

FACULTY ENTREPRENEURSHIP AND BUSINESS

**INTENTION OF E-PAYMENT SERVICES AMONG  
ELDERLY GROUP IN KOTA BHARU, KELANTAN**

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DEGREE OF ENTREPRENEURSHIP (COMMERCE) WITH HONOURS

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## **FACULTY ENTREPRENEURSHIP AND BUSINESS**



A STUDY ON INTENTION OF E-PAYMENT SERVICES  
ADOPTION AMONG ELDERLY GROUP IN KOTA BHARU,  
KELANTAN

by

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**Faculty of Entrepreneurship and Business  
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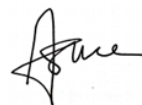
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# FACULTY ENTREPRENEURSHIP AND BUSINESS

## TABLE OF CONTENTS

THESIS DECLARATION .....	i
ACKNOWLEDGEMENT .....	ii
TABLE OF CONTENTS .....	iii
LIST OF FIGURES.....	vi
LIST OF ABBREVIATIONS .....	vi
ABSTRACT .....	vii
CHAPTER 1: INTRODUCTION.....	1
1.1 Background of the study.....	1
1.2 Problem Statement .....	4
1.3 Research Question.....	5
1.4 Research Objectives .....	5
1.5 Scope of the Study .....	5
1.6 Significance of Study.....	6
1.7 Definition of Term.....	6
1.7.1 E-payment services .....	6
1.7.2 Self-efficacy (SE) .....	7
1.7.3 Perceives risk (PR).....	7
1.7.4 Effort Expectancy (EE) .....	7
1.7.5 Anxiety (ANX).....	7
1.8 Organization of the Proposal.....	8
CHAPTER 2: LITERATURE REVIEW .....	9
2.1 Introduction .....	9
2.2 Underpinning Theory .....	9
2.2.1 Unified Theory of Acceptance and Use of Technology (UTAUT).....	9
2.3 Previous Studies.....	10
2.3.1 E-payment services adoption among elderly groups.....	10
2.3.2 Self-efficacy and e-payment services adoption among elderly groups .....	11
2.3.3 Perceives risk and e-payment services adoption among elderly groups.....	11
2.3.4 Effort expectancy and e-payment services adoption among elderly groups .....	12
2.3.5 Anxiety and e-payment services adoption among elderly groups.....	12
2.4 Hypotheses Statement .....	13
2.5 Conceptual Framework .....	13
2.6 Summary/ Conclusion.....	14
CHAPTER 3: RESEARCH METHODS.....	15
3.1 Introduction .....	15
3.2 Research Design.....	15

## FACULTY ENTREPRENEURSHIP AND BUSINESS

3.3 Data Collection Methods.....	15
3.4 Study Population .....	16
3.5 Sample Size .....	16
3.6 Sampling Techniques .....	18
3.7 Research Instrument Development.....	18
3.8 Measurement of the Variables .....	19
3.8.1 Nominal Scale.....	19
3.8.2 Interval (Likert Scale) .....	20
3.9 Procedure for Data Analysis .....	20
3.9.1 Pilot Test .....	21
3.9.2 Descriptive Analysis.....	21
3.9.3 Reliability Analysis .....	22
3.9.4 Pearson Correlation Analysis .....	23
3.10 Summary / Conclusion .....	24
<b>CHAPTER 4: DATA ANALYSIS AND FINDINGS .....</b>	<b>25</b>
4.1 Introduction .....	25
4.2 Preliminary Analysis.....	25
4.2.1 Pilot Testing.....	25
4.3 Demographic Profile of Respondents .....	26
4.3.1 Age.....	26
4.3.2 Gender.....	27
4.3.3 Race .....	28
4.3.4 Residence .....	29
4.3.5 Occupation.....	31
4.4 Descriptive Analysis .....	31
4.4.1 Intention of E-payment Services.....	32
4.4.2 Self-Efficacy .....	33
4.4.3 Perceived Risk .....	34
4.4.4 Effort Expectancy .....	35
4.4.5 Anxiety .....	35
4.5 Validity and Reliability Test.....	37
4.6 Normality Test .....	39
4.6.1 Test of Normality .....	39
4.7 Hypothesis Testing .....	42
4.7.1 Hypothesis.....	43
4.8 Summary Conclusion.....	44
<b>CHAPTER 5: DISCUSSION AND CONCLUSION.....</b>	<b>45</b>
5.1 Introduction .....	45

## FACULTY ENTREPRENEURSHIP AND BUSINESS

5.2 Key Findings .....	45
5.3 Discussion .....	49
5.3.1 Hypothesis 1: Relationship Between Self-efficacy and Intention of E-payment Services Adoption .....	49
5.3.2 Hypothesis 2: Relationship Between Perceived Risk and Intention of E-payment Services Adoption .....	50
5.3.3 Hypothesis 3: Relationship Between Effort Expectancy and Intention of E-payment Services Adoption .....	51
5.3.4 Hypothesis 4: Relationship Between Anxiety and Intention of E-payment Services Adoption..	51
5.4 Implications of the Study .....	52
5.5 Limitations of the Study .....	53
5.6 Recommendations/ Suggestions for Future Research .....	54
5.7 Overall Conclusion of the Study .....	55
REFERENCES .....	57
APPENDIX A: Draft of Questionnaire .....	65
APPENDIX B: Gantt Chart .....	70

### LIST OF TABLES

Table 1.1: Number of populations by age group and district of Kelantan (2020) .....	1
Table 3.1: Determining sample size from a given population .....	17
Table 3.2: Reliability Index Interpretation of Cronbach's Alpha .....	22
Table 3.3: Pearson Correlation Coefficient Value .....	23
Table 4.2.1 Result of Cronbach Alpha for Pilot Test.....	25
Table 4.3.1 Respondent Age .....	26
Table 4.3.2 Gender.....	27
Table 4.3.3 Race .....	28
Table 4.3.4 Residence .....	29
Table 4.3.5 Occupation .....	31
Table 4.4 Standard Range of Mean.....	32
Table 4.4.1 Intention of E-payment Services.....	32
Table 4.4.2 Self-Efficacy .....	33
Table 4.4.3 Perceived Risk .....	34
Table 4.4.4 Effort Expectancy .....	35
Table 4.4.5 Anxiety.....	35
Table 4.5.1 Validity and Reliability test for Intention of E-payment Services.....	37
Table 4.5.2 Validity and Reliability test for Self-efficacy .....	37
Table 4.5.3 Validity and Reliability test for Perceived risk.....	38
Table 4.5.4 Validity and Reliability test for Effort-Expectancy .....	38



## FACULTY ENTREPRENEURSHIP AND BUSINESS

Table 4.5.5 Validity and Reliability test for Anxiety.....	38
Table 4.6.1 Test of Normality.....	39
Table 4.6.2 Descriptive.....	39
Table 4.7.1: Summary of hypothesis testing.....	43
Table 5.2: Summary of Findings.....	46

### LIST OF FIGURES

Figure 2.1: Unified Theory of Acceptance and Use of Technology (UTAUT).....	10
Figure 2.2: Conceptual Framework of the Intention of E-payment services adoption among elderly groups in Kota Bharu, Kelantan.....	14
Figure 4.3.1: Pie Chart of Age.....	27
Figure 4.3.2: Pie Chart of Gender.....	28
Figure 4.3.3: Pie Chart of Race.....	29
Figure 4.3.4: Pie Chart of Residence.....	30
Figure 4.3.5: Pie Chart of Occupation.....	31

### LIST OF ABBREVIATIONS

- 1) SPSS = Statistical Package Social Science
- 2) H = Hypothesis
- 3) DV = Dependent Variable
- 4) IV = Independent Variable

### LIST OF SYMBOLS

- 1) N = Population
- 2) % = Percentage
- 3)  $\geq$  = More than or equal
- 4)  $\rho$  = Correlation
- 5) (-) = Negative
- 6)  $\leq$  = Less than or equal

**ABSTRACT**

The purpose of this study is to explore the determinants of e-payment service adoption among the elderly groups in Kota Bharu, Kelantan. As technology continues to reshape financial transactions, it is critical to understand the factors that influence elderly group's willingness to adopt e-payment services. The study targeted the elderly group in Kota Bharu, Kelantan, with a sample size of 380 participants. Non-probability sampling techniques and quantitative data collection methods are used in this study to gain insights into elderly group's attitudes and perceptions towards e-payment services. Data analysis included descriptive analysis to provide a comprehensive overview of the sample, reliability analysis to ensure consistency of the measurement tools, and Pearson correlation analysis to look over the relationships between variables. The findings reveal a significant relationship between the dependent (intention of e-payment services adoption) and independent variables (self-efficacy, perceived risk, effort expectancy and anxiety) indicating a significant impact on the intention of e-payment services adoption among the elderly group. Overall, this study provides important insights into promoting the adoption of e-payments among elderly groups, providing guidance for policymakers, financial institutions, and technology developers to create inclusive and advanced financial solutions tailored to the unique needs of this population.

**ABSTRAK**

Tujuan kajian ini adalah untuk meneroka penentu penggunaan perkhidmatan e-pembayaran dalam kalangan golongan warga emas di Kota Bharu, Kelantan. Memandangkan teknologi terus membentuk semula urusan kewangan, adalah penting untuk memahami faktor-faktor yang mempengaruhi kesanggupan kumpulan warga emas untuk menerima pakai perkhidmatan e-pembayaran. Kajian itu menyasarkan kumpulan warga emas di Kota Bharu, Kelantan, dengan saiz sampel seramai 380 peserta. Kajian ini menggunakan teknik persampelan bukan kebarangkalian dan menggunakan kaedah pengumpulan data kuantitatif untuk mendapatkan pandangan tentang sikap dan persepsi kumpulan warga emas terhadap perkhidmatan e-pembayaran. Analisis data termasuk analisis deskriptif untuk memberikan gambaran keseluruhan sampel, analisis kebolehpercayaan untuk memastikan ketekalan alat pengukuran, dan analisis korelasi Pearson untuk mengkaji hubungan antara pembolehubah. Penemuan ini mendedahkan hubungan yang signifikan antara bergantung (niat penggunaan perkhidmatan e-pembayaran) dan pembolehubah tidak bersandar (efikasi sendiri, persepsi risiko, jangkaan usaha dan kebimbangan) menunjukkan kesan yang signifikan terhadap niat penggunaan perkhidmatan e-pembayaran di kalangan kumpulan warga tua. Secara keseluruhannya, kajian ini memberikan pandangan penting untuk menggalakkan penggunaan e-pembayaran dalam kalangan kumpulan warga emas, menyediakan panduan untuk penggubal dasar, institusi kewangan dan pemaju teknologi untuk mencipta penyelesaian kewangan yang inklusif dan maju yang disesuaikan dengan keperluan unik penduduk ini.

CHAPTER 1: INTRODUCTION

**1.1 Background of the study**

In recent years, the rapid advances in technology have led to the widespread adoption of e-payment services across various industries. When compared to more conventional payment methods like cash or cheques, these e-payment systems provide convenience, security, and efficiency that have completely changed the way individuals conduct financial transactions. (Zhao et al., 2022). E-payment services, including online banking, mobile payment applications and digital wallets, have become an integral part of the digital economy. Furthermore, because of the many advantages that e-payment services offer and the advent of the cashless economy, there has been a significant surge in the usage of these services in Malaysia. (Kasirye & Masum, 2021).

In Malaysia, e-payment services started to take around in 2018 (Tan, 2018). Since the Covid-19 outbreak, Malaysia has seen a 64% decline in the usage of cash and an 18% increase in the use of e-payments (Yee, 2020). This is since a lot of individuals are using electronic payments to stay safe from the virus. Many methods exist for the Covid-19 outbreak for it to spread from person to person. Touching the lips, the nose, or eyes shortly after coming into encounter with a virus-infected surface might also result in infection. Therefore, when paying with cash, people will have some contact with the cashier and there may be viruses on the surface of the cash, so many people begin to use e-payments to reduce contact to avoid contracting the virus. Additionally, Malaysia has one of the highest rates of e-payment usage in Southeast Asia, topping the Philippines, Thailand, Singapore, and other nations by up to 40% (Tan, 2020). The presence of several firms in Malaysia's e-payment sector, such as TNG eWallet, Boost, Wechat Pay, AirAsia BigPay, GrabPay, MAE (Maybank), and others, demonstrates the market's robust growth momentum (Karim et al., 2020; Comparehero, 2022). The finance minister (2020) stated that the RM450 million e-Tunai Rakyat initiative was started by the Malaysian government in 2020 to promote e-wallets from suppliers including Grab, Boost, and Touch 'n Go.

In Malaysia, e-payment is starting to gain popularity as the preferred, best, and most common payment option. People can gain much from e-payment. First, people may find convenience in e-payment systems. This is so that customers may conduct transactions whenever they want and wherever they are without having to be physically present (Zhao et al., 2022). It makes it easier for buyers and sellers because there is no need to carry cash or cheques. Second, compared to traditional payments, e-payment systems are quicker. This is due to the instantaneous transmission of funds made possible by the real-time processing of e-payment

## FACULTY ENTREPRENEURSHIP AND BUSINESS

operations. As a result, typical payment techniques like waiting for a check to clear take less time (Logan et al., 2023). Third, Roozbahani et al. (2015) notes that e-payment systems are highly secure. Sensitive financial information is protected by rigorous security measures including encryption and safe authentication mechanisms when paying using an electronic method (Gowtham, 2023). Fraud and unlawful access to personal information are thus less likely.

Fourth, highly effective e-payment systems are available. E-payments can automate operations, streamline payment processes, and minimize labour. Businesses benefit from time savings, reduced mistakes, and the elimination of manual reconciliation (Zhao et al., 2022). Fifth, access to e-payment services is available everywhere. Global availability of e-payment systems makes it simple for individuals and companies to conduct cross-border business (Kolaki, 2017). International trade is facilitated, and commercial prospects are increased. Sixth, the fusion of digital and e-payment services. E-payments are seamlessly integrated with digital services such as e-commerce platforms and mobile applications to provide a seamless user experience (Kasirye & Masum, 2021). It can enable fast and easy payment for online shopping.

While this technology brings many benefits and efficiencies, it is necessary to look over what influences the use of e-payment services by specific demographic groups, especially the elderly groups. This is because its technology has dramatically changed the financial behavior of individuals across age groups, but there is an increasing need to investigate the effects of e-payment services on a population that is often underestimated in discussions of technology adoption that is the elderly (Kolaki, 2017; Msweli & Mawela, 2021). Furthermore, as societies around the world undergo the transition to an aging population, understanding how e-payment services impact older adults critical and significant knowledge gaps exist regarding the specific impact of e-payment services on older populations (Nayana & Susheela, 2020). In the face of this era of continuous development of e-payment services, some elderly people are like a lonely boat in this digital era. They are forced to become digitally disadvantaged groups and cannot fully integrate into the digital era. The digital divide problem is seriously affecting the elderly's equal rights to enjoy digital dividends. For example, elderly people holding cash are at a loss when facing stores that pay with mobile phones everywhere (Kongkaew & Thipjumnong, 2022). The Women, Family and Community Development Minister (2021) stated that Malaysia had 3.7 million elderly folks in 2020 and is expected to increase from 15.3% to 5.3 million by 2030. In Malaysia, the elderly group is those aged 65 and above. And, as Malaysia prepares to become an aging nation by 2030, the government will continue to pay special attention, especially to the elderly (Bernama, 2021). This is because older people are making up an increasing share of the population and it changes that raise questions about how technology, especially e-payment

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services, affects elderly group's lives and the financial systems they interact with. This study location will be at Kota Bharu, Kelantan, Malaysia. The city is a place with relatively developed technology, and e-payments will naturally be more widely used. According to the National Census 2020, there has been a notable growth in the percentage of the elderly population (65 and above) over the previous 20 years. Kelantan's elderly population is also increasing year by year. This trend of the continued increase in the elderly population will shrink the labor force and result in slower economic growth.

