payment efficiency.

Additionally, using an e-wallet has its benefits and has made things simpler for a lot of students. Students can now solely use their mobile phones to conduct transactions through their E-wallet, eliminating the need for them to take out cash. Students can also see the history and activity that occurred during the transaction. Students now find it easier to get by without carrying around a lot of cash in their wallets.

Besides, the effect of using this E-wallet can also be attributed to the government. The use of the E-wallet can make it easier for the government to channel financial assistance such as E-Belia, E-Tunai, and E-Madani assistance. The assistance provided can be claimed through various means such as Touch 'n Go, Boost, and Grab-Pay applications. This can thus show the country of Malaysia as a developed country that is in line with the current of the high-tech era.

Next, the use of this E-wallet gives an impact to shopkeepers because it has an easy transaction for customers. They also offer and urge customers to use digital wallets at checkout as it's a way for retailers to increase their authorization rates. In addition, digital wallets also have a huge impact on the retail and e-Commerce industry. They drive consumers towards online shopping and reduce in-store time. This can generate their income widely in Malaysia.

In general, for students to completely understand the social impact, security, and ease of use of electronic wallets, they need be familiar with them. Students can experience the advantages of utilize e-wallets by integrating digital payment methods into their daily lives. These systems provide students with a fresh, practical, and easier-to-access way of living.

5.5 Limitations of The Study

Some of the study's weaknesses have been brought to light. The impact of utilizing an e-wallet is that some regions need to have reliable internet access. Because Pengkalan Chepa has decent internet network connectivity, it's a good place to use the E-Wallet program. This is because of the city center location of UMK Pengkalan Chepa Kota Campus.

The first limitation is that only University of Malaysia Kelantan (UMK) students are the study's target population. The age range of each respondent is between 20 and 26. E-wallets are not just for young people to use. People of all ages can use them. Consumers of different ages may adopt new technology systems at different speeds, depending on their needs. Younger people find it easier to absorb new and advanced technologies than elderly people because they were born into different generations than older people. These elements could therefore influence the precision and dependability of the study's conclusions.

Students at the University of Malaysia Kelantan are also randomly handed the study's questionnaire. The respondents, who come from a variety of issue courses and faculties, are University of Malaysia Kelantan students pursuing their degrees. However, the University of Malaysia Kelantan does have master's, postgraduate, and diploma students. Depending on one's educational background, the adoption of an e-wallet payment system may have different effects. As a result, the accuracy of the findings may be hampered by the study's emphasis on undergraduate students.

Finally, all the respondents have advanced degrees because the target group comprises students from the University of Malaysia Kelantan. Both degree-holding professionals and undergraduate students participated in this poll. Differently educated consumers, however, can approve or disapprove of influencing E-Wallet adoption in different ways. Consequently, the study's conclusions can be off. The findings of this study will be more accurate in a subsequent

investigation if they are directed towards a population with a diverse variety of educational backgrounds.

5.6 Recommendations/ Suggestions for Future Research

For the upcoming researchers who will undertake pertinent research on this topic, there are some recommendations to improve the shortcomings in this study. We have been given very little time to finish our study project. In the future, researchers working on related projects might combine quantitative and qualitative research methodologies if they have a lot of time to finish the entire study. Because it incorporates the advantages of both approaches, combining these two procedures can help researchers obtain a more comprehensive picture than a solitary quantitative or qualitative investigation. It is possible to combine quantitative and qualitative data both offline and online. To get qualitative data from in-person interviews, researchers may ask participants to complete a survey or provide a link to a Google Form so they can do so immediately.

Therefore, the respondent has the option to request further explanation at any time if they need it to comprehend the surveys. As a result, this method not only makes the results more accurate and legitimate, but it also makes it easier and faster to get the information about respondents' answers. Aside from that, future studies can concentrate on the smaller-scope target respondent in the study. The third- and fourth-year students in the Islamic Banking and Finance (SAB) programmed, for example, could be the target responders if the next researchers are University Malaysia Kelantan students. They will therefore find it simpler to connect with and approach the respondents they are looking for. Additionally, since they understand the significance of the questionnaires to the researcher and the challenges the researcher faces in conducting the study because they are going through similar experiences, focusing on third- and fourth-year SAB students is likely to boost cooperation in answering the surveys.

