



**DETERMINANTS OF BEHAVIOURS INTENTION ON E-WALLET USAGE
AMONG TOURIST IN MALAYSIA DURING PANDEMIC COVID-19**

By

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TABLE OF CONTENTS

	PAGE
TITLE PAGE	
TABLE OF CONTENTS	i
LIST OF TABLES	v
LIST OF FIGURES	viii
LIST OF SYMBOLS AND ABBREVIATIONS	ix
ABSTRACT AND ABSTRAK	x
CHAPTER 1: INTRODUCTION	1
1.1 Introduction	1
1.2 Introduction	1
1.3 Background of the Study	4
1.4 Problem Statement	6
1.5 Research Objectives	8
1.6 Research Questions	9
1.7 Significance of the Study	9
1.8 Definition of Terms	10
1.9 Conclusion	12
CHAPTER 2: LITERATURE REVIEW	13
2.1 Introduction	13
2.2 Technology Acceptance Model	13
2.3 Behavioral Intention	16
2.4 Perceived Risk	17
2.5 Perceived Usefulness	18
2.6 Privacy and Security	19
2.7 Conceptual Framework	20

2.8	Conclusion	22
CHAPTER 3: RESEARCH METHODOLOGY		23
3.1	Introduction	23
3.2	Research Design	23
3.2	Target Population	25
3.4	Sample Size	26
3.5	Sampling Method	27
3.6	Data Collection	28
3.7	Research Instrument	30
3.7.1	Questionnaire	32
3.7.2	Questionnaire Used in Part A of the Questionnaire	32
3.7.3	Questionnaire Used In Part B (Section 1) of the Questionnaire	34
3.7.4	Questionnaire Used in Part B (Section 2) of the Questionnaire	35
3.7.5	Questionnaire Used in Part B (Section 3) of the Questionnaire	37
3.7.6	Questionnaire Used in Part B (Section 4) of the Questionnaire	38
3.8	Data Analysis	38
3.8.1	Descriptive Analysis	38
3.8.2	Reliability Test	39
3.8.3	Spearman's Correlation	39
3.9	Conclusion	40
CHAPTER 4: RESULT OF DISCUSSION		42
4.1	Introduction	42
4.2	Response Rate	42
4.3	Result for Realibility Test Cronbach Alpha	43

4.4	Result descriptive Analysis	45
4.4.1	Demographic Profile	46
4.2.2	Overall Mean Score for Variable	51
4.5	Result for Correlation Test	55
4.6	Conclusion	59
CHAPTER 5: CONCLUSION AND RECOMMENDATION		60
5.1	Introduction	60
5.2	Recapitulation of Finding	60
5.2.1	Discussion on Objective 1	61
5.2.2	Discussion on Objective 2	62
5.2.3	Discussion on Objective 3	65
5.3	Limitations	66
5.4	Recommendations	68
5.5	Conclusion	69

LIST OF TABLES

Tables	Title	Page
Table 3.1	Questionnaire Design	31
Table 3.2	The Likert Scale	32
Table 3.3	Part A - Demographic Data	33
Table 3.4	Section 1 – Perceived Risk of E-wallet Usage Among Tourist in Malaysia During COVID-19	34
Table 3.5	Section 2 - Perceived Usefulness on E-wallet Usage Among Tourist in Malaysia During COVID-19	36
Table 3.6	Section 3 – Privacy and Security of E-wallet Usage Among Tourist in Malaysia During COVID- 19	36
Table 3.7	Section 4 – Behavioral Intention to Use E-wallet Among Tourist During Pandemic COVID-19	38
Table 4.1	Total Number of Questionnaire	43
Table 4.2	Rule of Thumb Cronbach’s Alpha	43
Table 4.3	Result of Reliability Coefficient Alpha for the Independent Variable and Dependent Variable	44
Table 4.4	Respondent Demographic Profile- Gender	46

Table 4.5	Respondent Demographic Profile- Age	47
Table 4.6	Respondent Demographic Profile – Race	48
Table 4.7	Respondent Demographic Profile – Education	49
Table 4.8	The Overall Mean Score on Each Variable and Dimension	50
Table 4.9	Descriptive Analysis for Independent Variables – Perceived Risk	52
Table 4.10	Descriptive Analysis for Independent Variable -Perceived Usefulness	53
Table 4.11	Descriptive Analysis for Independent Variables - Privacy and Security	54
Table 4.12	Descriptive Analysis for Dependent Variable - Behavior Intention	55
Table 4.13	Coefficient Correlation and Strength of Relationship	56
Table 4.14	Result of Pearson Correlation between perceived risk and behavioral intention to use e-wallet	57
Table 4.15	Result of Pearson Correlation between perceived usefulness and behavior intention to use E-wallet	58

Table 4.16	Result of Pearson Correlation between privacy and security and behavior intention to use E-wallet	59
Table 5.1	Discussion on objective 1	62
Table 5.2	Discussion on objective 2	63
Table 5.3	Discussion on objective 3	66



LIST OF FIGURES

Figures	Title	Page
Figure 2.1	Technology Acceptance Model (TAM)	14
Figure 2.2	Current Research Framework	15
Figure 2.3	Conceptual Framework on Behavioral Intention to Use E-wallet among Tourist during Pandemic COVID-19	26
Figure 4.1	Percentage of Respondent's Gender	46
Figure 4.2	Percentage of Respondent's Age	48
Figure 4.3	Percentage of Respondent's Race	49
Figure 4.4	Percentage of Respondent's Education	50

LIST OF ABBREVIATIONS

Abbreviations

ATM	Auto Teller Machine
MSME	Micro, Small and Medium Enterprises
KLIA	Kuala Lumpur International Airport
BNM	Bank Negara Malaysia
MoTAC	Ministry of Tourism, Art and Culture Malaysia
WHO	World Health Organization
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model

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ABSTRACT

The use of e-wallets is now a trend in society today, both in Malaysia and abroad. The use of E-wallets is much easier and faster than using the cash method, especially during this pandemic season. The study aims to determine. Thus, this study investigates the usage intention of E-wallet application among tourists in Malaysia using the Technology Acceptance Model (TAM). The study uses a quantitative method to collect data from respondents. It is the main gateway for foreign tourists to enter Malaysia. Data taken from respondents are demographics, perceived risk, and E-wallet user behavior such as perceived usefulness, privacy, and security of e-wallet. Later, data is analyzed by using SPSS. The finding revealed that perceived risk, perceived usefulness, and privacy and security positively correlate with behavioral intention to use E-wallet among tourists in Malaysia during COVID-19. The research's output is believed to provide significant benefits and add knowledge to any party who wants to know behaviors intention on E-wallet usage among tourists in Malaysia during COVID-19.

Keywords:

Electronic Wallet, E-wallet, COVID-19, Technology Acceptance Model (TAM), Perceived Risk, Perceived Usefulness, Privacy and Security, Behavior intention.