Table 1.1: Number of populations by age group and district of Kelantan (2020)

District	Total	Age Group		
		0 - 14	15 - 64	65+
<b>Kelantan</b>	<b>1,792,501</b>	<b>537,095</b>	<b>1,141,293</b>	<b>114,113</b>
Bachok	157,288	43,156	104,538	9,594
Kota Bharu	555,757	147,669	372,078	36,010
Machang	110,008	35,996	66,567	7,445
Pasir Mas	230,424	71,914	142,373	16,137
Pasir Puteh	136,157	44,505	81,775	9,877
Tanah Merah	150,766	46,734	94,652	9,380
Tumpat	179,943	61,235	107,044	11,664
Gua Musang	101,886	36,763	60,881	4,242
Kuala Krai	105,007	30,366	67,826	6,815
Jeli	54,656	14,706	37,254	2,696
Kecil Lojing	10,609	4,051	6,305	253

The aim of this study is to investigate the desire of older groups in Kota Bharu, Kelantan, to embrace electronic payment systems, as well as to analyse their levels of self-efficacy, perceived risk, effort anticipation, and anxiety in relation to this adoption. In order to increase older populations' ability to adapt to and use new technologies, such as e-payment services, this study examines independent factors such as self-efficacy, perceived risk, effort expectation, and anxiety in relation to dependent variables such as the intention to use e-payment services..

### 1.2 Problem Statement

Self-efficacy among the elderly group causes them to have problems in using e-payment services. The e-payment service process is not complicated because there is no need to count the money or mess around keeping the remaining money after making the payment. With the e-payment method, the buying and selling transaction process becomes faster. However, it has become a problem for the elderly because e-payment services require a strong internet network and communication tools such as smartphones (Luarn & Lin, 2005). The young and the old are entirely distinct from one another. While older generations have seen digital augmentation in maturity, younger generations are digital natives. As a result, distinct usage patterns appear, with younger individuals utilizing smartphones more frequently than older individuals (Yu & Sussman, 2020).

The introduction of electronic payment systems is associated with perceived risks such as identity theft and data loss, which can have a negative impact. Arango and Taylor (2009) showed that the choice of payment method is influenced by perceived risk., while Cope et al. (2013) found that consumers who perceived mobile banking to be unsafe were less likely to use it. Kahn and Zegarra (2015) showed that identity theft has an impact on consumer payment behavior whether one has experienced it or knows someone who has. As elderly groups are still adapting to digital transactions, the risk of their sensitive information being exposed or accidentally given away can happen to anyone.

According to Wong (2023), don't expect to pick up new skills so quickly, it is often a longer process. That's the review that one of the elderly groups on 81-year-old elderly people takes to keep up with digitalisation. Elderly groups mostly do not dare to take the risk to learn e-payment service as they are worried about the risks that will happen such as incorrect payment amount and the risk of fraud.

According to Selwyn (2004), the guidance of family members and friends (in the same age category) becomes an element that affects the ability of the elderly group in the process of accepting and learning technology. Anxiety about the use of e-payment services adoption among elderly groups becomes worse when most of these elderly groups do not have the communication tools such as smartphones. Because of this, elderly folks know less about the negative effects of smartphone use. (Busch & McCarthy, 2021; Nahas et al., 2018). The low frequency of smartphone use by the elderly causes many of them not to use smartphones and makes them more worried about using e-payment services because they are not exposed to its use.

### **1.3 Research Question**

To answer the research problems, there are research question developed such as:

1. What is the relationship between self-efficacy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan?
2. What is the relationship between perceived risk and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan?
3. What is the relationship between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan?
4. What is the relationship between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan?

### **1.4 Research Objectives**

Research objectives will focus on the outcome of this study and help achieve the research goals. The research objectives of this study are:

1. To determine the relationship between self-efficacy and e-payment services adoption among elderly groups in Kota Bharu, Kelantan.
2. To determine the relationship between perceived risk and e-payment services adoption among elderly groups in Kota Bharu, Kelantan.
3. To determine the relationship between effort expectancy and e-payment services adoption among elderly groups in Kota Bharu, Kelantan.
4. To determine the relationship between anxiety and e-payment services adoption among elderly groups in Kota Bharu, Kelantan.

### **1.5 Scope of the Study**

The intent of this study is to investigate the older population's intention to adopt the e-payment services in Kota Bharu, Kelantan. The purpose of this study is to measure self-efficacy, perceived risk, effort expectancy, and anxiety. The scope of the study was limited to the elderly group in Kota Bharu, Kelantan who are affected using e-payment services which is a total of 380 Kota Bharu residents. The respondent will be given a questionnaire to complete to collect and analyze the data. This will help us to understand how the researcher's parameters have limited the size of the sample that will be used to collect comprehensive and correct data. Those who do not fall into the elderly people demographic will not be involved in this study.



### 1.6 Significance of Study

E-payments are a vital tool that both individuals and businesses utilize to conduct secure online payments and to gain access to new technologies that are advancing the global economy (Slozko, 2015). This e-wallet brings significant changes to the daily life of the community. The purpose of this study was to find out the impact of e-payment services, especially for users of the elderly group. It is possible that this generation feels more comfortable with the manual payment financial system than with the modern system technology.

To the researcher, this study adds a great deal of knowledge and refines the researcher's present comprehension of the intention of e-payment services adoption among elderly group in Kota Bharu, Kelantan. With this study, it can also improve the skills of using Microsoft Word. In the future, this proposed study will be beneficial and help them make a better study in addition to finding solutions to reduce any problems faced by any organization.

To the public, this study will help to clarify the concept of e-payments. Since e-payments are made digitally, fund transfers are faster relative to the traditional payment method. E-payment allows users to make a payment online without going anywhere. It also can cut their cost of transportation and save their time without waiting in a queue at the counter to do financial activities. Hence, they can learn more about the effects of using this e-payment when this study is done.

To the government, this study will help in improving government awareness of electronic payments in Malaysia. This study shows all the issues and their effects. The government has the authority to create new laws and regulations to prevent any illegal activity with e-payments. When e-payments are widely used, our nation will catch up to other developing nations.

### 1.7 Definition of Term

#### 1.7.1 E-payment services

According to the article, an electronic payment is any form of payment that facilitates users' financial transactions. Consumers can transact online without having to travel long distances or meet with suppliers in person when they use e-payments. Any non-cash payment that may also be regarded as a business buyer-seller transaction conducted over the Internet or an electronic network is an example of an e-payment. These days, electronic payments have become a competitive alternative to conventional payment methods as e-commerce, including online shopping, gains popularity. For instance, ATMs, e-money, credit cards, debit cards, internet

banking, mobile payments, and mobile banking are all examples of electronic payments (Kanzka, 2021).

### **1.7.2 Self-efficacy (SE)**

A person's trust in oneself in their abilities to carry out particular actions that are required to achieve particular performance outcomes is referred to as self-efficacy. (Julie Waddington, 2023). In this study, "self-efficacy" describes a person's belief that they can apply e-payment tactics in commercial transactions. A low SE in e-banking relates to a lack of comfort and trust in using e-payment, which may cause consumers to be hesitant to use it.

### **1.7.3 Perceives risk (PR)**

According to Bauer (1960), Perceived risk refers to the threat that buyers intentionally perceive due to their lack of understanding about the products.. Later, in his examination of customer behavior, Bauer added perceived risk. In the twenty-first century, researchers started to focus on the alleged risks associated with online shopping. People's level of concern about the possibility of bad things happening, such as fraud, identity theft, or reputational harm, when they use e-banking techniques is known as perceived risk. The perceived danger may be minimal, high, or unknown depending on the user's history.

### **1.7.4 Effort Expectancy (EE)**

The amount of simplicity and usefulness that individuals feel when utilizing a certain information system is called expected effort (Venkatesh et al., 2003). The current study operationalized effort expectations as bank customers' perceived ease and usability when utilizing green banking technology services. Similarly, customers' inclination to use e-banking services for elderly individuals who are unable to comprehend e-payments may be influenced by their comfort and familiarity with these services (Giovanis et al. 2019; Santosa et al. 2021). Increase the number of facilities that are simple for the elderly to grasp and enhance the description of simple methods to utilize e-payment.

### **1.7.5 Anxiety (ANX)**

Anxiety is defined as a state of uncontrolled, pervasive, unpleasant, and chronic negative affect, characterized by anxious anticipation of unforeseeable and inescapable future risks, and accompanied by physiological tension and a prolonged state of awareness (Barlow, 2002). People who are apprehensive about new things and security dangers related to online banking could be reluctant to utilize and accept it. To improve consumers' attitudes towards the technology and

increase their inclination to utilize it, it is imperative to decrease the fear associated with e-banking.

### **1.8 Organization of the Proposal**

Researchers conclude in the first chapter that the research emphasises elderly people in Kota Bharu, Kelantan, and their desire towards using e-payment systems. This issue was chosen in order to investigate its relationship to the four independent variables—*anxiety, effort expectation, perceived risk, and self-efficacy*. In the current era, technology usage is necessary for all people without restrictions on how, when and where they conducted financial transactions. As a result, the online payment adoption likely increases in Malaysia. Unfortunately, there is still an impact on a particular group, that is the elderly group, about the use of e-payment services as they may not be exposed to technology-based use. Hence, in this study it will explain the reason the topic is chosen to be examined. In the second chapter, a broad understanding includes the theories of the impact of e-payment services adoption. The explanation of the primary issue, "e-payment services adoption," drawn from the study theory is presented first, along with a synopsis of this chapter, the researcher's previous studies, and a description of the hypothesis and conceptual framework.

The research technique, which comprises the procedure by which researchers examine how these researchers use the data they have obtained and collected to explain their objectives, issues, and solutions, was covered in Chapter 3. As a result, a type of research can be formed. Researchers with the aim of gathering information on the influence on the adoption of e-payment services among the elderly in the Kota Bharu using the quantitative research approach to gather data. In order to conduct this research, the researcher collected primary and secondary data using a descriptive technique. This study uses a questionnaire survey to approach all respondents with at least 15 - 20 questions that have been given. For the examination of variables, a 5-point Likert scale ranging from strongly disagree to strongly agree is used. The first five scores on the Likert scale are 1. Strongly Disagree, 2. Disagree, 3. Neutral, 4. Agree, and 5. Strongly Agree. Finally, data collection will be used for subsequent procedures on SPSS analysis, and descriptive statistics will also be used for reliability analysis. Therefore, it is concluded that the independent variable influences the dependent variable.

CHAPTER 2: LITERATURE REVIEW

**2.1 Introduction**

This study's literature analysis starts by looking at previous research on elderly people in Kota Bharu, Kelantan, and their intentions to use electronic payment methods. Understanding the collection of existing knowledge, identifying gaps, and developing a theoretical framework for the current investigation are the goals. This section will delve into several key themes including the impact of self-efficacy, perceived risk, effort expectancy, and anxiety on the adoption of e-payment services. The literature review will also highlight the previous strategies and interventions used to promote the adoption and usage of e-payment services among this demographic group. This comprehensive overview of previous studies will serve as a foundation for our research, shaping our approach and methodology while also providing a context for the interpretation of our findings.

**2.2 Underpinning Theory**

**2.2.1 Unified Theory of Acceptance and Use of Technology (UTAUT)**

A theoretical framework called the Unified Theory of Acceptance and Use of Technology (UTAUT) was created to analyze and forecast people's acceptance and adoption of information technology in a range of situations (Abrahão et al., 2016). UTAUT was proposed by Venkatesh et al. (2003), which integrates and extends several well-known technology acceptance models. UTAUT is an extension of TAM, integrating performance expectations, expected effort, social influence and facilitating conditions (Rouidi et al., 2022).

First, according to Venkatesh et al. (2003), performance expectation is the extent to which individuals believe that using a certain technology would help them complete activities more quickly. It is perceived usefulness in the Technology Acceptance Model (TAM) (Rouidi et al., 2022). Second, expected effort is the perceived ease associated with technology use (Abrahão et al., 2016; Rouidi et al., 2022). It reflects the user's belief in the simplicity of using technology to accomplish tasks. This concept is consistent with TAM's ease of use (Marikyan & Papagiannidis, 2023). Third, social influence captures the effect of social factors on individuals' decisions to use technology (Venkatesh et al., 2003; Abrahão et al., 2016). It includes the influence of subjective norms, social factors, and significant others (e.g., friends, family, colleagues) on a user's decision to adopt a technology (Momani, 2020). Fourth, the extent to which individuals believe that organizational and technological infrastructure are in place to support technology use is known as the facilitating conditions (Venkatesh et al., 2003). It considers external variables like resource

and technical support availability that might affect the adoption process (Rouidi et al., 2022). In addition to these core factors, UTAUT also includes moderator factors that can influence the relationship between the core factors and behavioral intentions to use technology. Gender, age, experience, and voluntariness of usage are some of these modifiers.

Analyze the data collected by the UTAUT model to look for patterns and relationships that help explain the e-payment service intentions and behavior of the elderly group in Kota Bharu, Kelantan. The UTAUT model provides an extensive framework for comprehending the various aspects impacting the adoption of e-payment services among the older population and Kota Bharu area. Considering the social background of the elderly group in Kota Bharu, factors such as perceived risk and anxiety may be influenced by social factors.

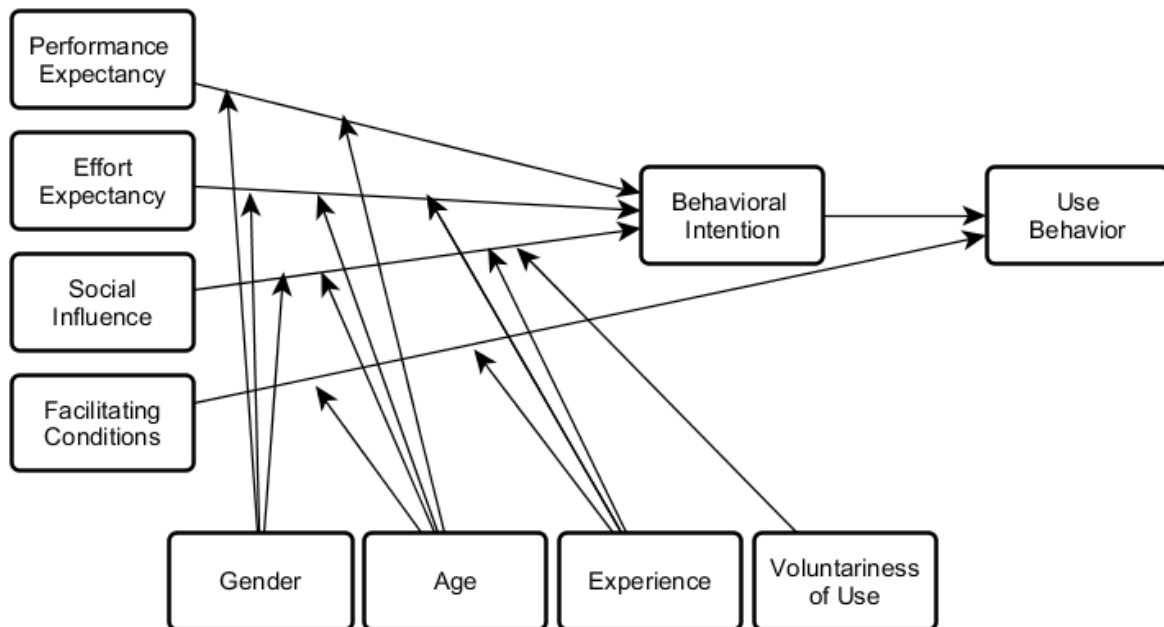


Figure 2.1: Unified Theory of Acceptance and Use of Technology (UTAUT)

## 2.3 Previous Studies

### 2.3.1 E-payment services adoption among elderly groups

Media researchers believe that the elderly group experiences and feels the development of the media technology environment that occurs today. Even so, there are issues and views that are discussed among researchers about the alienation faced by the elderly in this evolving technological environment. (Prensky, 2001; Xie, 2007). Technology is developing, especially with the use of this payment service, which has had a great impact on the elderly group (Abidin, 2016). With physical and cognitive limitations due to increasing age, the elderly are often

associated as individuals who are less skilled in using new media devices and internet services (Prensky, 2001; Czaja & Lee, 2003). This includes the lack of communication activities and searching for information online by individuals in this elderly group.