Therefore, before conducting the research project, researchers should carefully select their target respondents.

5.7 Overall Conclusion of The Study

In this study, three independent variables were examined included social influence, security and easy to use. Every independent variable and the influence on University Malaysia Kelantan students use of E-wallet is significantly correlated. Every variable has positive correlation with respect to the correlative coefficient value. This chapter highlights the main conclusions, implications of the study and future research articles. It also discusses hypotheses.

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APPENDIX A**SECTION A: DEMOGRAPHIC PROFILE**

Choose the right answer to describe yourself / Pilih jawapan yang betul untuk menerangkan tentang diri anda.

1. Age / Umur
 - 18 – 20
 - 21 – 23
 - 24 – 26
 - 27 and above
2. Gender / Jantina
 - Male / Lelaki
 - Female / Perempuan
3. Race / Bangsa
 - Malay / Melayu
 - Chinese / Cina
 - Indian / India
 - Others / Lain-lain
4. Campus / Kampus
 - Kota
 - Bachok
 - Jeli
5. Year / Tahun
 - Year 1 / Tahun 1
 - Year 2 / Tahun 2
 - Year 3 / Tahun 3
 - Year 4 / Tahun 4
6. Current Address/ Alamat Semasa
 - Kolej Kediaman
 - Rumah Sewa
 - Others / Lain-lain

SECTION B: INDEPENDENT VARIABLES

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

Skala yang digunakan ialah skala Likert lima mata daripada "sangat tidak setuju" ditunjukkan sebagai 1 hingga "sangat setuju" ditunjukkan sebagai 5.

1. Strongly Disagree / Sangat tidak setuju
2. Disagree / Tidak setuju
3. Neutral / Neutral
4. Agree / Setuju
5. Strongly agree / Sangat setuju

Instruction: Choose only one answer for each of the following statement according to the scale provided.

Arahan : Pilih satu jawapan sahaja bagi setiap pernyataan berikut berdasarkan skala yang telah disediakan.

INDEPENDENT VARIABLE: SOCIAL INFLUENCE

1	People who influence my behavior think that I should use e wallet. Orang yang mempengaruhi tingkah laku saya berfikir bahawa saya perlu menggunakan e-wallet.	1	2	3	4	5
2	I will use the e-wallet when it is recommended by the people closest to me. Saya akan menggunakan e-wallet apabila disyorkan oleh orang yang paling rapat dengan saya.	1	2	3	4	5
3	I feel that my self-image and status have improved after i use e wallet. Saya merasakan bahawa imej diri dan status saya telah bertambah baik selepas saya menggunakan e-wallet.	1	2	3	4	5
4	I will use e-wallet because many people use it. Saya akan menggunakan e-wallet kerana ramai orang menggunakannya.	1	2	3	4	5
5	I use e-wallet because I was influenced by my friends who use it to take advantage of initiatives provided by the government that can be redeemed through the e-wallet application.	1	2	3	4	5

	Saya menggunakan e-wallet kerana terpengaruh dengan rakan-rakan yang menggunakannya untuk memanfaatkan inisiatif yang disediakan kerajaan yang boleh ditebus melalui aplikasi e-wallet.					
6	I do not use e wallet if my family think I should not use it. Saya tidak menggunakan e wallet jika keluarga saya fikir saya tidak patut menggunakannya.	1	2	3	4	5
7	I was quickly influenced by friends and family who used E Wallet when I saw them using the apps of services. Saya cepat terpengaruh dengan kawan - kawan dan keluarga yang menggunakan e wallet apabila melihat mereka menggunakan aplikasi perkhidmatan	1	2	3	4	5
8	I plan to use e wallet regularly in my daily life due to seeing the people closest to me constantly using the service application. Saya bercadang untuk menggunakan e wallet dengan kerap dalam kehidupan seharian saya disebabkan kerana melihat orang terdekat dengan saya sentiasa menggunakan aplikasi perkhidmatan tersebut	1	2	3	4	5