ABSTRAK

Penggunaan e-wallet kini menjadi trend masyarakat sekarang, di Malaysia dan juga di luar negara. Penggunaan E-wallet jauh lebih mudah dan pantas daripada menggunakan kaedah tunai, terutama pada musim pandemi ini. Tujuan kajian ini adalah untuk penentu niat tingkah laku penggunaan e-wallet di kalangan pelancong di Malaysia semasa COVID-19. Oleh itu, kajian ini bertujuan untuk mengkaji niat penggunaan aplikasi E-wallet di kalangan pelancong di Malaysia dengan menggunakan Technology Acceptance Model (TAM). Kajian ini menggunakan kaedah kuantitatif untuk mengumpulkan data dari responden. Data yang diambil dari responden adalah demografi, risiko yang dirasakan, dan tingkah laku pengguna E-wallet seperti kegunaan, privasi, dan keselamatan e-wallet yang dirasakan. Kemudian, data dianalisis dengan menggunakan SPSS. Penemuan tersebut menunjukkan bahawa risiko yang dirasakan, kegunaan yang dirasakan, dan privasi dan keamanan memiliki hubungan positif dengan niat tingkah laku untuk menggunakan E-wallet di kalangan pelancong di Malaysia selama COVID-19. Hasil kajian ini dipercayai dapat memberikan faedah besar dan menambahkan pengetahuan kepada mana-mana pihak yang ingin mengetahui niat tingkah laku mengenai penggunaan E-wallet di kalangan pelancong di Malaysia semasa COVID-19.

Kata Kunci:

Dompot mudah alih, E-dompot, COVID-19, Model Penerimaan Teknologi (TAM), Risiko yang dirasakan, Kegunaan yang dirasakan, Privasi dan Keselamatan, Niat tingkah laku.

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This chapter explained the study in general and covered the study's background, problem statement, research objective, research questions, the study's significance, and the conclusion. The existence of the E-wallet application and how it affects the tourism industry has been explained in the background of the study. The issues about E-wallet are listed in the problem statement. Next, this study determines the study research questions' objectives to measure the point in the problem statement. This chapter also stated the aim of doing this research in the significance of the study.

1.2 INTRODUCTION

E-wallet has become a trend both in Malaysia and the world. An E-wallet is a payment instrument with a monetary value paid in advance by the user to the E-wallet user (Tan, 2019). The E-wallet user can make payments for purchases of goods and services to merchants who accept the E-wallet as payment. Bank Negara Malaysia (BNM) Payment Statistic indicated that the adoption of E-wallet among Malaysian has been encouraging. E-

wallet is the most widely used electronic payment method in Malaysia in transaction frequency (Aji, Berakon & Husin, 2020). The rising popularity of E-wallet was due to growing awareness and greater acceptance among users (Royce Tan, 2020). Many users preferred to use E-wallets and make them accessible immediately, thus benefiting from saving money and energy on transaction fees by allocating third parties. Furthermore, digital E-wallets can improve customer knowledge by providing fast and secure payment tools. Malaysian government supported the usage of E-wallet by introducing several initiatives, including the ePENJANA E-wallet stimulus, Shop Malaysia Online initiative, and the Micro, Small, and Medium Enterprises (MSME) e-commerce Campaign (The Star, 2020).

In addition, the use of e-wallet significantly during COVID-19 has increased. The number of contactless payments around the world has risen substantially. In the COVID-19 pandemic, for example, 79% of MasterCard users around the globe made contactless payments (Taufan & Yuwono, 2019). (Taufan & Yuwono, 2019). (Taufan & Yuwono,

2019). (Taufan & Yuwono, 2019). (Taufan & Yuwono, 2019). China's higher adoption rate was 23% higher than in previous years, where e-wallet transactions were. E-wallet is a crucial way to help the planet to solve the COVID-19 pandemic's detrimental impact. The (WHO) seems to mean the same thing. According to the WHO, the pandemic price COVID-19 is made very simple and realistic in making cashless payments (E-wallet) to prevent the spread of COVID-19 and the use of contactless payments to minimize transmission risks, where possible. It can help users who pay cash also avoid contact with infectious diseases like COVID-19 (Aji et al., 2020).

Technology has a profound impression on how the tourism industry develops in recent decades. One of the essential technological advancements is cashless payment systems. It has suggested enhancing the tourism experience, providing a competitive advantage to the market destination, and creating black money in the tourism sector. "Going cashless is not only practical but also the smarter way to travel" (Perry Ong, 2019). Travelers don't have to face the trouble of transporting considerable, dangerous amounts of cash. Instead, payments through an E-wallet allow them to make the price easily, quickly, and securely. This study aimed at investigating the determinants of conduct intentions on the use of E-wallets by visitants in Malaysia during COVID-19 because of the emerging trend of E-wallet technology and its potential to continue increasing.

1.3 BACKGROUND OF THE STUDY

The latest papers show the significant effects on the socio-economic, financial, and tourist industries of physical distancing policies caused by the Coronavirus Disease 2019 (COVID-19). Swift (2009), the pandemic effect on business, in general, was seen in a previous study. Studies are investigating the pandemic impact of COVID-19 on how customers pay scarce. As we know, it is easily transmitted between people if the droplets fall on inanimate objects in the vicinity, new coronavirus or SARS-Cov2. When an infected person touches the virus, physical money (Chen et al., 2020). Therefore, the World Health Organization proposed that the virus causing COVID-19 should live on surfaces, but it seems to function like other coronaviruses'," the World Health Organization said in a statement. "The virus causing COVID-19 is unknown. Contactless payment systems based on near-field communication have become common to transfer purchase data to the credit card reader because they are more reliable than using credit cards directly. These systems produce a unique payment code that cannot be robbed or spammed for the transaction. As these devices do not touch a physical surface, the possibility of unintended contact with a contaminated surface is minimized.

E-wallet has been mushrooming payment systems that have captured Malaysian hearts, particularly if Malaysians have been locked up in their homes since March 18 during the Movement Control Order. By E-wallet, Malaysian transactions for products and

services have become a standard. As coronavirus overgrows, people worry about the possibility of transmitting this COVID-19 virus through physical money. In Malaysia, the government has launched the e-commerce campaign (The Star, 2020) for Shop Malaysia Asia Online and Small and Medium Enterprise (MSME) and the Penjana Economic Restoration Plan, promoting secure and contact-free E-wallet payment by Malaysia's RM50. The government should allow its citizens to pay E-wallets following the advice of the WHO (Brown, 2020).