According to Prensky (2001), the behavior of the use of new media by the elderly states that not all individuals in this age category are not able to adapt themselves in the era of technology and new media. This is because there are some individuals in that age category who are adept at using new media devices such as computers and smartphones for communication activities and searching for information. However, the situation in Malaysia is quite different where the rate of internet usage among the elderly is so low (Abidin, 2016).

### **2.3.2 Self-efficacy and e-payment services adoption among elderly groups**

Schunk (2000) believes that information from successful technology network electronics users or individuals can boost a person's self-efficacy. According to Biggs and Moore (1993) and Dinev et al. (2009), a consumer's perception of task difficulty will influence their level of self-efficacy. However, the elderly group is very prone to self-efficacy problems in the use of e-payment services because they do not have confidence in learning the latest developing technology (Dinev et al., 2009).

New users, especially elderly groups that have information about utilizing a connection to the internet tend to have sedative in utilizing the data processing (Dinev et al., 2009). The consumers have better assurance in adopting new duties or structures in a way that gives them more trust. According to Cha and Lu (2004), individuals with excellent assurance on their e-payment services efficacy of ease are valuable about the system.

### **2.3.3 Perceives risk and e-payment services adoption among elderly groups**

According to Bauer (1960), perceived risk is a merger of uncertainty plus danger of complications. The perceived risk belief interprets consumer behavior on the risks. The negative casualties can stress from the consumer actions bring about a significantly established concept in services nature, namely perceived risk. Meanwhile, perceived risk is a natural conception of a sense of instability concerning likely use negatively accompanying a service or output (Featherman et. al, 2003).

The risk of an important aspect will be taken if using e-payment service, especially the elderly group because technology can bring benefits to anyone who uses it and trusts it blindly. For example, there is a lot of online fraud against the elderly so that some of them have lost

hundreds of thousands of ringgits due to online syndicate fraud, the acquisition of inaccurate information so that they trust fake news more than authentic news (Rahman, 2021).

#### **2.3.4 Effort expectancy and e-payment services adoption among elderly groups**

According to Shafie (2018), the amount of availability acknowledged for using a system is known as effort expectancy. Several earlier studies submitted that effort expectancy was meaningful in making individuals concerned with the manner of behaving to adopt a new technology (Venkatesh & Davis, 2000; Venkatesh et al., 2003; Zhou et al., 2010) and remains individual of ultimate fault-finding factors that enhance technology acknowledgment.

Older users with different resources find it harder to obtain news from the news system, and this ability diminishes with age, meaning that older end users have a harder time adjusting to new environments than younger consumers (Morris & Venkatesh, 2000; Burton & Hubona, 2005). One factor influencing the adoption of Internet e-payments as the most practical practice among users in Malaysia is the effort expectation. (Morris & Venkatesh, 2000). However, it is not easy for the elderly group because it is difficult for them to learn something new quickly and comfortably making them not confident to use e-payment service (Shafie, 2018).

#### **2.3.5 Anxiety and e-payment services adoption among elderly groups**

Emotions play an essential part in technology (e-payment services) adoption, especially anxiety emotion (Chen & Chang, 2013). Anxiety is outlined as a horrifying, distressed, frustrated, thoughtful, and apprehensive spirit that impairs decision-making (Nayak, 2014). Anxiety has a connection with an individual's fears (in the way that sorrow, perception, and stress are created by difficult occurrences) that they encounter while interacting accompanying the fundamental electronics (Patil et al., 2020).

Anxiety in the use of e-payment services makes the rate of use of e-payment services low. It happens especially in the elderly group because this group is not exposed to general knowledge of the latest technology (Park, 2018). Individuals who are more fearful about taking advantage of online network resources as work and technology finishes are less inclined to remember ruling class as easy to use and have a bad attitude about them (López-Bueno et. al, 2020). On the other hand, consumer anxiety about the stance toward utilizing uses does not have a negative impact when they anticipate the system needs expected heartedness and is deliberate easy commotion (Donmez-Turan, 2019).

## **2.4 Hypotheses Statement**

Four hypotheses of this research have been developed to study the relationship between the dependent variables, intention of e-payment services adoption and four independent variables which are self-efficacy, perceived risk, effort expectancy and anxiety.

H1: There is a significant relationship between self-efficacy and the intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.

H2: There is a significant relationship between perceived risk and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.

H3: There is a significant relationship between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.

H4: There is a significant relationship between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.

## **2.5 Conceptual Framework**

This conceptual framework demonstrates how the dependent variable—the elderly groups in Kota Bharu, Kelantan, want to apply e-payment services—relates to the independent variables, which are self-efficacy, perceived risk, effort anticipation, and anxiety. The conceptual framework for the influence of e-payment services is shown in the following diagram.



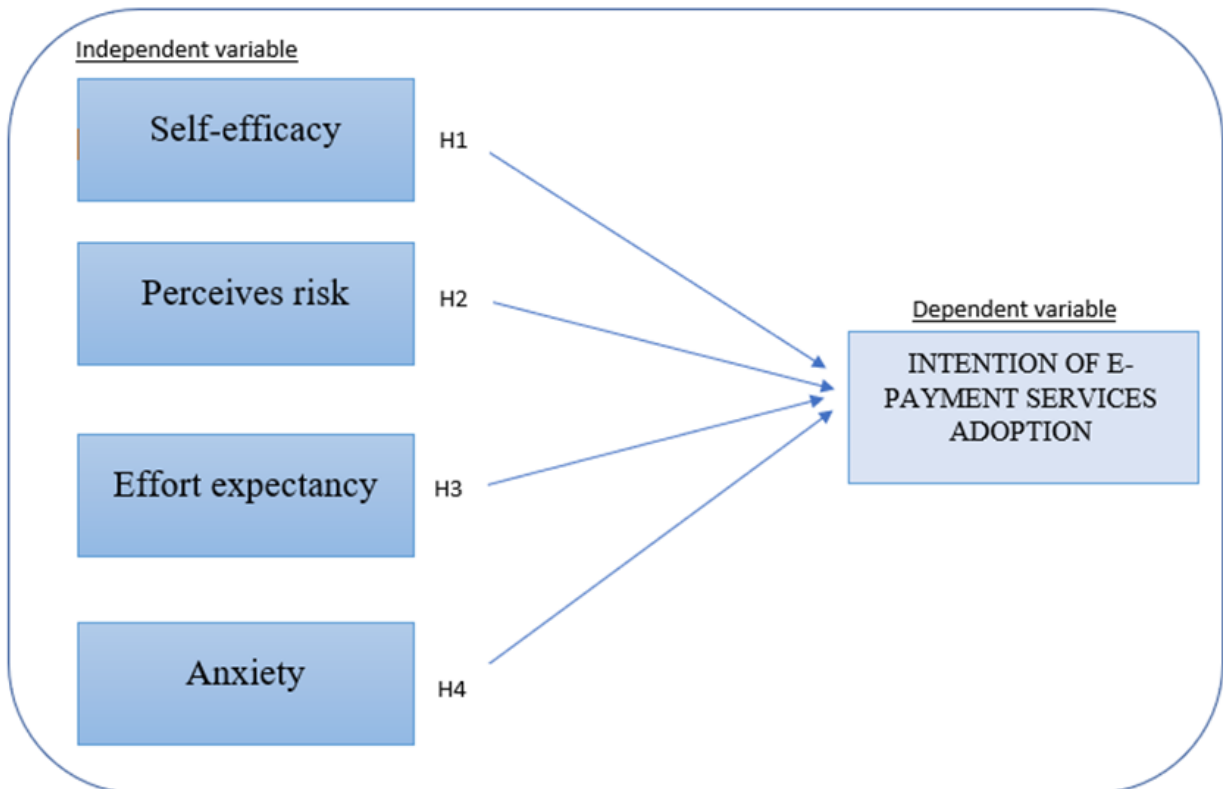


Figure 2.2: Conceptual Framework of the Intention of E-payment services adoption among elderly groups in Kota Bharu, Kelantan

## 2.6 Summary/ Conclusion

This chapter has provided significant insights into the various factors that affect the intention of e-payment service adoption among the elderly group in Kota Bharu, Kelantan. The review highlighted the role of self-efficacy, perceived risk, effort expectancy, and anxiety in shaping attitudes and behaviors towards e-payment services. The study provides a thorough model that includes several elements impacting technology acceptance and usage, building upon the Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model builds a strong theoretical foundation for this investigation, in conjunction with the other already evaluated investigations. Furthermore, the research proposes hypotheses suggesting significant relationships between self-efficacy, perceived risk, effort expectancy, anxiety, and intention of e-payment services adoption. These hypotheses will be empirically tested in this study, aiming to deepen the understanding of the factors affecting e-payment service adoption among the elderly groups in Kota Bharu, Kelantan.

## CHAPTER 3: RESEARCH METHODS

### 3.1 Introduction

This chapter outlines the research technique used to examine the variables impacting Kota Bharu, Kelantan's older population's adoption of e-payment services. The methodology is designed to critically examine the relationships between self-efficacy, perceived risk, effort expectancy, anxiety, and the intention of e-payment service adoption. To conduct a comprehensive study, various components of the research process will be outlined, starting with a description of the research design. The next sections will offer detailed descriptions of the following components: the study population; sample size; sampling methods; research instrument construction; variable measurement protocols; and an explanation of the data analysis approach.

### 3.2 Research Design

This study aims to discuss the intention of e-payment services adoption among the elderly group in Kota Bharu, Kelantan. To achieve this goal, a quantitative research approach is used in this study. A survey is a type of research methodology used to acquire information and thoughts on a certain issue from a specific group of people (Showkat & Parveen, 2017). This is a methodical way to collect data by delivering a series of questions to people. The main data for this study will be collected through questionnaires. Questionnaires will physically be distributed to the target population in the form of paper questionnaires and collected after completion of responses. The purpose of this survey is to obtain data that analyzes and is used to understand the self-efficacy, perceived risk, effort expectancy, and anxiety of the target population, that is the elderly group, regarding the adoption of e-payment services.

Additionally, descriptive analysis will be used to analyze the data collected from the survey. As part of the study, the data will be summed together using statistical metrics like mean, median, and standard deviation. It will provide a summary of Kota Bharu's senior population's present e-payment service usage. Reliability analysis and Pearson correlation analysis will also be used in this study. The direction and degree of the link between the variables will be evaluated using Pearson correlation. The questionnaire's stability and consistency are evaluated by using reliability analysis.

### 3.3 Data Collection Methods

The process of obtaining and assessing pertinent variable information in a methodical, organized manner to meet the objectives of the study, test hypotheses, and examine findings is known as data collecting. Quantitative data may be measured mathematically because it is

numerical. Many scales, such as nominal, interval, and ratio scales, are used to quantify quantitative data. Often (but not usually), these data include measurements of anything. Quantitative methods are used to solve the "what" of the set. Researchers use techniques such as surveys, make questions, and follow a systematically laid out process (Syed, 2016).

The researcher chose to gather data for this study using a quantitative approach because it enables the researcher to pose open-ended questions with a range of possible responses. Quantitative methods are also a more effective and efficient approach to get information from respondents. Two instruments will be administered which are primary and secondary data. Questionnaires will be used to collect primary data. The primary data has become the main source for this study. The questionnaire for this study is adopted from previous studies. The surveys are divided into three sections: one for demographics, one for dependent elements, and one for independent variables that involve the intention to use e-payment services. The journal, articles, and data from websites served as the study's secondary sources.

### **3.4 Study Population**

The research focuses on elderly groups in Kota Bharu, Kelantan who are affected using e-payment services. They formed a study population to investigate the factors that affect e-payment services adoption among the elderly group. The selection process of the study population must strictly adhere to ethical guidelines, ensuring that participants are willing and aware when giving their consent. Data from the Malaysian Department of Statistics (2020) indicates that there are 36,010 old people living in the Kota Bharu, Kelantan region. It should be mentioned that Kota Bharu's overall population is believed to be about 555,757, therefore this number may be conservative. The participants will be the main sample for this study. The researcher chose this specific demographic because of its wide breadth allowing for a variety of perspectives from the respondents, thereby increasing the comprehensiveness of the study. Population is denoted by the symbol "N".

### **3.5 Sample Size**

The sample size is the total number of participants or observations in the research. Typically, the letter N is used to indicate this number. Sample size affects two statistical properties: 1) the precision of our estimations, and 2) the study's capacity to make inferences. To reduce a gap, Krejcie and Morgan (1970) employed a comparison to determine the sample size for a certain population (Kenpro, 2016). has made the 1970-designed procedure for calculating sample size for a small population simpler. Increasing the sample size frequently leads to more trustworthy and accurate results; nevertheless, while making judgments, it is vital to consider

## FACULTY ENTREPRENEURSHIP AND BUSINESS

practical constraints such as time and resources. It is critical to select a sample size that provides a compromise between statistical correctness and practical practicality in order to acquire a valid and relevant assessment on the influence of e-payment service adoption among a group of inhabitants of Kota Bharu, Kelantan.

The sample includes 380 elderly groups of Kota Bharu residents, which represents a statistically significant representative of the complete elderly population. According to Krejcie and Morgan (1970), an appropriate sample size is 380 persons, which is about 30,000 Kota Bharu residents.

Table 3.1: Determining sample size from a given population.

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

Note.—*N* is population size. *S* is sample size.  
Source: Krejcie & Morgan, 1970

### 3.6 Sampling Techniques

According to experts on social research methodology, sampling is "the process of choosing a smaller set of participants to provide us with information that is roughly equivalent to what a bigger population may provide if we posed the identical question to every member of the larger population" (Glicken, 2003). Sampling approaches can be classified as either non-probability or probability. According to Mertens (2005), probability sampling guarantees that every member of a given population will be included in the sample. To be considered as a probability sample, a participant has to be selected at random. Non-probability sampling is the process of choosing samples that consider factors that are not random, such as availability, ease of access to the study site, or a thorough knowledge with the people you must interview in order to address a certain research issue. (Theodorou, 2022).

The researcher has chosen non-probability sampling as the main technique for this study. The researcher selected a representative sample from the population by means of purposeful sampling. The sample selected is limited based on the characteristics that the researcher is interested in studying. For this study, 380 samples of the elderly group aged 65 years old and above from Kota Bharu, Kelantan have been selected to complete this study. In this case, purposive sampling will be used to select a sample of individuals who have an intention on adopting e-payment services. It will allow the researcher to focus on the specific area of interest and gather in-depth data on those topics. This will help to ensure that the result is as rich and informative as possible.