INDEPENDENT VARIABLE: SECURITY

1	I am satisfied with the security system of e-wallet. Saya berpuas hati dengan sistem keselamatan e-wallet	1	2	3	4	5
2	I believe e-wallets keep customers information private and confidential. Saya percaya bahawa e-wallet menyimpan maklumat pelanggan secara peribadi dan sulit.	1	2	3	4	5
3	I am confident that e-wallet ensure protection against risk of fraud and financial loss. Saya yakin bahawa e-wallet menjamin perlindungan terhadap risiko penipuan dan kerugian kewangan.	1	2	3	4	5
4	E-wallet keeps my payment credentials secure. E-wallet mengekalkan kelayakan pembayaran saya selamat.	1	2	3	4	5
5	I believe customers' financial information are protected Saya percaya bahawa maklumat kewangan pelanggan dilindungi.	1	2	3	4	5
6	I am certain that the e-wallet platform will not incorrectly process my transactions. Saya pasti bahawa platform e-wallet tidak akan salah memproses transaksi saya.	1	2	3	4	5
7	I feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank and lowers the risk of losing the ban card. Saya merasakan risiko yang berkaitan dengan transaksi e-dompet adalah rendah melalui laman web perbankan internet dan juga menrendahkan risiko kehilangan kad bank.	1	2	3	4	5

8	I believe that the e-wallet system keeps customer information and financial information secure. Saya percaya bahawa e-dompot sistem memastikan maklumat pelanggan dan maklumat kewangan selamat.	1	2	3	4	5
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INDEPENDENT VARIABLE: EASY TO USE

1	I believe that mastering the use of an e-wallet service is simple. Saya percaya bahawa menguasai penggunaan perkhidmatan e-wallet adalah mudah.	1	2	3	4	5
2	I consider the use of the e-wallet service to be simple and understandable. Saya menganggap penggunaan perkhidmatan e-wallet adalah mudah dan boleh difahami.	1	2	3	4	5
3	I believe that the use of an e-wallet is flexible, both in terms of time and location. Saya percaya bahawa penggunaan e-wallet adalah fleksibel, dari segi masa dan lokasi.	1	2	3	4	5
4	I think using an electronic wallet during purchases helps me save time. Saya rasa menggunakan e-dompot semasa pembelian membantu saya menjimatkan masa.	1	2	3	4	5
5	The e-wallet service, in my opinion, makes it simple to get the assistance we need during a time of crisis. Perkhidmatan e-wallet, pada pendapat saya, memudahkan untuk mendapatkan bantuan yang kita perlukan semasa krisis.	1	2	3	4	5
6	I believe the characteristics of an e-wallet give its consumers better options. Saya percaya bahawa ciri-ciri e-dompot memberikan penggunanya pilihan yang lebih baik.	1	2	3	4	5
7	By using e-wallet, I only need to bring my smartphone when shopping Dengan menggunakan e-wallet, saya hanya perlu membawa telefon pintar semasa membeli-belah.	1	2	3	4	5
8	It eases my daily life as I just need to top up the e-wallet using the smartphone faster when the balance is not enough. Ia memudahkan urusan harian saya kerana saya cuma perlu tambah nilai e-wallet menggunakan telefon pintar dengan lebih pantas apabila baki tidak mencukupi	1	2	3	4	5

SECTION C: DEPENDENT VARIABLE

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

Skala yang digunakan ialah skala Likert lima mata daripada "sangat tidak setuju" ditunjukkan

sebagai 1 hingga "sangat setuju" ditunjukkan sebagai 5.

1. Strongly Disagree / Sangat tidak setuju
2. Disagree / Tidak setuju
3. Neutral / Neutral
4. Agree / Setuju
5. Strongly agree / Sangat setuju

Instruction: Choose only one answer for each of the following statement according to the scale provided.

Arahan : Pilih satu jawapan sahaja bagi setiap pernyataan berikut berdasarkan skala yang telah disediakan.