Most travel issues can be facilitated with an E-wallet. The foreign exchange rate is one of the leading travel issues. It takes a lot of time and effort to go to an ATM and locate a money exchange seller. This method may become redundant by adding an E-wallet. One way to enhance the tourism experience in Southeast Asia by e-wallet incorporation in local transport systems is through companies and local governments. Southeast Asia has the most public transit networks, including bus passes, train cards, and daily fares. If E-wallets were incorporated into the networks, it would encourage day trips or short trips for visitors since they do not need weekly passes to buy. As many western tourists who come to the area appear to visit many ASEAN countries, seamless structures will be built through integrating such systems. The use of E-wallets provides small transactions elsewhere and at all times. Malaysia holds more than 42 E-wallets, of which six are the most common and widely used and obtained official licenses from Bank Negara Malaysia. AEON Wallet, Boost, Big Pay, Grab Pay, WeChat, and Touch N Go E-Wallet, among other stuff.

This study is therefore conceived to establish e-wallet use behavior in Malaysia during COVID-19. Three variables are chosen to determine the effects on behavioral purposes to achieve the unique goal, such as perceived risk, perceived usefulness, and the privacy and protection of the E-wallet. The perceived risk is a natural conception of as sense unreliability regarding possible use negatively related a service or product. According to Bauer (1960), perceived risk is “a combination of uncertainty plus seriousness of outcome involved”. Besides, perceived risk has been divided into two dimensions, called perceived risk in the online transaction and perceived risk with a service or product. Meanwhile, perceived usefulness is a form of external motivation and encouragement that refers to the potential acceptance to use certain system that give benefits in e-wallet platform performance (Davis, Bagozzi, & Warshaw, 1989). Furthermore, it is more likely for individuals to embrace the technique if the general enhancement of jobs can result in effectiveness and productivity. Perceived privacy risk is the potential loss of control over the personal information, which as invasion of privacy (Almoussa, 2014). Previous literature indicated that consumer in perceived privacy risk during online purchasing influences the intention of doing so (Almoussa, 2014; Featherman & Pavlou, 2003). One of the few research that examine the impact of perceived risk from multidirectional point by Jarvenpaaet (1999). The research findings stated that the impact on online shopping behaviour is influenced by economic, social, performance, physical, and privacy risk. Moreover, the privacy and security of the digital business environment are essential components characterized by repeated data breaches, fraud and constant surveillance (Morosan & DeFranco, 2016). It may encourage the consumer to protect their personal information or avoid behavior essential to accepting technology, in order to ignore the significance of the risk of privacy.

1.4 PROBLEM STATEMENT

The E-wallet gives our lives many advantages, but E-wallet can also become a barrier for people to use. Today, tourists use an E-wallet to make life more effective, but they never thought of an E-wallet as a catastrophe for others (Taufan & Yuwono,2019)

Firstly, E-wallet still has technical difficulties (Brem, Viardot & Nylund, 2020). Technical problems typically include system errors and system shutdowns. Traditional ways of paying for goods are required for visitors, and the government is finding it difficult to eliminate the spread of this COVID-19 epidemic (Aji et al., 2020). Even though they never expected the E-Wallet to face technological challenges, they did not hold their wallets. The transaction cannot, therefore, be inferred (Chen et al., 2020). All E-wallet information is stored in the cloud of the company server. As a result, all E-wallet users cannot use E-

wallets to pay for their products if business servers have technical issues. E-wallet users cannot prevent technological problems because E-wallet users do not regulate them.

Moreover, E-wallet is not fully accessible, making the use of E-wallets one of the problems (Aji, Berakon & Husin, 2020). For example, E-wallet payments are not approved by most hawkers. They insist that the E-wallet does not feel real, using the conventional way. In addition, most older people have little awareness or expertise on E-wallet payments. Even if the E-wallet is very effective, not everybody will use it.

One of the problems among E-wallet users is getting security problems (Chen et al., 2020). The use of E-wallets increased during the pandemic season. Users of the E-wallet have no wallet to transport. Nevertheless, it will be problematic to stolen or misplaced Electronic wallet devices like smartphones and tablets. If such events occur, the customer's details would be shown because all of their personal information is on their payment device (Subaramaniam, Garding, Kolandaisamy & Jalil, 2020). If E-wallet users don't have a password or a PIN, the people who use their computer may have a lot of cash in their device (Aji et al., 2020).

In addition, E-wallets will indiscriminately make tourists spend money (Aji et al., 2020). If the user of the E-wallet doesn't get used to it, the E-wallet will be a challenge for the user,

because money isn't natural for the user, it's not clear, after all. In addition, most of them choose to wear e-wallets rather than real money during the COVID-19 pandemic season to prevent contact when making payments.

Furthermore, little is known about the use of e-wallet applications by Malaysian visitors. Few scholars in Malaysia are studying the use of e-wallet, particularly for visitors (Aji, Berakon, & Husin 2020). This study explores the purpose for use among tourists in Malaysia of the e-wallet applications.

1.5 RESEARCH OBJECTIVE

This study aims to investigate the factors that influence the E-wallets among tourists in Malaysia during Pandemic COVID-19. The research objectives are as follows:

- i. To examine the relationship between perceived risk and usage intention of E-wallet among tourists in Malaysia during Pandemic COVID-19.
- ii. To examine the relationship between E- wallet's perceived usefulness and usage intention among tourists in Malaysia during Pandemic COVID-19.

- iii. To examine the relationship between privacy and security of E-wallet among tourists in Malaysia during Pandemic COVID-19.

1.6 RESEARCH QUESTION

These research questions must be determined accurately and clearly to obtain relevant information, and these research questions are needed to meet the objectives. Questions suggested to be answered in this research is as follows:

- i. What is the relationship between perceived risk and usage intention of E-wallet among tourists during Pandemic COVID-19?
- ii. What is the relationship between perceived usefulness and usage intention of E-wallet among tourists during Pandemic COVID-19?
- iii. What is the relationship between perceived privacy and security and usage intention of E-wallet among tourists during Pandemic COVID-19?

1.7 SIGNIFICANCE OF THE STUDY

This study helps Malaysia and universities develop the education of tourism industries. This decisive analysis of the purpose of e-wallet usage of tourists in Malaysia during Pandemic COVID-19 offers academics an advantage. You may use this study to direct you to carry out your investigation. However, in the future, future researchers will benefit from

this study to further explore e-wallet use.

Moreover, in Malaysia and around the world, the tourism industry will benefit from the growth of digital technology in the tourism sector. This study will also enable the government to establish the market goal for tourism and initiate an active campaign on the benefits of a "cashless culture" with new, unique concepts (Ong, 2020). Finally, the government can help to transmit COVID-19 by using this e-wallet.

Furthermore, the research results will help consumers who become more conscious of the importance of using e-wallets to prevent the spread of the COVID-19 epidemic. This study can also allow consumers to "there is no need to carry cash, it is also to avoid body contact and do not need to spend time queuing to withdraw money at the automatic teller machine (ATM)" (Ong, 2020). It will not only allow companies to raise cash payments by 2020 in the form of digital technology.