### 3.7 Research Instrument Development

Instruments are indicators of unnoticed variables; they evaluate attitudes, actions, and ideas that we think to exist because of our perceptions of the world but cannot directly judge. Different stages are involved in the development of instruments or scales. Because of the methods used and the relationship between numerous latent ideas, the process can be difficult (Bichi et. al, 2019).

A Questionnaire Method is a tool or device for obtaining answers to a set question by respondents who fill out the questionnaire themselves. Information through a questionnaire can be obtained either in person or by post or by mail through the internet or through telephone. The most common method to get data is through the questionnaire method, which will be addressed throughout this project along with the variables that impact it. Although there have been many previous arguments made on this issue, it is still valuable because it will increase our understanding and provide us with a general understanding of the Questionnaire Method

(Bhushan & Amit, 2022). According to Ali et al. (2020), data from the study sample was collected using a questionnaire form. It was divided into many parts, each of which had an individual header.

Five questions on the respondents' demographics made up the first portion of the questionnaire. The purpose of this section is to collect respondents' personal data, including income, place of residence, race, gender, and age. For example, the gender section's answers were divided into two options: Male and Female. Open-ended questions were used to obtain age information from respondents, which was subsequently divided into age categories. The measurement scale used for this section is a nominal scale, and the values indicate categories without associated position, such as respondents' gender and race (Jusoh & Jing, 2019). This statement was supported by Ding et. al (2020) which the questionnaire was divided into three components. Inquiries about respondents' adoption of e-payment services are sought in the second part. Questions about the intention of e-payment service adoption and their perspectives regarding the switch from cash to e-payment are also included in this part. Based on Purwandari, Betty, et. al (2022), twenty questions on a five-point Likert scale, from strongly disagreed (1) to strongly agree (5), make up the third section's questions on the study tools. The specifics of each construct used in the questionnaire are presented in Appendix A.

### **3.8 Measurement of the Variables**

According to Al-Saabawi (2023), to examine the measurement model, statistical tests were performed (Validity, Reliability) to test the accuracy and quality of the instruments used to collect data. It works best when a survey or questionnaire has a range of Likert questions that combine to form a scale. It determines the scale's reliability. The collated data was well represented, and the themes have been correctly extracted. For a better measure, this study was conducted with the contextual theme of the use of e-payment services among older adults with different social, financial, and educational backgrounds. Each piece of data was verified for accuracy, the possibility of each change of meaning in the transcripts and codes was checked, the analysis was shared, and the data was checked for accuracy by comparing the results (Creswell, 2009). To examine the accuracy, four scales of measurement are included in this questionnaire: nominal, interval (likert scale), and ratio (Ding et. al, 2020).

#### **3.8.1 Nominal Scale**

The dependent variable for the hypothesis, the desire to use e-payment services, is also on a nominal scale, while the independent variables—self-efficacy, perceived risk, effort expectancy, and anxiety—are nominal (Weking et al., 2019). According to Shukla (2023),

nominal scales are characterized by variables that consist of two or more categories without any natural ordering, for gender (male and female). On nominal scale data, only a limited number of mathematical procedures can be carried out. Two nominal values can be tested for equality, such as to see if they belong to the same assigned category. Furthermore, researchers can determine their mode, which is the category that comes the most frequently in an assortment of nominal values. In this study, nominal scale will be used in section A such as gender (male and female), age (65-69, 70-74, 75-79, 80 and above), and race (Malay, Chinese, Indian and others).

### **3.8.2 Interval (Likert Scale)**

According to Seung (2017), five points, or anchors, are used in the Likert scale to measure attitudes; neutrality is represented by the third point to the middle. Researchers are still divided over whether the Likert scale is an interval or an ordinal scale. The distances between each point on the Likert scale must be the same for the scale to be recognized as an interval scale. Alternatively, the distance that separates "strongly disagree" ("1") from "disagree" (2") and "neutral" ("3") is the same as the distance that separates "neutral" from "agree" ("4") and "agree" from "strongly agree" ("5"). The 5-point Likert scale will be applied in Section B.

The construction of this scale is predicated on numerical traits. The Likert scale, which has a range of 1 to 5 and no 0 point, will be used to indicate the intention of aged groups to accept e-payment services. The application of the Likert scale in this study may be illustrated using Cronbach's alpha, a test reliability approach that requires only one test administration to get a unique estimate of the reliability for a specific test. Cronbach's alpha is the average reliability coefficient value that results from splitting an item set into two half-tests and producing a value for each feasible combination of items. A test-retest reliability coefficient was computed on this statement since individual items' internal consistency dependability cannot be established using Cronbach's alpha (Joseph, 2017).

### **3.9 Procedure for Data Analysis**

The researcher is going to utilise the Statistical Package for the Social Sciences (SPSS) statistical software to assist in the analysis of the data once it has been retrieved from each respondent. This is because it would allow researchers to better understand and clarify the relationship between anxiety, effort expectancy, perceived risk, and self-efficacy on the use of e-payment services among the older population in Kota Bharu, Kelantan. Data will be obtained via responses to inquiries about the objectives of the research. A pilot test was conducted before distributing the questionnaire to the public.

There will be three sections to the questionnaire's questions. These three sections will provide research data. The variables related to the usage of electronic payment systems form the basis of the data gathered in these sections. Using a quantitative approach, the study's researcher will gather, evaluate, and compile all the final data using SPSS. This database makes use of nominal, interval, and ordinal scales for measurements. The questions in Section A pertain to the respondent's personal information and are aimed at gathering demographic data. The researcher will go through this section to conduct the demographics related to the study. Section B is the question about the dependent variable of this study, which is the intention of e-payment services adoption. Section C is the question in 5 parts about the target respondents' opinions on the independent variable that affects the adoption of e-payment services, that are self-efficacy, perceived risk, effort expectancy and anxiety. After the data is collected, the researchers will organize and analyze the data. Data analysis was a main part of this study to determine whether the study was able to achieve its objectives.

### **3.9.1 Pilot Test**

A small-scale exploratory study known as a pilot test is carried out before a larger research endeavor (Aliff et al., 2017). Its primary purpose is to test and refine research designs, methods, and instrumentation. It also aimed to evaluate the clarity of the survey instrument, test data collection logistics, assess response rates, and identify any potential issues faced by participants. Pilot testing for this study on the intention of adopting e-payment services among the older population in Kota Bharu, Kelantan, would entail measuring and surveying a small sample of participants. Following the completion of the questionnaire, 40 participants will be chosen for pilot testing. This will help improve the reliability and validity of the research instrument, ensuring a smoother and more successful implementation of the main study. It also enables researchers to identify potential issues, such as unclear questions or procedural issues, and make necessary adjustments before conducting a full study (Junyong, 2017).

### **3.9.2 Descriptive Analysis**

Descriptive analysis involves the examination and summary of data to provide insights and understand patterns, trends, and characteristics of the variables in the study (Sarmiento & Costa, 2017). It aims to describe and summarize the principal characteristics of a dataset, including measures of dispersion (range, variance, and standard deviation) and central tendency (mean, median, and mode). Descriptive analysis is often an important initial stage of data analysis, helping to create a clear understanding of the data before turning to other more advanced statistical techniques. (Kaur et al., 2018). By examining the distribution of the



variables, researchers can identify the typical values and the level of variability within the dataset. This will help researchers to understand the current state of e-payment adoption among the elderly group. Descriptive analysis will be used in this study to undertake the section A demographic profile. Researchers will categorize the characteristics of the respondents in a table, including age, gender, race, residence, and occupation. The researchers will use pie charts in this study to present the demographic data of the respondents.

### 3.9.3 Reliability Analysis

A statistical technique called reliability analysis is used to assess the consistency and stability of a measurement or variable (Sürücü & Maslakci, 2020; Daniel & Frederick, 2018). It is commonly used in research to evaluate the reliability of a survey, questionnaire, or test. By calculating Cronbach's alpha coefficient, researchers can measure the reliability and consistency of the study. It will improve the validity of study findings and assist researchers in evaluating the standard of data gathered. Good dependability is shown by test-retest correlations of at least 0.80 in the research (Zach, 2021). The researcher will use test-retest reliability correlation in this study to measure the relationship between the dependent variable and the independent variable, the higher the test, the higher the stability of the measurement.

Table 3.2: Reliability Index Interpretation of Cronbach's Alpha

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 \geq \alpha \geq 0.8$	Good
$0.8 \geq \alpha \geq 0.7$	Acceptable
$0.7 \geq \alpha \geq 0.6$	Questionable
$0.6 \geq \alpha \geq 0.5$	Poor

## FACULTY ENTREPRENEURSHIP AND BUSINESS

$0.5 > \alpha$	Unacceptable
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### 3.9.4 Pearson Correlation Analysis

The direction and strength of the correlation between the variables will be determined using Pearson correlation analysis. It also tests the significance of the relationship between two variables. It calculates the Pearson correlation coefficient, which ranges from -1 to 1 (Stewart, 2023). Values closer to 0 indicate no correlation, negative values indicate negative correlation, and positive values indicate positive correlation. By calculating the Pearson correlation coefficient, the researchers can evaluate the strength of association between the independent and dependent variables (Samuels & Gilchrist, 2014). For example, researchers could examine the correlation between self-efficacy and the e-payment services adoption, or the correlation between perceived risk and the e-payment services adoption. This will help researchers identify important relationships between the two variables and understand the interaction between different intentions that affect the e-payment services adoption among elderly group.

Table 3.3: Pearson Correlation Coefficient Value

Correlation Coefficient Value	Direction and Strength of Correlation
-1	Perfectly Negative
-0.8	Strongly Negative
-0.5	Moderately Negative
-0.2	Weakly Negative
0	No Association
0.2	Weakly Positive
0.5	Moderately Positive

## FACULTY ENTREPRENEURSHIP AND BUSINESS

Correlation Coefficient Value	Direction and Strength of Correlation
0.8	Strongly Positive
1	Perfectly Positive

### 3.10 Summary / Conclusion

The aim of this study is to quite effectively fully understand the need of older groups in Kota Bharu, Kelantan, to use e-payment services. Various important aspects of the methodology in this study will be discussed as follows. First, this study uses physical and online questionnaires using google forms. Physical questionnaires are used because there is a group of elderly people who do not have smart phones and internet networks. Quantitative data collection means data collection is the collection of numerical data that puts the user's views into a measurable context. This study of non-probability sampling has been chosen by the researcher as the main method for this research.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

The analysis and description of the primary data from a questionnaire survey with 380 respondents from Kota Bharu, Kelantan's senior population are the main topics of Chapter 4. Kota Bharu has the largest elderly population in Kelantan. This chapter will employ SPSS software to do descriptive analysis, Pearson correlation analysis, reliability testing, and analysis of the gathered data. The data results are explained in detail through tables and pie charts and will also provide a comprehensive understanding of the impact of the independent variables (self-efficacy, perceived risk, effort expectancy, and anxiety) on the dependent variable (intention of e-payment services adoption) among the elderly group in Kota Bharu, Kelantan.

4.2 Preliminary Analysis

4.2.1 Pilot-Test

Table 4.2.1 Result of Cronbach Alpha for Pilot Test

Variables	Dimensions	Number of Item	Cronbach's Alpha (Pilot study)
Dependent	Intention of E-payment Services	5	0.883
Independent	Self-Efficacy	5	0.888
Independent	Perceived Risk	5	0.825
Independent	Effort Expectancy	5	0.917
Independent	Anxiety	5	0.833

A pilot test was conducted in this study to evaluate the reliability. Based on the pilot test of this study as shown in Table 4.1.1 above, results from 40 respondents were collected to estimate the understandability of the questionnaire and the time taken to answer the

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questionnaire. From the above results, there is a significant positive relationship between the independent variables (self-efficacy, perceived risk, effort expectancy and anxiety) and the dependent variable (intention of e-payment services adoption). The Cronbach's alpha results for all independent variables were at a good level ranging from 0.80 to over 0.89. Therefore, the questionnaire of this study is acceptable.

### 4.3 Demographic Profile of Respondents

Analysing the participants' backgrounds is the aim of the demographic profile. Numerous demographic factors are examined in this study, including the age, gender, race, place of residence, and occupation of the older groups. A numerical depiction of all the data, frequencies, and percentages related to the 380 respondents in the elderly group is shown in Table 4.3. Further detailed insights into respondent demographics will be presented in the following sections (4.3.1 to 4.3.5) through visual charts for enhanced clarity and understanding.

#### 4.3.1 Age

Table 4.3.1 Respondent Age

Age				
Valid		Frequency	Percent (%)	Valid Percent (%)
	65 - 69	191	50.3	50.3
	70 - 74	121	31.8	31.8
	75 - 79	51	13.4	13.4
	80+	17	4.5	4.5
	<b>Total</b>	<b>380</b>	<b>100</b>	<b>100</b>

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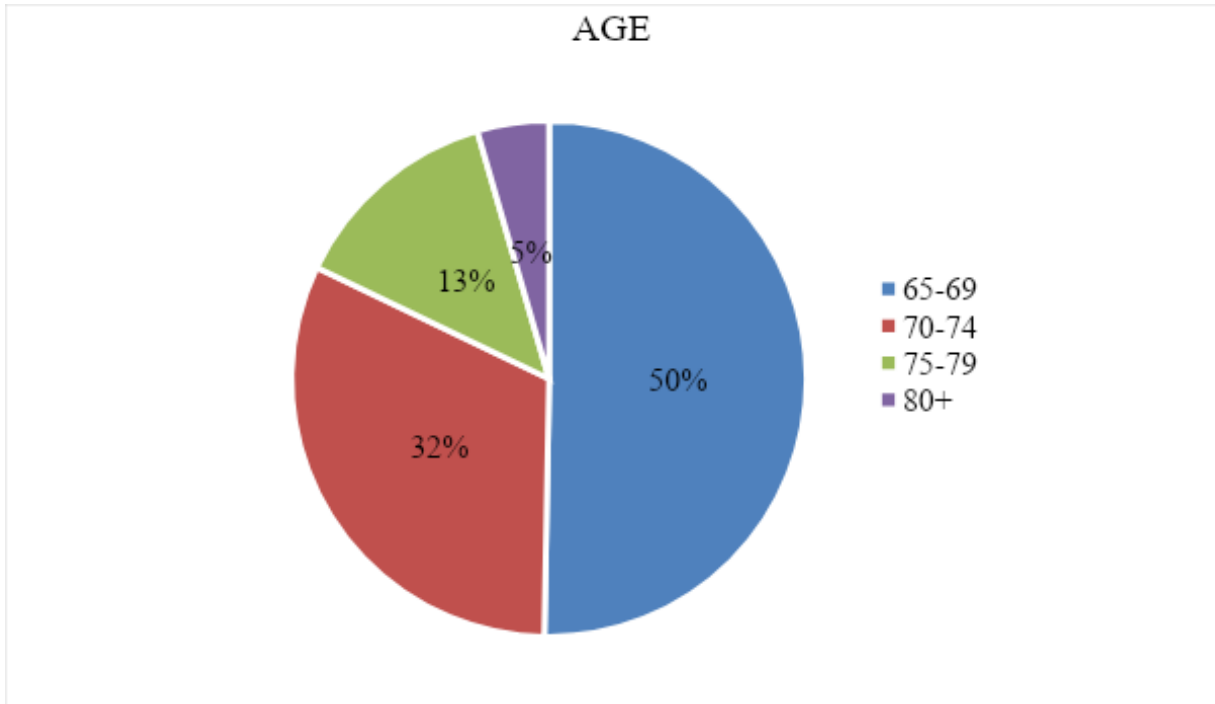


Figure 4.3.1: Pie Chart of Age

Table 4.3.1 and Figure 4.3.1 showed the age of respondents. It showed 191 respondents who 65 to 69 years old having the most portion (50.3%) among 380 which is more than half of the respondents, while the second proportion (31.8%) of respondents is those who ages 70 to 74 years old with 121 respondents, while for the third proportion (13.4%) of respondents is age 75 to 79 years old with 51 respondents. Respondents aged 80 years old and above have the lowest portion with 117 (4.5%) respondents.