DEPENDENT VARIABLE: E-WALLET USAGE

1	The condition of my life using the E-wallet application is very good because it is a faster and more efficient payment method. Keadaan saya menggunakan aplikasi E-wallet sangat baik kerana kaedah pembayaran yang lebih pantas dan efisien.	1	2	3	4	5
2	The use of E-wallet greatly facilitates my daily affairs. Penggunaan E-wallet amat memudahkan urusan harian saya	1	2	3	4	5
3	I prefer to use E-wallet instead of paying in cash. Saya lebih suka menggunakan E-wallet daripada bayaran secara tunai	1	2	3	4	5
4	I am satisfied with using E-wallet because I can access the application anywhere and anytime via smartphone. Saya berpuas hati menggunakan E-wallet kerana saya boleh mengakses aplikasi tersebut di mana-mana dan pada bila-bila masa melalui telefon pintar	1	2	3	4	5
5	The use of E-wallet makes it easier for me to manage expenses because I have transaction records. Penggunaan E-wallet memudahkan saya untuk mengurus perbelanjaan kerana mempunyai rekod transaksi	1	2	3	4	5
6	I can control my expenses from overspending by using E-wallet. Saya dapat mengawal perbelanjaan daripada berbelanja berlebihan dengan menggunakan E-wallet.	1	2	3	4	5
7	I can enjoy discounts given like cashback. Saya dapat menikmati diskaun yang diberi seperti cashback.	1	2	3	4	5
8	The use of E-wallet has guaranteed security for all users.	1	2	3	4	5

Penggunaan E-wallet telah menjamin keselamatan untuk semua pengguna.						
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APPENDIX B – Gantt Chart

Month	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
Week										
Activity										
Project Title Selection										
Projection Research & Finding Journal										
Introduction										
Literature Review										
Research Methodology										
Final review of draft research project proposals										
Submission of draft Research Project Proposal to the supervisor and review by the supervisor										
Correction of draft										

research project proposal										
Final Submission										
Preparation for research proposal presentation										
Research Proposal Presentation										
Data Collection										
Data Analysis										
Discussion & Conclusion										
Final Review of draft										
Correction of draft										
Final Submission										
Preparation for Project Presentation										
Presentation of final year research project										



REKOD PENGESAHAN PENYARINGAN TURNITIN
VERIFICATION RECORD OF TURNITIN SCREENING

Kod>Nama Kursus: AFS4113 PROJEK PENYELIDIKAN PERBANKAN DAN KEWANGAN ISLAM II

Code/ Course Name: SAB

Sesi/Session: 2023/2024

Semester: 7

Nama Program/Name of Programme: SAB

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/ Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, Rabiatul Adawiah binti Abdul Halim No.Matrik A20A1917 dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan salinan laporan saringan Turnitin dengan skor persamaan sebanyak 26%.

I, Rabiatul Adawiah binti Abdul Halim, Matrix number A20A1917 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 26%.

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

FACTORS AFFECTING USING E-WALLET AMONG UNIVERSITY MALAYSIA KELANTAN STUDENTS

Tandatangan/Signature



Nama Pelajar/Student Name: Rabiatul Adawiah binti Abdul Halim

No.Matrik/Matrix No: A20A1917

Tarikh/Date: 13/1/2024

Pengesahan

Penyelia/Supervisor: DR NURHAIZA NORDIN

Tandatangan/Signature:



Tarikh/Date: 23/1/2024

FINAL YEAR RESEARCH PROJECT SAB31

ORIGINALITY REPORT

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Student's Name: Nurul Syafiqah Natasha binti Zainudin
Student's Name: Nurul Wardah binti Zurhaini
Student's Name: Rabiatul Adawiah binti Abdul Halim
Name of Supervisor: Dr. Nurhaiza binti Nordin
Research Topic: Factors Affecting Using E-wallet Among University Malaysia Kelantan Students

Matric No: A20A1891
Matric No: A20A1892
Matric No: A20A1900
Matric No: A20A1917
Name of Programme: SAB

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

			and unscientific with unsearchable topic.	Research Question and less scientific with fairly researchable topic.	Objective, Research Question and scientific with good researchable topic.	Research Question and scientific with very good researchable topic.	___ x 1.25 (Max: 5)	
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, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)
3.	Research 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	Data analysis is fairly supported with relevant	Data analysis is adequately supported	Data analysis is strongly supported	

		relevant output/figures/tables and etc.	output/figures/tables and etc.	with relevant output/figures/table and etc.	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)							