1.8 DEFINITION OF THE TERMS

1.8.1 BEHAVIOR USAGE INTENTION

Purpose can be described as a direction to be taken by individuals (Zhao et al., 2010). Conduct intention is the subjective likelihood of an individual to be accomplished in a period (Ajzen, 1998). It refers to the future way that a person behaves (Fishbein et al., 1975).

1.8.2 PERCEIVED USEFULNESS

Perceived usefulness refers to a degree to which a person assumes that their efficiency and output will improve using a particular information system. (Council of Justice, 1989).

1.8.3 PERCEIVED RISK

The risk theory perceived describes the user's risk actions. The perceived danger is a natural perception of meaning unreliability concerning the potential use of a service product. The perceived risk is "a combination of uncertainty and the gravity of the result involved" (Bauer 1975).

1.8.4 PRIVACY AND SECURITY

Data security is designated as the capacity of a person to track self-relevant information (Cliquet et al., 2015). Security and privacy failures are some of the problems that prevent consumers from shopping unless they are covered (Milberg, Smith, Bruke, 2000). Payments through an E-wallet without security characteristics may offer unauthorized access to personal information, and cybercriminals profitably break the data (Kaur et al., 2018).

1.9 CONCLUSION

In conclusion, the rapid pace of the E-Wallet is undeniable, especially during the COVID-19 pandemic season. Malaysians show an increasing number of E-wallet users (New Straits Times, 2020). The rising number was due to the government's initiatives and the private sector's cooperation to encourage the community to use payment methods. Such support from the government will help to increase the number of users soon. However, there are also adverse effects on this matter. Problems among e-wallet users' issues include safety and privacy problems, enforcement, usefulness perceived, perceived risk, ease of use perceived, and expressiveness perceived. This study explores the perceived utility, perceived risk, protection, and privacy to use E-wallets because of the potential of E-wallets.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In Malaysia, the largest segment in digital payments is a total transaction value of USD 10,533 million in 2019 (Statista, 2019). The economy of Malaysia has shown significant growth since 2018 as the Gross Domestic Product (GDP) gap along with Singapore is further narrowing. Figure 1 shows statistic of Fintech growth in Malaysia for the year 2018. From this statistic, Malaysia's economy has exposed significant growth narrows for the last year. The Financial Technology (fintech) Malaysia 2018 report (Fong, 2018) shows Malaysia is closer to achieving a high-income nation status. Furthermore, Malaysia's Fintech sector is shown to combine healthy economic principles with high penetration for the Fintech sector startups (Fong, 2018).



Figure 1: Fintech Malaysia Report 2018
Source: Fintech Malaysia Report 2018 (Fong, 2018).

Among mostly used platform in fintech industry is the e-wallet service (TechGenix, 2018). The payment technology (e-wallet platform) is important in this century for both consumers and providers to begin using the e-wallet system. Following the trend, the e-wallet providers quickly connect with the banks to develop banking applications activities and also were the most popular e-wallet platform in Malaysia, such as Boost, GrabPay, Lazada Wallet, Samsung Pay, PayPal, Touch 'n Go e-wallet, vcash, WeChat Pay, MaybankPay, Razer Pay, BigPay, Setel, myNEWS Malaysia, and lastly AEON Wallet (Gazi, 2019). However, transaction process not the only things that the e-wallet are capable to handle. Although characteristics such as customer protection, loyalty card inclusion and proprietary magnetic strip technology are commonly used for transferring money between consumers (Gazi, 2019). In current years, more study on E-Wallets as prominent digital payment methods has taken center stages (By, Santine, & Pay, 2017;

Dospinescu, 2012; Mikkonen, Kuivanen, & Engineering, 2013; Ngoc Doan, 2014; Salah Uddin & Yesmin Akhi, 2014b; Trivedi, 2017). Among these study focus on the understanding of the perceived risk towards E-Wallet (Cao, 2016; Lai, 2018; Yang, Liu, Li, & Yu, 2015), consumer adoption rate through digital payment (Ngoc Doan, 2014; Pandey et al., 2017; Roy & Sinha, 2017), and the effect of trust on E-Wallet payment (Carlin, Olafsson, & Pagel, 2017; Mondego & Gide, 2018; Schierz, Schilke, & Wirtz, 2010). Thus, the emergence of the new technology with the payment method such as e-wallet will further enhance consumer adoption rate through mobile payment.

One of the applications for mobile wallets is a mobile payment. Mobile payment is a transfer of funds in exchange for products or services that involve a mobile device in performing and confirming payment functionally. Goods and services can include digital content, including movies, songs, mobile apps, online subscriptions or regular food shopping (McMillan, 2018). As e-wallet is closely linked to online transaction, the trust of risk issue is prominent in this study. Besides, Baganzi & Lau (2017) examining the trust and risk in mobile payment acceptance in Uganda. While Dospinescu (2012) focused on features, risks and electronic payment needs. All studies present a challenge in providing E-Wallet solutions to encourage user acceptance. In this chapter, you can find an overview of the research literature. It sets out a deeper understanding of the E-wallet and the purpose of tourists to embrace the technology model (TAM). To meet the objectives of this analysis, three variables are chosen to detect the impact on behavioral intention, including perceived risk, perceived usefulness, and privacy and protection.

2.2 TECHNOLOGY ACCEPTANCE MODEL

Various hypotheses were developed to explain the consumer's intention to use of technology. The TAM model has been thoroughly studied in several books (Davis,1989), and information services theory is used for the usage and use of technology (Dausa et al., 2015). Several researchers have developed the TAM model to incorporate several different technologies, including e-learning (2013; 2013; 2018) and e-commerce (2018; Al-Marroof and Al-Emran) (Barry et al., 2018). TAM variables are ideally suited to a decision on the adoption of new technologies, according to Vijayasarathy (2004). TAM is considered a well-known extension of academic research to study the acceptance and use of new technology (Aydin et al., 2016).

Over the years, the students of TAM have investigated the acceptability of consumers of various types of technology applications, including telephone and mobile data services. In addition, Zhou et al. said the perceived utility and ease of use influence consumers' intentions directly. The technical admission model by Davis in Figure 2.2 is presented (1989).