### 4.3.2 Gender

Table 4.3.2 Gender

Gender				
Valid		Frequency	Percent (%)	Valid Percent (%)
	Female	213	56.1	56.1
	Male	167	43.9	43.9
	<b>Total</b>	<b>380</b>	<b>100</b>	<b>100</b>

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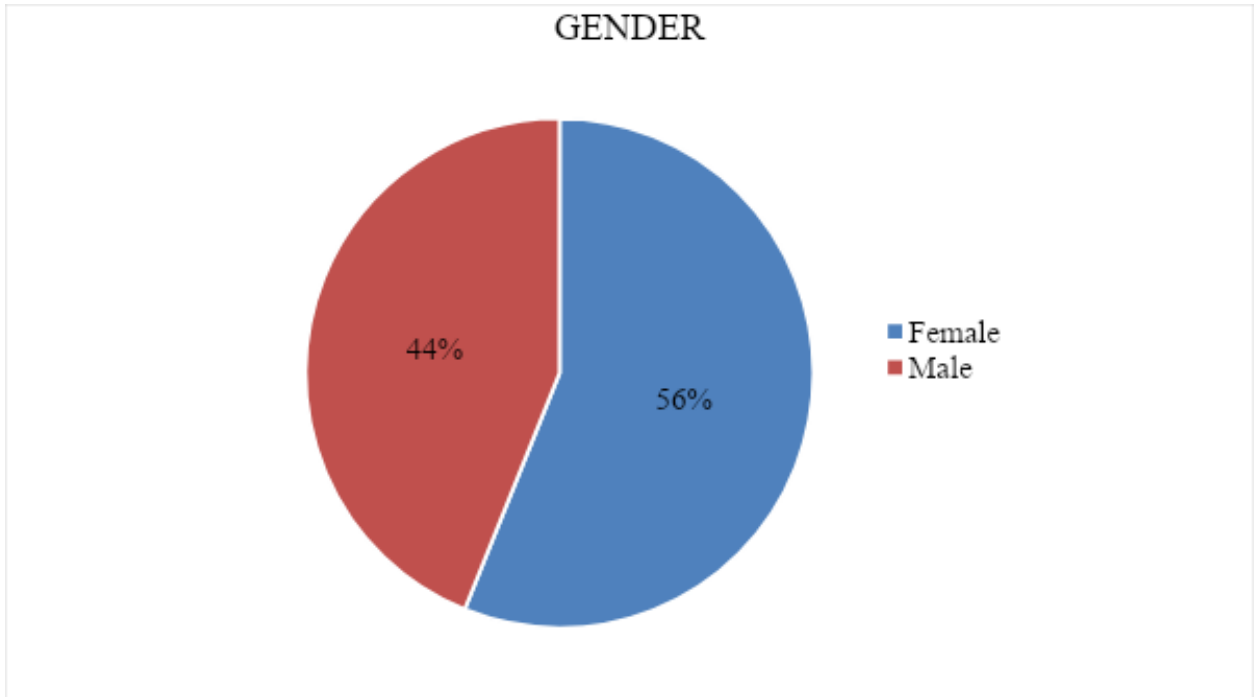


Figure 4.3.2: Pie Chart of Gender

Table 4.3.2 and Figure 4.3.2 showed the gender of respondents. It showed 167 were male (43.9%) and 213 were female (56.1%). This result showed female respondents taking part in the surveys are higher than male.

### 4.3.3 Race

Table 4.3.3 Race

<b>Race</b>				
Valid		Frequency	Percent (%)	Valid Percent (%)
	Malay	256	67.4	67.4
	Chinese	75	19.7	19.7
	Indian	47	12.4	12.4
	Others	2	0.5	0.5
	<b>Total</b>	<b>380</b>	<b>100</b>	<b>100</b>

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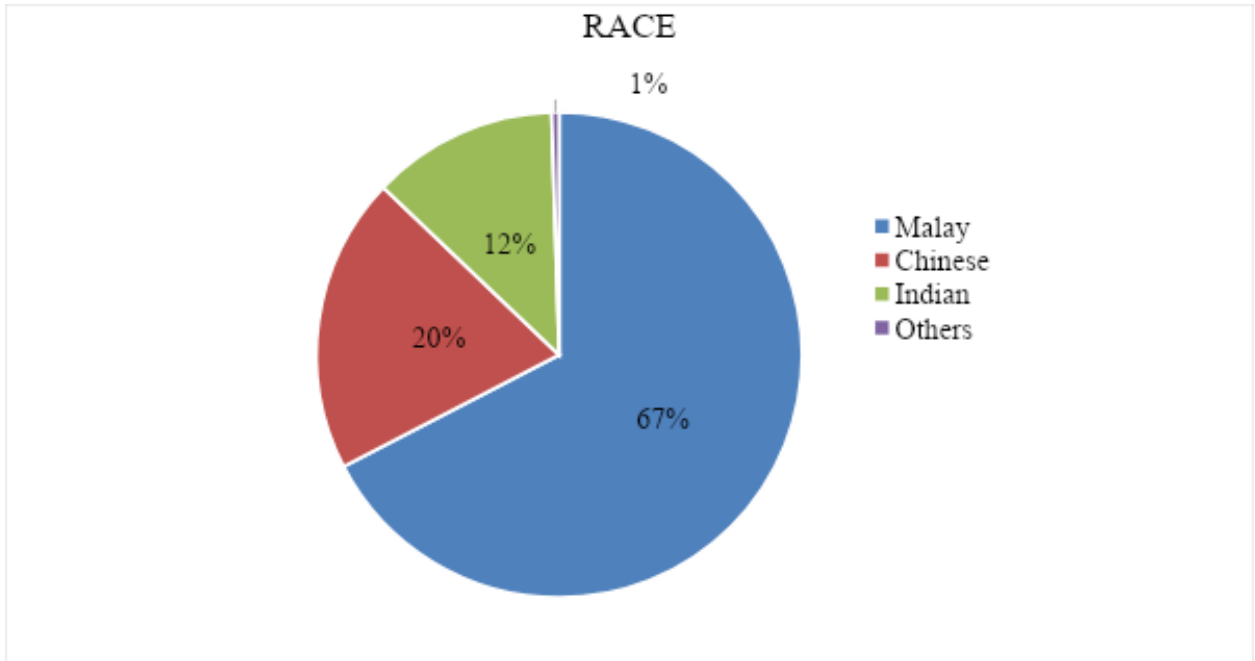


Figure 4.3.3: Pie Chart of Race

Table 4.3.3 and Figure 4.3.3 showed the race of respondents. The race group with the most questionnaire answers is Malay 256 respondents (67.4%) the second proportion of the race group is Chinese 75 respondents (19.7%) while for Indian and others have the lowest portion with 47 respondents (12.4%) and 2 respondents (0.5%) respectively.

### 4.3.4 Residence

Table 4.3.4 Residence

<b>Residence</b>				
Valid		Frequency	Percent (%)	Valid Percent (%)
	Urban	221	58.2	58.2
	Rural	159	41.8	41.8
	<b>Total</b>	<b>380</b>	<b>100</b>	<b>100</b>



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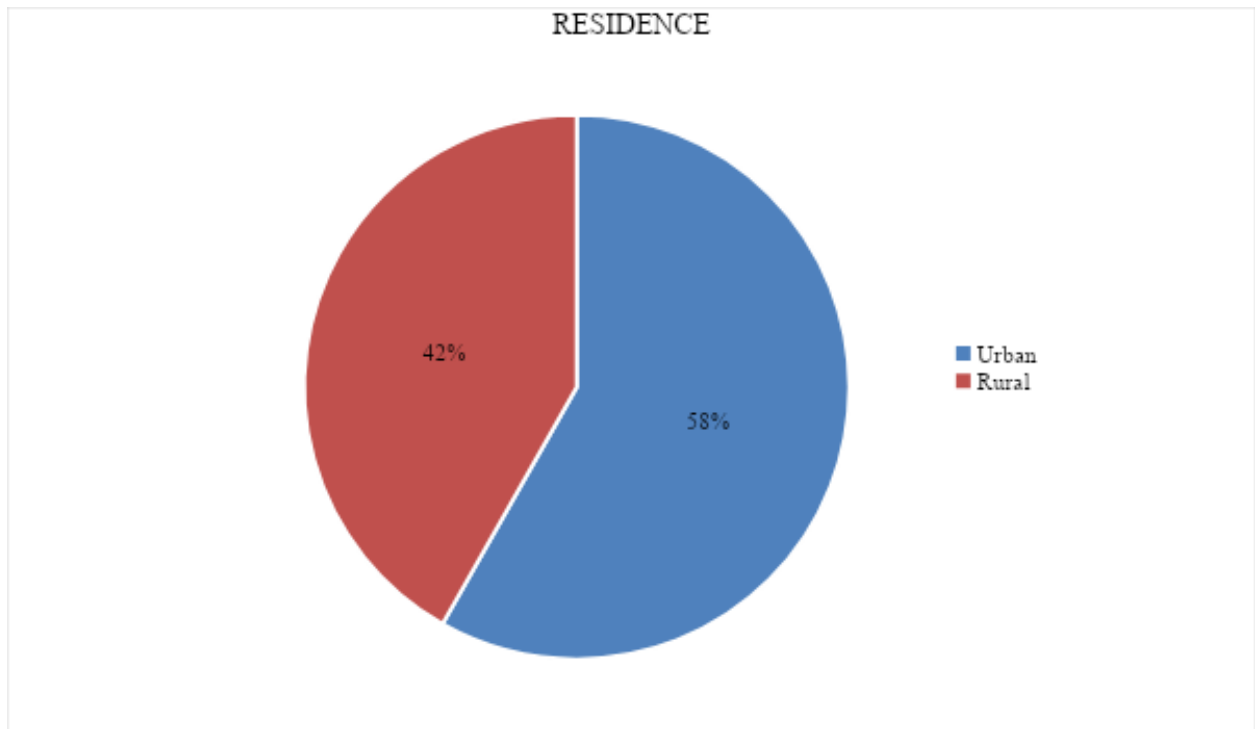


Figure 4.3.4: Pie Chart of Residence

Table 4.3.4 and Figure 4.3.4 showed the residence of respondents. 221 were urban (58.2%) and 159 were rural (41.8%). This result showed urban respondents taking part in the surveys are higher than rural respondents. Given that all the respondents were from Kota Bharu, most of the respondents were urban residents. Although Kota Bharu is the capital and city of Kelantan, there are also some rural areas on its fringes. Basically, urban refers to respondents who live in the city of Kota Bharu such as living in the center of Kota Bharu, the city of Tunjong and Kubang Kerian. As for the rural areas, there are residents who live in an area that is geographically far from the urban area of Kota Bharu such as Kampung Landak, Pengkalan Chepa and Kampung Rambutan Rendang, Panji. It is important to understand the unique dynamics of this region. This is because urban and rural areas in Kota Bharu may face specific challenges, opportunities and cultural differences that differ from other areas. Urban residents may have different lifestyles, income levels, and access to resources than rural residents.

## FACULTY ENTREPRENEURSHIP AND BUSINESS

### 4.3.5 Occupation

Table 4.3.5 Occupation

Occupation				
Valid		Frequency	Percent (%)	Valid Percent (%)
	Working	116	30.5%	30.5%
	Not Working	132	34.7%	34.7%
	Retired	132	34.7%	34.7%
	<b>Total</b>	<b>380</b>	<b>100</b>	<b>100</b>

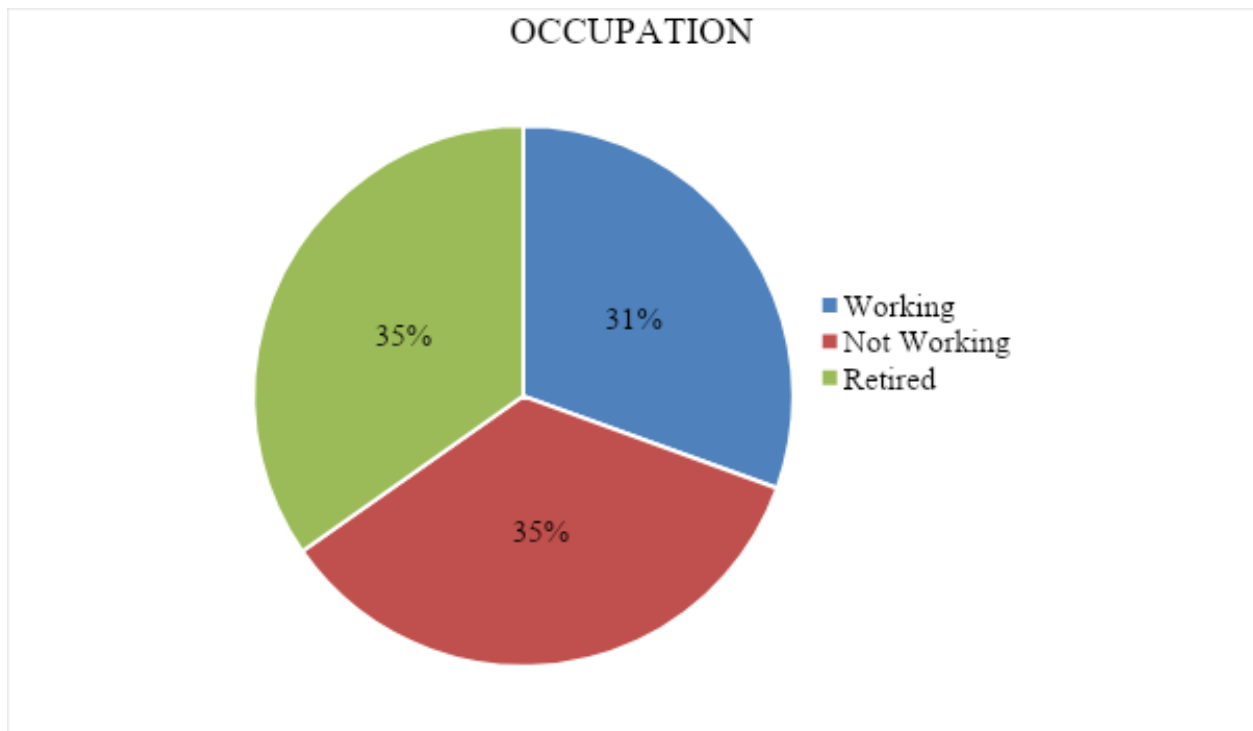


Figure 4.3.5: Pie Chart of Occupation

Table 4.3.5 and Figure 4.3.5 showed the occupation of respondents among 380 respondents. Not working and retired are the highest proportions, 132 (34.7%) and the next proportion is working 116 (30.5%) of respondents.

### 4.4 Descriptive Analysis

This section displays the findings of the descriptive analysis that was done on the items for each variable, which are represented by the mean and standard deviation. Descriptive analysis

## FACULTY ENTREPRENEURSHIP AND BUSINESS

is one kind of data analysis that aids in finding patterns appropriate for every step of the data. This type of analysis helps explain, illustrate, or summarize data points in a useful way. A descriptive study was conducted with 380 randomly selected respondents who were older and lived in Kota Bharu, Kelantan.

Table 4.4 Standard Range of Mean

Mean Range	Response Range	Interpretation
4.21 – 5.00	Strongly Agree	Very Satisfactory
3.41 – 4.20	Agree	Satisfactory
2.61 – 3.40	Neutral	Fair Satisfactory
1.81 – 2.60	Disagree	Unsatisfactory
1.00 – 1.80	Strongly Disagree	Very Unsatisfactory

### 4.4.1 Intention of E-payment Services

Table 4.4.1 Intention of E-payment Services

Intention of E-payment Services					
Information	Min	Max	Mean	Std. Deviation	N
I think the use of e-payment services requires a lot of time to learn about the functions offered by e-payment.	1	5	3.80	1.080	380
I think this e-payment service requires the use of certain costs or expenses.	1	5	3.62	1.217	380
I find it difficult to adapt to the use of e-payment services because one must have an account to use.	1	5	3.50	1.240	380

## FACULTY ENTREPRENEURSHIP AND BUSINESS

I think adapting from cash payment to e-payment requires a lot of mental cost to learn about e-payment services.	1	5	3.44	1.254	380
I believe that cash payment is safest and faster than e-payment.	1	5	3.77	1.097	380

Based on table 4.4.1, which displays the intention of e-payment services mean and standard deviation, the response range is agreed upon, and the interpretation falls between satisfactory and 3.44 to 3.80 based on the standard range of table 4.4 (3.41 to 4.20). The standard deviation, meanwhile, came out to be between 1.080 and 1.254.

### 4.4.2 Self-Efficacy

Table 4.4.2 Self-Efficacy

<b>Self-Efficacy</b>					
<b>Information</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>
A strong motivational boost about e-payment services has a positive effect on me to use it.	1	5	3.28	1.149	380
I believe that e-payment services can help facilitate the payment of purchases faster.	1	5	3.80	1.105	380
Motivation can convince me to use e-payment services.	1	5	3.30	1.196	380
I believe that e-payment service tends to form a stronger commitment.	1	5	3.48	1.156	380
I am appreciating when my effort on using e-payment services successfully.	1	5	4.00	1.058	380

The self-efficacy mean and standard deviation are displayed in Table 4.4.2 above. According to the standard range, the mean self-efficacy ranged from 3.28 to 4.00 (2.61 to 3.40 and 3.41 to 4.20) of table 4.4 the result's response range is neutral for 2 items and agree for 3

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

items and interpretation is fair satisfactory for the 2 items and satisfactory for the 3 items. Meanwhile, the standard deviation resulted in 1.058 to 1.196.

**4.4.3 Perceived Risk**

Table 4.4.3 Perceived Risk

<b>Perceived Risk</b>					
<b>Information</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>
I believe e-payment services have the potential to be more secure than traditional payment options.	1	5	3.13	1.169	380
I am concerned about the potential of losing money when I use an e-payment service.	1	5	4.04	0.925	380
I am concerned about the security of my personal information when using e-payment services.	1	5	4.04	0.937	380
I am afraid to use e-payment services because other people can access my bank.	1	5	3.91	1.012	380
I am worried about being scammed when using e-payment services.	1	5	4.21	0.945	380

Table 4.4.3 displays the mean and standard deviation for perceived risk; the mean of perceived risk ranged from 3.13 to 4.21 based on the standard range (2.61 to 3.40, 3.41 to 4.20, and 4.21 to 5.00) of table 4.4; the response range is neutral for one item, agree for three, and strongly agree for one item. The interpretation is fair, satisfactory for the 1 item, satisfactory for the 3 items and very satisfactory for 1 item. Meanwhile, the standard deviation resulted in 0.925 to 1.169.

4.4.4 Effort Expectancy

Table 4.4.4 Effort Expectancy

<b>Effort Expectancy</b>					
<b>Information</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>
I feel that using online payment services gives me a sense of security.	1	5	3.11	1.167	380
I think that by utilizing e-banking, I would be able to conveniently access my bank accounts from any location and at any time.	1	5	3.93	1.074	380
Learning how to use e-payment services for banking is straightforward for me.	1	5	3.14	1.291	380
I have faith in my abilities to use e-payment services.	1	5	3.53	1.183	380
I find e-payment to be useful in my financial transactions.	1	5	3.73	1.137	380

Table 4.4.4 above shows the mean and standard deviation for effort expectancy, the mean of effort expectancy resulted 3.11 to 3.93 based on the standard range (2.61 to 3.40 and 3.41 to 4.20) of table 4.4 the result's response range is neutral for 2 items and agree for 3 items and interpretation is fair satisfactory for the 2 items and satisfactory for the 3 items. Meanwhile, the standard deviation resulted in 1.074 to 1.291.

4.4.5 Anxiety

Table 4.4.5 Anxiety

<b>Anxiety</b>					
<b>Information</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>

## FACULTY ENTREPRENEURSHIP AND BUSINESS

Worry that personal privacy information will be leaked or stolen when using e-payment services.	1	5	4.17	0.873	380
Lack of confidence in the knowledge of how to use e-payment services correctly.	1	5	3.47	1.377	380
Worry about being scammed when using e-payment services, such as online information fraud.	1	5	4.04	0.951	380
Worry about misoperations or technical problems or financial errors when using e-payment services, lead to payment errors or loss of funds.	1	5	3.72	1.104	380
Feeling isolated or confused without someone to guide you through the payment process.	1	5	3.38	1.345	380

Table 4.4.2 above shows the mean and standard deviation for anxiety, the mean of anxiety resulted from 3.38 to 4.17 based on the standard range (2.61 to 3.40 and 3.41 to 4.20) of table 4.4 the result's response range is neutral for 1 item and agree for 4 items and interpretation is fair satisfactory for the 1 item and satisfactory for the 4 items. Meanwhile, the standard deviation resulted in 0.873 to 1.377.

**4.5 Validity and Reliability Test**

The reliability test determines if the researchers' techniques for data collecting, and analysis can be repeated or recreated by another researcher. The data of validity and reliability analysis of the real study will be assessed by Cronbach's alpha coefficient by using SPSS software. If Cronbach's alpha reliability value is at 0.8 and above, it shows the data had been collected is acceptable. However, if the value is at 0.6 and the below shows the data collected is at a poor value and should be dropped and replaced with a new one. In this table below shows the data of reliability analysis of the actual study (N of items - 25).

Table 4.5.1 Validity and Reliability test for Intention of E-payment Services

<b>Validity and Reliability Test</b>			
<b>Variables</b>	<b>Dimensions</b>	<b>Number of Item</b>	<b>Cronbach's alpha</b>
Dependent	Intention of E-payment Services	5	0.892

Table 4.5.2 Indicates that Cronbach's alpha value for "Intention of E-payment Services" IS 0.892. This means that the five items of question that were used to measure "Intention of E-payment Services" are all measuring the same thing very well. Cronbach's alpha is a measure of internal consistency of some underlying construct. The value in the table is 0.892, which is a very good result of internal consistency.

Table 4.5.2 Validity and Reliability test for Self-efficacy

<b>Validity and Reliability Test</b>			
<b>Variables</b>	<b>Dimensions</b>	<b>Number of Item</b>	<b>Cronbach's alpha</b>
Independent	Self-efficacy	5	0.854

Table 4.5.2 Indicates that Cronbach's alpha value for "Self-efficacy" is 0.854. This means that the five items of question that were used to measure this variable are all measuring the same thing very well. In other words, the items are internally consistent, which means that they are all measuring the same underlying construct. Cronbach's alpha value of 0.854 is a good result of internal consistency.



**FACULTY ENTREPRENEURSHIP AND BUSINESS**

Table 4.5.3 Validity and Reliability test for Perceived risk

<b>Validity and Reliability Test</b>			
<b>Variables</b>	<b>Dimensions</b>	<b>Number of Item</b>	<b>Cronbach's alpha</b>
Independent	Perceived risk	5	0.654

Table 4.5.3 Indicates that Cronbach's alpha value for Perceived risk is 0.654. This means that the five items of question that were used to measure this variable are all measuring the same thing very well. The Cronbach's alpha value of 0.654 is a bit lower than the others but it is still considered to be an acceptable level of internal consistency.

Table 4.5.4 Validity and Reliability test for Effort-Expectancy

<b>Validity and Reliability Test</b>			
<b>Variables</b>	<b>Dimensions</b>	<b>Number of Item</b>	<b>Cronbach's alpha</b>
Independent	Effort Expectancy	5	0.900

Table 4.5.4 Indicates that Cronbach's alpha value for "Effort expectancy" is 0.900. This is an internal consistency metric that indicates how effectively the five items assessing effort expectation are connected to one another and consistently measure the same idea. Cronbach's alpha of 0.900 is regarded as an excellent result, indicating that the items are highly connected and reflect effort expectation correctly.

Table 4.5.5 Validity and Reliability test for Anxiety

<b>Validity and Reliability Test</b>			
<b>Variables</b>	<b>Dimensions</b>	<b>Number of Item</b>	<b>Cronbach's alpha</b>
Independent	Anxiety	5	0.882

Table 4.5.4 Indicates that Cronbach's alpha value for "Anxiety" is 0.882. This means that the five items of question that were used to measure this variable are all measuring the same thing very well. The Cronbach's alpha value of 0.882 is an excellent strength of internal consistency.

**4.6 Normality Test**

The normality test results can help researchers determine the data type that will be applied in the study. Based on the data are normal or abnormal based on Kolmogorov-Smirnov and Shapiro-Wilk data. If the data is normal, select the parametric test and perform the Pearson correlation test. However, if the data are abnormal, non-parametric tests and Spearman correlation tests are used. According to the study, significance is more than 0.05 ( $p > 0.05$ ) as a data normal, less than 0.05 ( $p < 0.05$ ) as a data abnormal.

**4.6.1 Test of Normality**

Table 4.6.1 Test of Normality

<b>Test of Normality</b>						
	<b>Kolmogorov-Smirnova</b>			<b>Shapiro-Wilk</b>		
	<b>Statistic</b>	<b>df</b>	<b>Sig.</b>	<b>Statistic</b>	<b>df</b>	<b>Sig.</b>
MEAN_EP	0.082	380	<0.001	0.947	380	<0.001
MEAN_SE	0.092	380	<0.001	0.950	380	<0.001
MEAN_PR	0.125	380	<0.001	0.934	380	<0.001
MEAN_EE	0.083	380	<0.001	0.959	380	<0.001
MEAN_ANX	0.095	380	<0.001	0.945	380	<0.001
a. Lilliefors Significance Correction						

Table 4.6.2 Descriptive

<b>Descriptives</b>				
			<b>Statistic</b>	<b>Std. Error</b>
MEAN_EP	Mean		3.6258	0.05057
	95% Confidence Interval for Mean	Lower Bound	3.5264	
		Upper Bound	3.7252	
	5% Trimmed Mean		3.6842	

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

	Median		3.6000	
	Variance		0.972	
	Std. Deviation		0.98585	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.40	
	Skewness		-0.602	0.125
	Kurtosis		0.104	0.250
MEAN_SE	Mean		3.5726	0.04623
	95% Confidence Interval for Mean	Lower Bound	3.4817	
		Upper Bound	3.6635	
	5% Trimmed Mean		3.6228	
	Median		3.6000	
	Variance		0.812	
	Std. Deviation		0.90118	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.20	
	Skewness		-0.757	0.125
	Kurtosis		0.550	0.250
MEAN_PR	Mean		3.8668	0.03327
	95% Confidence Interval for Mean	Lower Bound	3.8014	
		Upper Bound	3.9323	

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

	5% Trimmed Mean		3.9082	
	Median		4.0000	
	Variance		0.421	
	Std. Deviation		0.64865	
	Minimum		1.60	
	Maximum		5.00	
	Range		3.40	
	Interquartile Range		0.60	
	Skewness		-0.989	0.125
	Kurtosis		1.634	0.250
MEAN_EE	Mean		3.4879	0.05083
	95% Confidence Interval for Mean	Lower Bound	3.3879	
		Upper Bound	3.5878	
	5% Trimmed Mean		3.5310	
	Median		3.6000	
	Variance		0.982	
	Std. Deviation		0.99091	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.20	
	Skewness		-0.554	0.125
	Kurtosis		-0.245	0.250
MEAN_ANX	Mean		3.7547	0.04853
	95% Confidence	Lower Bound	3.6593	

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

Interval for Mean	Upper Bound	3.8502	
5% Trimmed Mean		3.7988	
Median		3.8000	
Variance		0.895	
Std. Deviation		0.94607	
Minimum		1.00	
Maximum		5.00	
Range		4.00	
Interquartile Range		1.60	
Skewness		-0.354	0.125
Kurtosis		-0.586	0.250

**4.7 Hypothesis Testing**

The process of evaluating a hypothesis' plausibility using sample data is known as hypothesis testing (Majaski, 2021). The linear link between two quantitative variables, the independent and dependent variables, is quantified by Pearson's correlation coefficient, which also indicates the direction of the association. A table displaying the Pearson correlation coefficient is shown in Table 4.7.

Table 4.7 Pearson's Correlation Analysis

<b>Pearson's Correlations Analysis</b>						
		MEAN_ EP	MEAN_ SE	MEAN_P R	MEAN_E E	MEAN_ ANX
MEAN_EP	Pearson Correlation	1	-0.129*	0.568**	-0.247**	0.705**
	Sig. (2-tailed)		0.012	0.000	0.000	0.000
	N	380	380	380	380	380
MEAN_SE	Pearson Correlation	-0.129*	1	0.251**	0.759**	-0.079
	Sig. (2-tailed)	0.012		0.000	0.000	0.126

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

<b>Pearson's Correlations Analysis</b>						
	N	380	380	380	380	380
MEAN_PR	Pearson Correlation	0.568**	0.251**	1	0.152**	0.708**
	Sig. (2-tailed)	0.000	0.000		0.003	0.000
	N	380	380	380	380	380
MEAN_EE	Pearson Correlation	-0.247**	0.759**	0.152**	1	-0.228**
	Sig. (2-tailed)	0.000	0.000	0.003		0.000
	N	380	380	380	380	380
MEAN_AN X	Pearson Correlation	0.705**	-0.079	0.708**	-0.228**	1
	Sig. (2-tailed)	0.000	0.126	0.000	0.000	
	N	380	380	380	380	380
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed).						

Based on Table 4.7 above shows the result of all variables. Perceived risk ( $r = 0.568$ ) and anxiety ( $r = 0.705$ ) are positively significantly correlated with intention of e-payment services ( $r = 1$ ). Meanwhile, self-efficacy ( $r = -0.129$ ) and effort expectancy ( $r = -0.247$ ) are negative. The result is moderately positively correlated with intention of e-payment services for perceived risk and anxiety meanwhile self-efficacy and effort expectancy is weakly negatively correlated.

**4.7.1 Hypothesis**

Table 4.7.1: Summary of hypothesis testing

<b>Hypothesis</b>	<b>Correlation Results</b>	<b>Remarks</b>
H1: There is a significant relationship between self-efficacy and the intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	R= -0.129 P= 0.012	Accepted
H2: There is a significant relationship between perceived risk and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	R= 0.568	Accepted

## FACULTY ENTREPRENEURSHIP AND BUSINESS

	P= 0.000	
H3: There is a significant relationship between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	R= -0.247 P= 0.000	Accepted
H4: There is a significant relationship between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	R= 0.705 P= 0.000	Accepted

Based on the table 4.7.1 above shown the four independent variables (H1, H2, H3 and H4) are significant relationships with intention of e-payment services adoption because the significant value (P-value) is less than 0.05. Therefore, the four hypotheses (H1, H2, H3 and H4) were accepted.