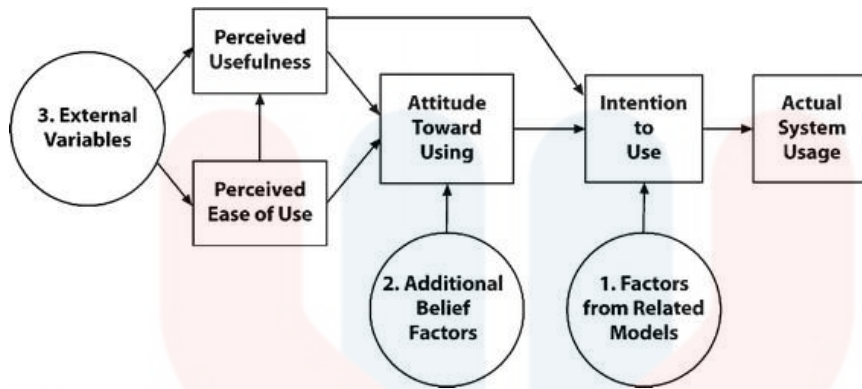


Figure 2.1 Technology Acceptance Model (TAM)

TAM leads to a good understanding of the relationship between four important study ideas: helpful, perceived ease of use, perceived expressiveness, and service. Yu and Wu (2007) reported the more excellent aim for users to use the application to purchase products or services when they have a positive attitude to e-wallets. Individual expectations of actions and the ability to regulate internal and external behaviors contribute to expanding the Technology Acceptance Model (TAM).

The analysis begins with the very fundamental question, "Why do you decide to approve or deny a particular technique? "A study of behavioral purpose is needed to address this question. Thus, this research aims to analyze TAM as the basis for the intention to use e-wallets and the causal relationships between the variables that influence the consumer's preference. The research model that was involved in this analysis was shown in Figure 2.3.

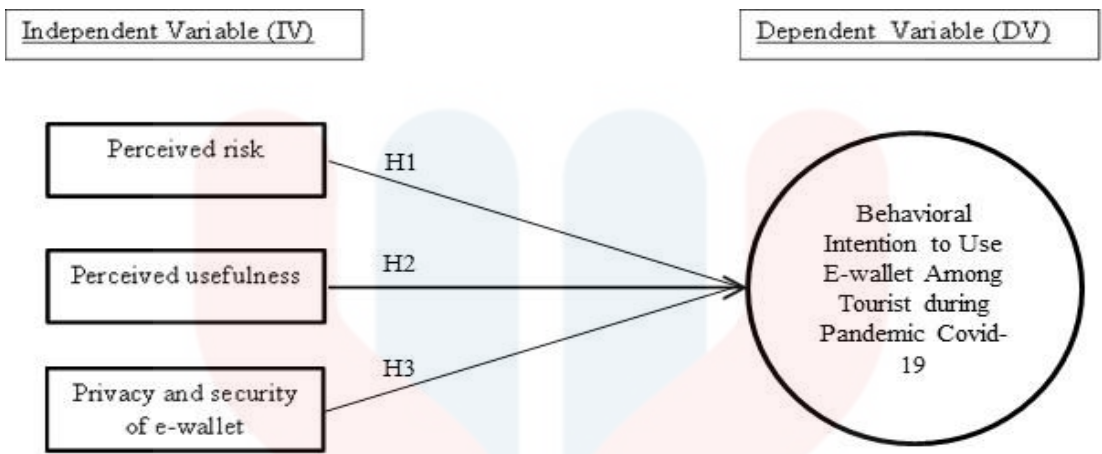


Figure 2.2 Current Research Framework adopted from (Aji, Berakon and Husin, 2020)

2.3 BEHAVIORAL INTENTION TO USE E-WALLET

Intention can be defined as a course of action that individual aims to achieve (Zhao et al., 2010). Behavioral intention is a person's subjective probability intended to be attained within a period (Ajzen, 1998). It refers to how a person will act in the future (Fishbein et al., 1975). Tourists with a higher intention of adopting new technology will most likely become adopters and recommend the technology to others (Miltgen, 2013).

An E-wallet is a new form of payment system that is widely used accepted. In the future, it is expected to have a significant expansion of e-wallet in Malaysia (Nizam., 2018). Social influence may be defined as the extent to which tourists perceived that essential others believe they should use a particular technology (Venkatesh, 2012). The earlier research has widely accepted this as a critical factor while determining the adoption intentions of technology similar to a mobile wallet (Lee et al., 2004; Schierz et al., 2010; Amorso and Magnier, 2012; Yang et al., 2012). Many scholars found a positive and significant relationship between behavioral intention and new technology use (Barry and Jan 2018; Faqih and Jaradat, 2013). Therefore, the following hypothesis developed:

H1: Behavior intention will positively affect intention to use e-wallets.

2.4 PERCEIVED RISK AND INTENTION TO USE E-WALLET.

The problem of confidence and protection is concerned for tourists in mobile startup services, which leads to the word 'perceived danger' being used (Zhou, 2011). Tourists will consider the types of uncertainty they face, such as privacy and security issues, to make mobile payment services available. Perceived risk means confusion in conjunction with possible adverse effects of actions to be taken or acquired (Featherman and Pavlou, 2003; Thakur and Srivastava, 2014). Zhang, Zhu, and Liu (2012) have described the 'perceived danger' of a customer who uses mobile services as the degree to which they believe they can be subject to certain particular risk forms, such as financial, social, privacy, security, or time threat. In most recent research, non-monetary expenditures are determined by perceived risk (Yang et al., 2012); perceived risk would discourage customers from implementing new systems such as mobile payments.

The effects of perceived risk on intentions are shown to be harmful in most studies (Marafon etcetera, 2018), such as tourism (Rittichainuwat & Chakraborty, 2009), internet banking, and online application (Kassim & Ramayyah 2015; Marafon et al., 2018) (Lu et al., 2005). The perceived risk is used as a metric in Thakur and Srivasta (2014). The study showed that perceived danger harms tourism. Furthermore, several previous studies have demonstrated the negative effect of the perceived risks on mobile payments and their position as a barrier to mobile payment (e.g., Chen, 2008; Liebana- Cabanillas et al., 2014; Lu et al., 2011; Shin, 2010; Yang et al., 2012; Thakur and Srivasta, 2013 and Slade, Dwivedi, Piercy and William, 2015). These studies confirmed

that risk perceived is an acceptable framework for theoretical use in mobile payment adoption.

With the drastically evolving and dynamic world of payment system technologies, it has a strong tendency for tourists to be negatively affected by behavioral intent on mobile payment systems or services (Gwarlann et al., 2016; Kim, Chan & Gupta, 2007; Slade, William, Dwivedi & Piercy, 2015). For this study background, however, the results might be different. The following hypothesis has therefore been developed:

H1: Perceived risk will positively affect intention to use e-wallets.

2.5 PERCEIVED USEFULNESS AND INTENTION TO USE E-WALLET.

Perceived usefulness refers to the level of trust which stresses how consumers believe that their output can be improved using a given system (Davis et al., 1989). The e-wallet platform is technically a highly efficient way to assist the government in various payment systems to reduce the risk of COVID-19 spread. The perceived utility of TAM is a more decisive factor that influences behavioral purpose significantly (Davis, Bagozzi & Warshaw, 1989). Al-Maarof and Al-Imran (2018), using the TAM model, found a meaningful correlation between perceived utility and the purpose of actions to use a specific technology.