### 4.8 Summary Conclusion

This chapter presents a thorough examination of the study data, implementing a range of statistical techniques to give insight into the variables influencing the adoption of e-payment systems. Descriptive analysis, reliability analysis, normality test, and Pearson correlation analysis were among the studies performed. These techniques offer a thorough comprehension of the dataset and its principal variables. The findings show that all factors are significant and several of them have a weak relationship with the intention of e-payment services adoption. Specifically, self-efficacy, perceived risk, effort expectancy, and anxiety emerge as key determinants of personal intentions. These findings suggest that users' confidence in their ability to use e-payment services, self-efficacy, perceived risk, effort expectancy, and anxiety levels play a key role in shaping their adoption intentions. The results of these analyses not only contribute to an academic understanding of the topic but also have practical implications. The factors identified can serve as a focus for interventions and strategies aimed at promoting widespread adoption of e-payment services. The next chapter will build on these findings and delve into how the findings can be applied to benefit society. Researchers will discuss potential implications for industry stakeholders, policymakers, and service providers. By examining the practical implications of this study, the researchers aim to provide valuable insights to inform decision-making and help drive the adoption of e-payment services in the future among elderly groups.

## CHAPTER 5: DISCUSSION AND CONCLUSION

### 5.1 Introduction

This chapter discusses the main conclusions on demographics, independent factors, and dependent variables that were only briefly covered in the previous chapter. Proceed to a discussion that clarifies the theoretical underpinnings of the research. The outcome of this research is a study implication that indicates the significance of this research and who is important. The study's limitations are that it only explains the difficulty encountered throughout the continuing investigation. Finally, the recommendation is provided for future scholars to use.

### 5.2 Key Findings

The purpose of this study is to figure out how the dependent variable which is the intention of the elderly in Kota Bharu, Kelantan and the independent variables includes self-efficacy, risk perception, expected effort, and anxiety is relate to one another. In order to investigate the independent variable indicated in this study namely, whether it can give experience or knowledge about the intention of that use e-payment services among the senior group—a prior study that gathered 380 respondents from the sample size of the elderly group in Kota Bharu.

A quantitative approach was employed in this investigation. Information has been gathered via the survey. The questionnaire has been printed out and given to the senior population in the Kota Bharu region who are 65 years of age and above and are able to respond to it in person. Due to the overall population of elderly group in Kota Bharu, 380 sets of questionnaires were considered the sample size based on the sample size chart by Krejcie and Morgan.

The information will be provided in this section based on the data analysis that was done using the questionnaire data. According to the age summary percentage analysis, the proportion with the highest percentage, 191 (50.3%) is between 65 and 69 years old, 70 to 74 years old with 121 (31.8%), 75 to 79 years old with 51 (13.4%) and the last is aged 80 years old and above with 17 (4.5%) respondents that show the lower portion than others. Next, for the gender, it is shown that the female group contributed a lot to this survey which is 213 (56.1%) and the rest are from the male group which is 167 (43.9%). Meanwhile, the race of the respondents show that the highest portion of questionnaire answers by Malay 256 (67.4%), followed by Chinese 75 (19.7%), while Indian and others have the lowest portion with 47 (12.4%) and 2 (0.5%) respectively. For the residents, it is shown that the urban taking the highest part in this survey is



## FACULTY ENTREPRENEURSHIP AND BUSINESS

221(58.2%) and followed by 159 (41.8%) from rural areas. Next, followed up with occupation, the percentages of not working and retired are the highest proportions with 132 (34.7%) and working is 116 (30.5%) of respondents.

To assess the reliability test of this study, Cronbach's alpha must be used. A Cronbach's alpha value of  $0.7 < \alpha > 0.9$  is regarded as good. For the dependent variables which is the intention of the e-payment services adoption among elderly groups in Kota Bharu, Kelantan, Cronbach's alpha value is 0.892. Cronbach's alpha for the independent variables is 0.854 for self-efficacy, 0.654 for perceived risk, 0.900 for effort expectancy, and 0.882 for anxiety.

In this investigation, Pearson's correlation has been applied to determine the link between the independent and dependent variables. According to the self-efficacy correlation study,  $r$  is -0.129, indicating a weakly negative association between self-efficacy and older Kota Bharu groups' intentions to embrace e-payment services. This link is highly significant, as indicated by the P-value of 0.012. The perceived risk correlation study shows a substantial significance (P-value of 0.000) and a positive correlation ( $r = 0.568$ ) between perceived risk and the intention of senior groups in Kota Bharu to use e-payment services. Additionally, the P-value of 0.000 indicates a very significant association between the effort expectancy and the desire of older groups in Kota Bharu to embrace e-payment services, as indicated by the correlation coefficient,  $r$ , of -0.247. Finally, the examination of the connection between anxiety and the intention of older groups in Kota Bharu to embrace e-payment services shows that  $r$  is 0.705, indicating a positive correlation. This correlation has great significance because the P-value is 0.000.

Table 5.2: Summary of Findings

<b>Research Question and Objective</b>	<b>Hypotheses Result</b>	<b>Finding</b>
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**FACULTY ENTREPRENEURSHIP AND BUSINESS**

<p>RQ 1: What is the relationship between self- efficacy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.</p> <p>RO 1: To determine the correlation between self- efficacy and intention of e- payment services adoption among elderly groups in Kota Bharu, Kelantan.</p>	<p>R= -0.129</p> <p>P= 0.012</p>	<p>There is a significant relationship between self- efficacy and intention of e- payment services adoption among elderly groups in Kota Bharu, Kelantan.</p>
<p>RQ 2: What is the relationship between perceived risk and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.</p> <p>RO 2: To determine the correlation between perceived risk and intention of e- payment services adoption among elderly groups in Kota Bharu, Kelantan</p>	<p>R= 0.568</p> <p>P= 0.000</p>	<p>There is a significant relationship between perceived risk and intention of e- payment services adoption among elderly groups in Kota Bharu, Kelantan</p>

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

<p>RQ 3: What is the relationship between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.</p> <p>RO 3: To determine the correlation between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan</p>	<p>R= -0.247</p> <p>P= 0.000</p>	<p>There is a significant relationship between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan</p>
<p>RQ 4: What is the relationship between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.</p> <p>RO 4: To determine the correlation between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan</p>	<p>R= 0.705</p> <p>P= 0.000</p>	<p>There is a significant relationship between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan</p>

**5.3 Discussion**

The findings of Chapter 4, which concentrated on the goals of the study, the research questions, and the hypothesis for this analysis, are outlined in this part. The purpose of the hypothesis is statistical testing, and it may be used to confirm if the hypothesis created for the data sample is valid for the entire student body. Stated differently, the purpose of testing the hypothesis is to determine if the independent and dependent variables, two sets of data, correlate with each other.

**5.3.1 Hypothesis 1: Relationship Between Self-efficacy and Intention of E-payment Services Adoption**

Hypothesis	Result
H1: There is a significant relationship between self-efficacy and the intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	Accepted

Based on the analysis presented in the previous chapter, the research demonstrated a significant relationship between the independent variable of self-efficacy and the dependent variable of the elderly group's intention to adopt e-payment services (the dependent variable). The p-value for self-efficacy is 0.012, which is less than the alpha value of 0.05. This indicates that older adults' intentions to utilise electronic payment systems are associated with higher levels of self-education. This suggests a weak negative relationship, meaning as self-efficacy decreases, intention to adopt increases slightly. This might be due to the elderly feeling a need for e-payment despite feeling less confident using them.

According to previous studies, self-efficacy is "self-assurance in one's capacity to employ e-banking techniques in business transactions" (Kaur et. al,2021). Chao (2019) defines self-efficacy for mobile payment as "the confidence elderly citizens have in their ability to effectively use mobile payment systems.

Most of the elderly groups are still not ready to accept this technological change, making them hesitant in getting this e-payment service. Although e-payment services bring a lot of universal goods, this service is also able to bring benefits to those who use it and allow it to be done blindly. For example, many internet scams target the elderly, resulting in the loss of hundreds of thousands of ringgits owing to online syndicate scams, the acquisition of false information, and the belief that fake news is more trustworthy than true news. This situation is

exacerbated by sharing or spreading false information that can cause panic among the elderly groups.

**5.3.2 Hypothesis 2: Relationship Between Perceived Risk and Intention of E-payment Services Adoption**

Hypothesis	Result
H2: There is a significant relationship between perceived risk and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	Accepted

Based on the findings of the analysis in previous chapter, the research proved that relationship between perceived risk (independent variable) has a significant intention of e-payment services adoption among elderly group (dependent variable), which is this study showed a negative relationship between perceived risk and intention of e-payment services adoption among elderly group in Kota Bharu, Kelantan. The result is accepted as a strong positive with a correlation coefficient of 0.568 and highly significant P-value (0.000) which is  $P < 0.05$ . As perceived risk increases, the intention to adopt decreases. This highlights the importance of addressing security concerns for e-payment adoption among the elderly.

Based on previous studies, perceived risk is a negative aspect that influences customer trust in e-payment. It relates to the consumer's anticipation of losses associated with e-payment transactions, such as the leaking of personal information or the loss of dollars. This study indicates that trust has a greater influence on older people's behavioral intentions to use electronic payments when considering the causal relationship between perceived risk and trust. Thus, perceived danger is a predictor of trust. Increased perceived danger will erode older consumers' belief in the operation and advantages of mobile payments (Chang et al, 2022)

The elderly group chooses not to take risks in the adoption of e-payment services, causing them not to use these services. Negative stigma about e-payment services such as identity theft and loss of important information makes the elderly group prefer to pay in cash as usual. Since this group of elderly people is not exposed to more digital transactions, the risk of exposing important information or giving it accidentally can happen without realizing it. This causes the elderly group to be afraid to take the risk of using e-payment services in their daily lives.

**5.3.3 Hypothesis 3: Relationship Between Effort Expectancy and Intention of E-payment Services Adoption**

Hypothesis	Result
H3: There is a significant relationship between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	Accepted

According to the preceding chapter, the third goal of this study is to investigate the link between effort expectancy and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan. This study showed a negative relationship between effort expectancy (perceived difficulty of using e-payments) and the intention to adopt them. The result accepted a moderate negative correlation coefficient R of -0.247 and highly significant p-value (0.000) support this. As effort expectancy increases, the intention to adopt decreases. Simplifying the e-payment process can encourage adoption among the elderly.

Based on previous research, effort expectancy captures the perception of older adults about how comfortable they are using the latest technology. Effort expectations were found to have a significant effect on the intention to use technology among the elderly. for example, found that effort expectations influence the acceptance and use of information and communication technology by elderly group (Ramírez-Correa et al. 2023).

This is because there are not many elderly people who are exposed to the latest technology, and they also mostly do not believe in themselves in exploring new technology. They are also not easily influenced by the latest technology. They prefer the way they are comfortable with such as using cash payment, they don't like using e-payment.

**5.3.4 Hypothesis 4: Relationship Between Anxiety and Intention of E-payment Services Adoption**

Hypothesis	Result
H4: There is a significant relationship between anxiety and intention of e-payment services adoption among elderly groups in Kota Bharu, Kelantan.	Accepted

Based on the preceding chapter, the fourth goal of this study is to investigate the association between anxiety and intention to use e-payment services among senior people in Kota Bharu, Kelantan. This study showed a negative relationship between anxiety (concern about

using e-payments) and the intention to adopt them. The result is accepted. The strongest correlation coefficient (R) of 0.705 and highly significant p-value (0.000) confirm this. As anxiety increases, the intention to adopt decreases significantly. Addressing anxiety through training and support can be crucial for e-payment adoption among the elderly.

According to previous studies, individuals who are more afraid to take advantage of online network resources as a work-end and technology are less likely to remember the ruling class as easy to use and have a bad attitude about them (López-Bueno et. al, 2020). On the other hand, users' concerns about the attitude towards the use of the use do not have a negative effect when they expect the system to require the expected seriousness and deliberately make a fuss (Donmez-Turan, 2019). This is because the elderly group with low confidence outnumbers them in using e-payment services. They are unable to fight their anxiety because it is unfamiliar, and some have never used this e-payment service. Therefore, this anxiety is the main cause of people not being confident and not believing in doing something like the adoption of e-payment services, especially among the elderly group.

### **5.4 Implications of the Study**

The implications of this study are significant for both researchers and practitioners in the field of e-payment services adoption among the elderly group in Kota Bharu, Kelantan. The findings of this study offer insightful information on the variables influencing the intention of e-payment services adoption among the elderly group. By understanding these factors, policymakers and service providers can develop targeted strategies and interventions to promote the adoption and usage of e-payment services among the elderly.

One of the key implications of this study is the importance of addressing the unique needs and concerns of the elderly when designing and implementing e-payment services. The study highlights the need for user-friendly interfaces, clear instructions, and adequate support to ensure a positive and seamless user experience for the elderly. Elderly individuals may have different levels of digital literacy and familiarity with technology, so it is crucial to provide them with user-friendly platforms that are easy to navigate. Clear instructions and guidance should be provided to assist them in using e-payment services effectively. Additionally, having adequate support, whether through helplines, online chat support, or in-person assistance, can help address any concerns or difficulties the elderly may encounter during the adoption process.

Furthermore, the study emphasizes the need for education and awareness programs to increase the digital literacy and knowledge of the elderly regarding e-payment services. Many elderly individuals may not be familiar with the concept of e-payment or may have reservations about its security and reliability. Adoption obstacles can be lessened by providing them with education and awareness programs that provide them with the essential information and skills. These programs can include workshops, training sessions, and informational campaigns to educate the elderly about the benefits and functionalities of e-payment services. Increasing their digital literacy will not only enhance their confidence in using e-payment services but also empower them to fully benefit from the convenience and efficiency offered by such services.

This study sheds light on the intention of e-payment services adoption among the elderly group in Kota Bharu, Kelantan, and its implications are far-reaching. Policymakers and service providers can utilize the insights gained from this study to develop strategies and initiatives that promote the adoption and usage of e-payment services among the elderly. By addressing the unique needs and concerns of the elderly, providing user-friendly interfaces and clear instructions, and implementing education and awareness programs, the barriers to adoption can be overcome. Ultimately, this will contribute to improving the financial inclusion and overall quality of life for the elderly population in Kota Bharu, Kelantan.

### **5.5 Limitations of the Study**

This study found that the independent variables (self-efficacy, perceived risk, expected effort, and anxiety) have an impact on the intention of e-payment services adoption among the elderly group in Kota Bharu, Kelantan. However, there were some limitations in the conduct of the study. First, the researchers' study scope was the Kota Bharu area in Kelantan. This might restrict how far their findings can be applied to the elderly group as a whole. Cultural, socioeconomic, and regional differences may significantly influence perceptions and behaviors related to e-payment service adoption. Therefore, caution should be exercised when extrapolating results to elderly groups in different regions or cultural backgrounds. Next, the age group selected for the study, although focused on the elderly group, may encompass a diverse population with varying levels of technological proficiency and experience. Among elderly groups, factors such as prior exposure to technology, educational background, and socioeconomic status may introduce heterogeneity that studies may not fully capture. Finally, the reliance on self-reported data presents another limitation. Social desirability bias may have an impact on respondents' responses, leading them to give responses that reflect their perceived social desirability rather



than their actual beliefs or actions. Observational or behavioral measurements might be usefully added to self-reported data in future research.

### **5.6 Recommendations/ Suggestions for Future Research**

There are some limitations to the study that surfaced during the investigation. Thus, certain recommendations for limitations are given. First, more societal levels need to be included by the researchers. Future studies should look at the respondents' societal levels in greater detail. For this topic, target respondents from different societal levels, including people, students, families, and communities, are just as relevant as older groups. Increasing the scope of society beyond the elderly demographic can enhance the outcomes and insights of subsequent studies. Regarding the chosen responders, there is no upper limit. Consequently, it can address the limitations that surface during the research. By incorporating additional variables and expanding upon future investigations, research can diverge from previous findings.