In the form of an electronic textbook (Baker-Eleventh and Stone 2015), the online travel service (Li & Lium 2014, e-learning) previous studies have consistently found a positive correlation between perceived utility and behavioral intention (Lin et al., 2012). This explains why customers embrace technology or use it (Venkatesh & Bala, 2008; Rauniar et al., 2014;

Beldad & Hegner, 2017).

According to Venkatesh et al. (2003), extending the TAM model is considered necessary for behavioral intention and to assess one of the most important factors for predicting an intent to use a particular method. The following hypothesis was established with this literature, as mentioned above:

H2: Perceived usefulness positively affects intention to use e-wallets.

2.6 PRIVACY AND SECURITY AND INTENTION TO USE E-WALLET

Data security defines the right of an individual to monitor personal data (Cliquet et al., 2015). Everyone knows about this important function. Based on a study by (Soodaan et al., 2020), privacy and security, which is more suggestive, are factors influencing the use of e-wallets. Security lack and confidentiality are some of the problems which prevent customers from buying products with e-wallets without protection (Milberg, Smith & Bruke, 2000). However, payment via a non-safe e-wallet can offer unauthorized access to personal information and cybercriminals a lucrative opportunity to violate the data (Kaur et al., 2018).

According to Marimuthu and Rosaline (2020), e-wallet became very common because of smooth transactions. However, there is still a lack of information, awareness, and fear of transactions due to safety issues.

Unless data protection and security features are involved, consumers may not trust the provider and refuse to transact via email payment (Gitau et al., 2014). Customers with no technology background should be worried about security and privacy since customers using innovative technology for the transaction have a rapid rise in technology and its security concerns at heart. Ahmad et al. (2010) argue that users are much more concerned with privacy and safety issues due to fast technological progress, which helped to refuse financial information on the internet and e-commerce sites, i.e., debit pre-credit card detail. The following hypothesis was built based on the above statements:

H3: Privacy and security will have a positive influence on behavioral intention e- wallet.

2.7 CONCEPTUAL FRAMEWORK

Based on past literature reviews, researchers have proposed a framework to study the determinant study of e-wallet use behavior intention among tourists in Malaysia during COVID-19. Therefore, the framework is as shown below.

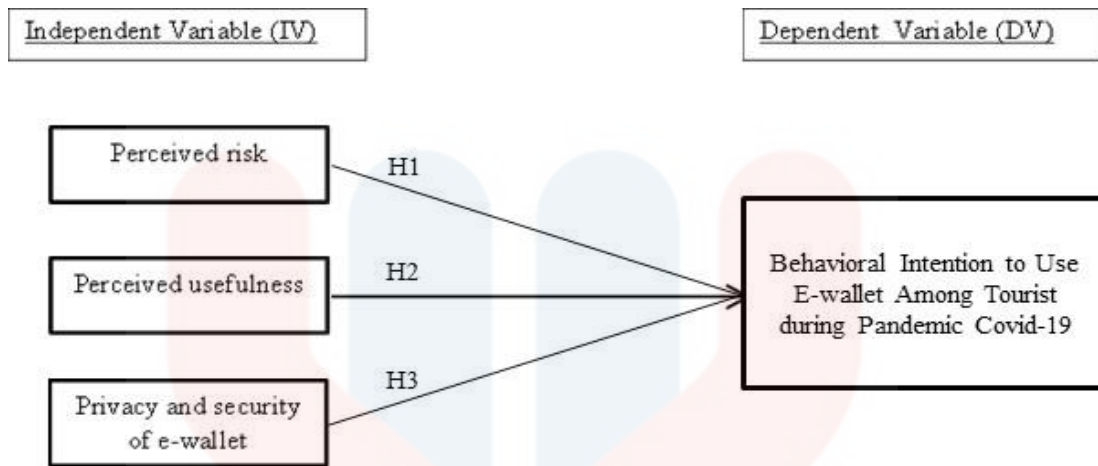


Figure 2.3 Shows the Conceptual Framework on Behavioral Intention to Use E-wallet Among Tourist during Pandemic Covid-19 adopted from (Aji, Berakon and Husin, 2020)

Figure 2.3 shows the independent variables (IV) and dependent variables (DV) of this research. The independent variable is the determinant study of E-wallet use behavior intention among tourists in Malaysia during COVID-19. Instead, the dependent variable (DV) is a Behavioral intention to use an e-wallet among tourists during pandemic COVID-19. There are three independent variables (IV) determined in this study: perceived risk, perceived usefulness, and privacy and security of E-wallet. This figure shows the relationship between perceived risk, perceived usefulness, privacy, and security of E-wallet and behavioral intention to use e-wallet among tourists during pandemic COVID- 19.

2.8 CONCLUSION

Finally, this chapter addresses the literature review related to the drivers of behavioral intentions on the use of E-wallet by Malaysian tourists in COVID-19. Several hypotheses were used to make the analysis simpler. Researchers in Figure 2.2 has also constructed the theoretical structure to allow the study to understand. Table 2.1 below contains the overview of these research questions and the hypotheses. This chapter is significant for researchers to carry out the following study process: a research methodology.

3.1 INTRODUCTION

In this analysis, the researched methodology was a rule. In the studied design, the researched method and techniques of this chapter were explained. The objective population, sample size, and sample method were stressed in this chapter. In addition, this chapter would address data collection, testing tools, and data processing.

3.2 RESEARCH DESIGN

Research design can be defined as the idea, formation, and approach of the idea and study of the research to obtain ensured to find out the question of the research and control the variance of the research (Noor, 2008). After research have had been done by the researchers, researchers must form a research design. A research design was reasonable when a conclusion was specific and research design was the conceptual blueprint when the researchers conduct research design.

Researched designs should include comprehensive advancement of research rather than intellectualization of issues through research and data collection questions that analyse, comprehend, and report on papers. (2006) (Henn, Weinstein, and Ford) (2007) (Creswell). It establishes a procedure for data collection and analysis and defines effective research methods (Willman, 2006).

Three fundamental research designs, exploratory, descriptive, and causal analysis, may generate primary data from a studied design. The researchers chose to conduct this study using descriptive analysis. The facts and characteristics of a particular population or area of interest were systemically defined during the definition process (Dulock, 1993).

The descriptive research design worked best for describing how little was known or for recognizing a new or emerging fact. Unlike experimental research, no variables have been manipulated by the researcher. Nonetheless, the researcher was required to observe and quantify this research to ensure that the variables were appropriate for this study.

Qualitative and quantitative studies were two distinct types of research. Qualitative research was used in exploratory analysis. Qualitative methods were used to address questions about incidents, importance, and point of view that the studied subject most frequently provides (Hammarberg, Kirkman, & De lacey, 2016). The qualitative study entails community discussions to elicit information about confidence, perspective, and descriptive behaviour. Apart from qualitative analysis, quantitative research was also a tool used by researchers in the research design—often referred to as statistical analysis. Quantitative approaches entail the compilation,

analysis, description, and publication of the study's findings (Creswell & Creswell, 2017). The quantitative analysis concentrated on statistical data gathered from the samples' observational actions (Abdullah & Raman, 2001). The researchers chose a surveyed research method for this study; data were collected through a quantitative study. The reason researchers choose a surveyed research method for this study this is data collected through a quantitative study is because the time to find respondents to respond to questions is faster. At the time of the study, the country was experiencing a control movement order (MCO). This limitations for the researcher to conduct his main study to use qualitative methods such as interviews with respondents. In addition, the study conducted using the collected data method can have the advantage that online data collection protects against the loss of data and simplifies fi es the transfer of data into a database for analysis (Carbonaro & Bainbridge, 2000; Ilieva, Baron & Healey, 2002). Researcher collects data using google form medium. This method is safer better than using the method of collecting data by traditional like use paper.

Before developing the questionnaire, fieldwork was conducted to ascertain how tourists used E-wallets during the COVID-19 pandemic. Researchers discussed, questioned, and solicited opinions from tourists throughout this work, considering the E-wallet initiative as one of the tourism industry's outcomes. The discussed, question and solicited opinions with tourists is through asking the closest people such as members with researchers who have traveled about matters related to E-wallet. All discussions of opinions received from tourists will be analyzed and evaluated by the researcher to ensure as well as the reading from journal and article of the e-wallet helps in the construction of questions about this study. The combination of several opinions from tourists facilitated the researcher to create questions related to e-wallets and tourists at the time of the COVID-19 pandemic.

3.3 POPULATION

The population refers to the whole community of individuals, incidents, or matters of concern to have been investigated by researchers (Kumar, 2013). The population was defined as a set in which a researcher wants to discover the results of this study in general. It may also have been crucial (Fenstermacher & Richardson, 2005), but maybe not all geographical areas could've taken shelter, or not all (Gay and Diehl, 1992).

The target population was **the tourist who has had the intention to used E-wallet in Malaysia**. The sample was drawn from this population, and the researcher could've generalized the outcome. The target population prioritizes to complete the study was those tourists who had been using or had the intention to use the E-wallet in Malaysia.

For the present research, three essential aspects needed attention:

- a. Element: usage intention of E-wallet
- b. Sampling units: tourists in Malaysia
- c. Location: Malaysia

3.4 SAMPLE SIZE

The sample was a deliberate population distribution (Fenstermacher & Richardson, 2005), which includes the process of selecting several (samples) from the upper group (sample population) to become the basis for evaluating or considering facts, situations, or meanings of select groups (Kumar, 1996). The study had determined the sample size of an unknown population using Roscoe's method of practice. The rules for the calculation of sample size were, according to (Roscoe 1975), between many of 30 and less than 500, which was approved for researched and must have been less than 30% of the population. An earlier study by (Hanudin 2009) suggested that only 117 respondents used elements that could stimulate users to use Sabah e-wallets. In the meantime, George, Ajimon, and Gireesh's (2013) studies had collected primary data from 200 respondents in Kerala, India, asking about previous e-wallet customer satisfaction. According to Adesina (2013), 192 people surveyed were sampling the acceptability of E-wallets in Nigeria. Therefore, the researchers had decided to use 200 respondents to identify the purpose of using e-wallet results among tourists in Malaysia.

Study of sample size, we use the thumb theory rule. The thumb rule is a practise rule that provides straightforward advice or some basic rule on a particular subject or action. It is an important guideline. This is a general principle that provides practical guidance for a particular task. Practical rules generally develop through training and experience rather than through theoretical or scientific investigation. According to Al-Bayyati (1971), A conservative rule of thumb is derived from calculating the sample size needed to compare two groups quickly. The rule is worked out for qualitative variables with a failure or successful outcome. The rule is defined in terms of the difference desired to be detected between two dichotomous groups. An earlier study by (Asemahagn 2020), While determining sample size, it is usually recommended to include 20 to 30% of the population as a sample size in the form of a rule of thumb. If you take this much sample, it is usually acceptable.

3.5 SAMPLING METHOD

Sampling was a technique used to analyze data in which the number of perceptions taken from the wider population has had been calculated in advance. There were two general sampling methods studied, namely probability and unlikely sampling. In this analysis, sampling was not as easy to use as sample techniques. In this study, uncertainty benefits from the failure to hit the sampled structure. This sampling technique was helpful because a descriptive survey was required for this analysis. The convenience sampling approached was simple to use in this study when administering the questionnaire to the target respondents—sample facility sort of unlikely sampling affected by the number of populations readily available for this studied collection.

A sampling facility was a sampling facility where the main data source was used without any further requirements. This ensures that participants were included in these surveyed processes for any investigator to find respondents quickly. There were no other requirements for choosing a subject beforehand in the facility sampling. The scientists would go and send a questionnaire to random tourist attractions in Malaysia. Researchers were searching for visitors using or planning to use an application for an e-wallet.



The current study used convenient sampling a non-probability sampling. Convenience sampling is a type of sampling based on the availability of elements, and the ease of obtaining them. Samples were taken when the sample was at the right time and location. It was nearly unreliable, but the cheapest and most straightforward way to do so was because researchers could've chosen who they encounter (Sugiarto, 2001). Unlikely sampling was also a sampling method that has not provided all population participants with the same opportunity or opportunity for sampling as a single sample (Laugiwa, 2014). Many researchers had picked sampling as a single sample (Laugiwa, 2014). Many researchers had selected sampling conveniences for researchers. According to Lunsford (1995); Sampling was chosen here because it was a soothing tool for obtaining answers to this study.

3.6 DATA COLLECTION

The data collection process is extensive to ensure that the study provides rational answers (Sapsford & Jupp, 2006). This analysis incorporated both primary and secondary data collection methods. The primary data collection method is for researchers or educators to collect teaching data directly from the subject. Quantitative data have been compiled and explained to assemble and explain various aspects of population behaviour (Parahoo, 2006). As Robson (2007) argues, a researcher could have used the most nuanced data collection method to elicit answers to research questions and gathered more than enough data. Among the critical data collection techniques, the surveyed method was chosen for this analysis. Additionally, researchers determined questionnaires as a data collection method to accomplish the study's objectives.

To collect critical data, the researcher decided to distribute the Kuala Lumpur International Airport questionnaire, Malaysia's primary gateway for foreign tourists (KLIA). Additionally, the researcher distributes the survey to nearby local tourists. We were looking for tourists and local visitors who had used or were planning to use the e-wallet. The respondent has been presented with the application letter in advance, reinforcing the report's rationale and significance. Additionally, the topic of coverage should have been concisely protected, the value of the study should have been promptly determined, respondents' names should have remained trustworthy, confessions should have been honestly responded to, defended, and enhanced by researched instructors and questionnaire dedicated. To begin, the intended respondent was asked a survey question. To obtain precise responses that were useful for your research, we would select respondents familiar with E-wallets. The survey took a total of 15 minutes to complete, and the researchers collected questionnaires at the conclusion. This was done to avoid repeated surveys. The chosen process would be used to analyse the data collected.