Second, to determine whether the intention of e-payment services among the elderly affects their use of E-wallets, researchers should add a wider target area of respondents. Wider target areas will allow researchers to capture a more diverse range of experiences and perspectives, leading to findings that are more generalizable to a broader population of elderly people. It is recommended to conduct research in collaboration with other state respondents among the elderly people. It will make it possible for later researchers to compare the findings of various studies on the e-payment services intentions of the elderly group. Additionally, it makes it possible for later researchers to look deeper and produce more useful results, which benefits Malaysia's economic growth.

Additionally, both qualitative methodologies should be used by researchers to collect data for future studies. In order to obtain information about older groups' intentions regarding e-payment systems, the researchers in this study only employed the quantitative method. Another effective method for obtaining high-quality data is to use a qualitative approach. A mixed-methods approach combines both quantitative and qualitative methods to study the intention of e-payment service adoption among elderly groups in Kota Bharu. When the researcher uses both methods, this offers a more comprehensive understanding of the issue than relying on one method. By combining quantitative and qualitative methods, the data can be validated and cross-checked findings from different sources and increase the credibility of the research.

Lastly, researchers should observe the interaction of the elderly with the e-payment system. By making these observations, researchers can see how elderly people use e-payment services in real-life situations such as in supermarkets, restaurants or other places. It can provide authentic data in the context of actual use. For example, seeing their physical interactions with e-payment systems includes the handling of devices or keypad input and emotional responses to the use of e-payment systems includes frustration, confusion or anxiety. As a result, this can reveal the issue of the usability of the payment system among the elderly and refine the investigation that will be conducted later.

### **5.7 Overall Conclusion of the Study**

In summary, this study concluded that the independent variables (self-efficacy, perceived risk, expected effort, and anxiety) play an important role in influencing the willingness to adopt e-payment services among the elderly group in Kota Bharu, Kelantan. The main aim of this research is to study the intention of e-payment services adoption among the elderly group in Kota Bharu, Kelantan. A total of 380 questionnaires were used for this research and were distributed to the selected population online and physically. Using SPSS, descriptive analysis, reliability analysis, and Pearson's correlation analysis were used to analyse all study data. This study aims to investigate the association between the adoption of e-payment services among older groups in Kota Bharu, Kelantan, and independent factors, such as self-efficacy, perceived risk, effort expectation, and anxiety. The senior population in Kota Bharu, Kelantan was selected for this study because it has the largest senior population in Malaysia and the researcher wanted to investigate whether this group intended to use e-payment systems. As a result, the senior population of Kota Bharu, Kelantan was selected by the researcher for this study.

The results of this study highlight the importance and provide valuable insights into regularly considering these variables to increase the intention of the elderly group to adopt e-payment services. Policymakers and service providers may create focused strategies and interventions to successfully encourage the usage of e-payment services among senior groups in Kota Bharu, Kelantan, by addressing and comprehending these variables. In the end, these initiatives will contribute to raising the senior population's general standard of living and financial inclusion in Kota Bharu, Kelantan.

Information on this subject is supported by theory in this study. The Unified Theory of Acceptance and Use of Technology (UTAUT) is the theory that the researcher employed. This idea fits the findings and makes sense. This idea has been applied in several previous research to

justify data on this subject, namely older persons' usage of and transactions using mobile payments.

The intention of e-payment services adoption is the dependent variable in this study, and the researchers discovered a link between the four criteria they employed and this variable. The results of the investigation also indicated that the hypothesis held. Consequently, there is a substantial correlation between such linkages and the older population in Kota Bharu, Kelantan, intending to utilise e-payment systems. This study has some limits, consequences, and suggestions pertaining to the subject matter. Positive findings are therefore obtained for both the independent and dependent variables, confirming the validity, importance, and reason of the study's conclusions. Thus, more investigation for further analysis and instruction may be conducted.

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APPENDIX A: Draft of Questionnaire

**“A STUDY ON INTENTION OF E-PAYMENT SERVICES ADOPTION AMONG ELDERLY GROUP IN KOTA BHARU.”**

**“SATU KAJIAN MENGENAI NIAT PENGGUNAAN PERKHIDMATAN E-BAYAR DALAM KALANGAN GOLONGAN WARGA EMAS DI KOTA BHARU.”**

Greetings to all dear respondents,

We are last year students from Faculty of Entrepreneurship and Business (FKP) Universiti Malaysia Kelantan (UMK) pursuing a Bachelor of Entrepreneurship (Commerce) with Honors. We are currently conducting a research survey regarding “A Study on Intention Of E-Payment Services Adoption Among Elderly Groups in Kota Bharu”. Your participation in this research is greatly appreciated. The questionnaire will take about 5 to 10 minutes of your valuable time. Your response will be kept fully private and used exclusively for academic purposes only.

*Salam sejahtera kepada semua responden yang dihormati,*

*Kami merupakan pelajar tahun akhir Fakulti Keusahawanan dan Perniagaan (FKP) Universiti Malaysia Kelantan (UMK) yang mengikuti pengajian Ijazah Sarjana Muda Keusahawanan (Perdagangan) dengan Kepujian. Kami sedang menjalankan tinjauan penyelidikan mengenai "Kajian Niat Penggunaan Perkhidmatan E-Pembayaran di Kalangan Warga Emas di Kota Bharu". Penyertaan anda dalam penyelidikan ini amat dihargai. Soal selidik akan mengambil masa kira-kira 5 hingga 10 minit masa berharga anda. Jawapan anda akan dirahsiakan sepenuhnya dan digunakan secara eksklusif untuk tujuan akademik sahaja.*

**SECTION A: DEMOGRAPHIC INFO**

**BAHAGIAN A: MAKLUMAT DEMOGRAFI**

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

*Anda dikehendaki meletakkan tanda (/) pada jawapan yang sesuai.*

1. Age/ Umur:

65-69	70-74	75-79	80 and above

2. Gender/ Jantina:

Male/ Lelaki	Female/ Perempuan

3. Race/ Bangsa:

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

Malay/ <i>Melayu</i>	Chinese/ <i>Cina</i>	Indian/ <i>India</i>	Others/ <i>Lain-lain</i>

4. Residence/ *Kediaman*

Urban/ <i>Luar Bandar</i>	Rural/ <i>Bandar</i>

5. Occupation/ *Pekerjaan*

Working/ <i>Bekerja</i>	Not Working/ <i>Tidak Bekerja</i>	Retired/ <i>Pencen</i>

**SECTION B: DEPENDENT VARIABLES**

**BAHAGIAN B: PEMBOLEHUBAH BERSANDAR**

This section will measure employee's performance in an organization. Please mark your answer based on the scale from 1 to 5.

*Bahagian ini akan mengukur penggunaan perkhidmatan e-pembayaran. Sila tandakan jawapan anda berdasarkan skala dari 1 hingga 5.*

<b>Strongly Disagree (SD)/ Sangat Tidak Setuju</b>	<b>Disagree (D)/ Tidak Setuju</b>	<b>Neutral (N)/ Berkecuali</b>	<b>Agree (A)/ Setuju</b>	<b>Strongly Agree (SA)/ Sangat Setuju</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

<b>INTENTION OF E-PAYMENT SERVICES ADOPTION/ NIAT PENGGUNAAN PERKHIDMATAN E-PEMBAYARAN</b>		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1	I think the use of e-payment services requires a lot of time to learn about the functions offered by e-payment. / <i>Saya rasa penggunaan perkhidmatan e-pembayaran memerlukan banyak masa untuk dipelajari tentang fungsi yang ditawarkan oleh e-pembayaran</i>	1	2	3	4	5
2	I think this e-payment service requires the use of certain costs or expenses. / <i>Saya rasa perkhidmatan e-pembayaran ini memerlukan penggunaan kos atau perbelanjaan tertentu.</i>	1	2	3	4	5
3	I find it difficult to adapt to the use of e-payment services because one must have an account to use. / <i>Saya rasa sukar untuk menyesuaikan diri</i>	1	2	3	4	5

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

	<i>dengan penggunaan perkhidmatan e-pembayaran kerana mesti mempunyai akaun untuk digunakan.</i>					
4	I think adapting from cash payment to e-payment requires a lot of mental cost to learn about e-payment services. / <i>Saya fikir menyesuaikan diri daripada bayaran secara tunai kepada e-pembayaran memerlukan banyak kos mental untuk mempelajari tentang perkhidmatan e-pembayaran.</i>	1	2	3	4	5
5	I believe that cash payment is safest and faster than e-payment. / <i>Saya percaya bahawa pembayaran tunai adalah paling selamat dan cepat daripada e-pembayaran.</i>	1	2	3	4	5

**SECTION C: INDEPENDENT VARIABLE**

**BAHAGIAN C: PEMBOLEHUBAH BEBAS**

This section will measure self-efficacy, security risk, effort expectancy, and anxiety. Please mark your answer based on the scale from 1 to 5.

*Bahagian ini akan mengukur keberkesanan diri, risiko keselamatan, jangkaan usaha, dan kebimbangan. Sila tandakan jawapan anda berdasarkan skala dari 1 hingga 5.*

<b>Strongly Disagree (SD)/ Sangat Tidak Setuju</b>	<b>Disagree (D)/ Tidak Setuju</b>	<b>Neutral (N)/ Berkecuali</b>	<b>Agree (A)/ Setuju</b>	<b>Strongly Agree (SA)/ Sangat Setuju</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

<b>SELF-EFFICACY/ KEBERKESANAN DIRI</b>		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1	A strong motivational boost about e-payment services has a positive effect on me to use it. / <i>Dorongan motivasi yang kuat mengenai perkhidmatan e-pembayaran memberi kesan positif kepada saya untuk menggunakannya.</i>	1	2	3	4	5
2	I believe that e-payment services can help facilitate the payment of purchases faster. / <i>Saya percaya bahawa perkhidmatan e-payment dapat membantu memudahkan pembayaran pembelian dengan lebih cepat.</i>	1	2	3	4	5
3	Motivation can convince me to use e-payment services. / <i>Motivasi dapat meyakinkan saya dalam menggunakan e-payment services.</i>	1	2	3	4	5
4	I believe that e-payment service tends to form a stronger commitment. / <i>Saya percaya bahawa perkhidmatan e-pembayaran cenderung untuk</i>	1	2	3	4	5

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

	<i>membentuk komitmen yang lebih kukuh.</i>					
5	I am appreciating when my effort on using e-payment services successfully. / <i>Saya amat menghargai apabila usaha saya menggunakan perkhidmatan e-pembayaran berjaya.</i>	1	2	3	4	5
<b>PERCEIVED RISK/ RISIKO YANG DIRASAKAN</b>		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1	I believe e-payment services have the potential to be more secure than traditional payment options. / <i>Saya percaya perkhidmatan e-pembayaran berpotensi untuk menjadi lebih selamat daripada pilihan pembayaran tradisional.</i>	1	2	3	4	5
2	I am concerned about the potential of losing money when I use an e-payment services. / <i>Saya bimbang tentang potensi kehilangan wang apabila saya menggunakan perkhidmatan e-pembayaran.</i>	1	2	3	4	5
3	I am concerned about the security of my personal information when using e-payment services. / <i>Saya bimbang tentang keselamatan maklumat peribadi saya apabila menggunakan perkhidmatan e-pembayaran.</i>	1	2	3	4	5
4	I am afraid to use e-payment services because other people can access my bank. / <i>Saya takut untuk menggunakan perkhidmatan e-payment kerana orang lain boleh mengakses bank saya.</i>	1	2	3	4	5
5	I am worried about being scammed when using e-payment services. / <i>Saya bimbang ditipu apabila menggunakan perkhidmatan e-pembayaran.</i>	1	2	3	4	5
<b>EFFORT EXPECTANCY/ JANGKAAN USAHA</b>		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1	I feel that using online payment services gives me a sense of security. / <i>Saya merasakan bahawa menggunakan perkhidmatan pembayaran dalam talian memberikan saya rasa selamat.</i>	1	2	3	4	5
2	I think that by utilizing e-banking, I would be able to conveniently access my bank accounts from any location and at any time. / <i>Saya berpendapat bahawa dengan menggunakan e-perbankan, saya akan dapat mengakses akaun bank saya dengan mudah dari mana-mana lokasi dan pada bila-bila masa.</i>	1	2	3	4	5
3	Learning how to use e-payment services for banking is straightforward for me. / <i>Mempelajari cara menggunakan perkhidmatan e-pembayaran untuk perbankan adalah mudah bagi saya.</i>	1	2	3	4	5
4	I have faith in my abilities to use electronic payment services. / <i>Saya</i>	1	2	3	4	5

FACULTY ENTREPRENEURSHIP AND BUSINESS

.	<i>percaya dengan kebolehan saya untuk menggunakan perkhidmatan pembayaran elektronik.</i>					
5	<i>I find e-payment to be useful in my financial transactions. / Saya mendapati e-pembayaran berguna dalam transaksi kewangan saya.</i>	1	2	3	4	5
<b>ANXIETY/ KEBIMBANGAN</b>		<u>SD</u>	<u>D</u>	<u>N</u>	<u>A</u>	<u>SA</u>
1	<i>Worry that personal privacy information will be leaked or stolen when using e-payment services. / Bimbang maklumat privasi peribadi akan bocor atau dicuri apabila menggunakan perkhidmatan e-pembayaran.</i>	1	2	3	4	5
2	<i>Lack of confidence in the knowledge of how to use e-payment services correctly. / Kurang keyakinan terhadap pengetahuan tentang cara menggunakan perkhidmatan e-pembayaran dengan betul.</i>	1	2	3	4	5
3	<i>Worry about being scammed when using e-payment services, such as online information fraud. / Bimbang ditipu apabila menggunakan perkhidmatan e-pembayaran, seperti penipuan maklumat dalam talian.</i>	1	2	3	4	5
4	<i>Worry about misoperations or technical problems or financial errors when using e-payment services, lead to payment errors or loss of funds. / Bimbang tentang salah operasi atau masalah teknikal atau kesilapan kewangan apabila menggunakan perkhidmatan e-pembayaran, membawa kepada kesilapan pembayaran atau kehilangan dana.</i>	1	2	3	4	5
5	<i>Feeling isolated or confused without someone to guide you through the payment process. / Rasa terasing atau keliru tanpa seseorang membimbing anda melalui proses pembayaran.</i>	1	2	3	4	5



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APPENDIX B: Gantt Chart

DESCRIPTION	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14
<b>Chapter 1: Introduction</b>														
Background of the study														
Problem Statement														
Research Question														
Research Objectives														
Scope of the Study														
Significance of Study														
Definition of Term														
Organization of the Proposal														
<b>Chapter 2: Literature Review</b>														
Introduction														
Underpinning theory														
Previous Studies														
Hypotheses Statement														
Conceptual Framework														
Summary/ Conclusion														
<b>Chapter 3: Research Methods</b>														
Introduction														
Research Design														
Data Collection Methods														
Study Population														
Sample Size														
Sampling Techniques														
Research Instrument														
Development														
Measurement of the Variables														
Procedure for Data Analysis														
Summary/ Conclusion														
<b>Chapter 4: Data Analysis and Findings</b>														
Introduction														
Preliminary Analysis														
Demographic Profile of Respondents														
Descriptive Analysis														
Validity and Realibility Test														
Normality Test														
Hypotheses Testing														
Summary/ Conclusion														
<b>Chapter 5: Discussion and Conclusion</b>														
Introduction														
Key Findings														
Discussion														
Implications														
Limitations of The Study														
Recommendations/ Suggestion for Future Research														
Overall Conclusion of the Study														