Data collection is an effective method for obtaining information from various sources and ensuring that the data obtained is complete and reliable. Individuals and organisations can use data collection to answer questions, analyse the results, and forecast potential opportunities and patterns. Data collection techniques such as surveys, interviews, questionnaires, google records, and interviews could have been used.

This research did not justify the survey because respondents found it challenging to meet face to face. The researchers used Google forms to make it easier for tourists to contact the respondent COVID-19 pandemic via the E-wallet. Due to the rapid growth of social media, researchers could have exchanged Google formats and gathered respondents from all over

Malaysia, thereby preventing the spread of COVID-19 infections. We were aware that 384 samples could not be used due to a large number of pieces.

Researchers are unable to conduct investigations. Additionally, researchers attempted to contact respondents throughout Malaysia, and the only way to do so was through the google form. The researchers chose to use Google forms to avoid the high cost of paper. It would simplify questions by allowing respondents to respond via phone or iPad. It would also allow people to answer questions at home without leaving the house, thereby preventing COVID-19 from spreading.

Meanwhile, secondary data was disseminated, which could have been derived from a variety of collected sources. For other purposes, researchers are now utilising data obtained by others for a variety of purposes. Secondary knowledge was used to aid in the discovery and study. This analysis's secondary data sources included literature, journal articles, blog posts, books, and the broader web (www).

3.7 RESEARCHER INSTRUMENT

The instrument was critical for analysis. Without an effective method, achieving a researcher's objective was not easy. Data collection techniques could have included interviews, direct and indirect feedback, questionnaires, and the associated documentation (Yin, 2014). Multiple data collection methods and sources were used to bolster the research's credibility. Triangulation was referred to as (Flick 2014). To collect data and facilitate the study, questionnaires are distributed to respondents. The critical research instrument used to accomplish the researcher's objective and the type of question and instrument used; all have an effect on the data and information gathered from respondents.

To collect data from the respondent, a two-part questionnaire had to be used. The question in part a was designed to associate background respondents with demographic respondents. To obtain information on these, a piece measures on an average scale. A was used to determine the respondent's gender, age, religion, income, and education. Meanwhile, part b to answer the respondent measured used the Linkert scale five option answered from strongly agreed, agreed, neither agreed nor disagreed, disagreed, and strongly disagreed. There were three sections for these: perceived risk, perceived usefulness, and privacy and security of E-wallet. Linkert was chosen because the information obtained from respondents would be easier to define and more accurate than with other measures.

Table 3.1: Questionnaire Design

PART	ITEMS	NUMBER OF ITEMS	SUPPORTING REFERENCES
A	Demographic data	5	Hanudin (2009)
B			
<u>Section 1:</u> Perceived risk		5	Layne & Lee
<u>Section 2:</u>	Independent		(2001)
Perceived usefulness	Variable	5	Layne & Lee
<u>Section 3:</u>			(2001)
Privacy and security of e-wallet		5	Layne & Lee
			(2001)
C			
Behavioral intention to use e-wallet among tourist during pandemic covid-19.	Dependent Variable	3	Hendy, Izra & Maizaitulaidawati
			(2020)

Table 3.2: The Likert Scale

Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1	2	3	4	5

3.7.1 QUESTIONNAIRE

A questionnaire is a method for gathering information from respondents using a set of questions. (Philippine McLeod, 2018). There are two separate questionnaires, open and closed. Closed questions usually are more subject to guessing than available questions. Statistical modifications to multi-point assessments, however, may be adapted. At the same time, open questions might be more likely than closed questions, so that people who know well but are not sure (and thus fail to guess to prevent an embarrassment) do not know the answer or do not remember the answer immediately (and want to avoid expending the effort required to retrieve or infer it). (Christian Democrat, 2009). In the earlier section of the questionnaire, the questions of specific interest and the sensitive questions to the end questionnaire are to be put.

3.7.2 QUESTIONS USED IN PART A OF THE QUESTIONNAIRE

In this part, the researcher will get information about the demographic profile of respondents. There are five elements in this part with is gender, age, religion, income, and education. All the elements are shown in Table 3.2.

Table 3.3: Part A- Demographic Data

No	Elements	Supporting References
1	Gender	Hanudin (2009)
2	Age	Hanudin (2009)
3	Religions	Hanudin (2009)
4	Income	Hanudin (2009)
5	Education	Hanudin (2009)

3.7.3 QUESTION USED IN PART B (SECTION 1) OF THE QUESTION

Independent Variable

For part B, the data measure by the Likert scale, which is from firmly option answers from strongly disagree, disagree, neither agree nor disagree, agree and strongly agree based number one (1) to number five (5). For section 1, to know perceived risk on E-wallet usage among tourists in Malaysia during COVID-19.

Table 3.4: Section 1: Perceived risk of E-wallet usage among tourists in Malaysia during COVID-19.

No	Element	Supporting References
1	There may be caused by fraud or lost money when using an E-wallet.	Layne & Lee (2001)
2	They may be caused by an error in the process of online transactions.	Layne & Lee (2001)
3	There may be accessed into unauthorized personal data by hackers.	Layne & Lee (2001)
4	There may not leak online information transactions when using an E-wallet	Layne & Lee (2001)

5	Considering their high level of performance, using the E-wallet platform service is relatively risk-free.	Layne & Lee (2001)
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3.7.4 QUESTION USED IN PART B (SECTION 2) OF THE QUESTION

For section 2, perceived usefulness on E-wallet usage among tourists in Malaysia during covid-19. The data measure by the Likert scale, which is from firm option answers from strongly disagree, disagree, neither agree nor disagree, agree and strongly agree based number one (1) to number five (5).

Table 3.5: Section 2: perceived usefulness of E-wallet usage among tourists in Malaysia during COVID-19.

No	Element	Supporting References
1	Using E-wallets systems unnecessary carry cash.	Layne & Lee (2001)
2	Using e-payment systems to help control spending	Layne and Lee (2001)
3	Using the e-payment system to improve payment efficiency	Layne & Lee (2001)
4	Using e-payment systems to make the transaction faster	Layne & Lee (2001)

5	Using e-payment systems to make the transaction easier	Layne & Lee (2001)
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Table 3.6 Section 3: Privacy and security of E-wallet on E-wallet usage among tourists in Malaysia during COVID-19.

No	Element	Supporting References
1	During the use of e-wallet platform, the changes in private information low	Razif, Misiran, Sapiri, & Yusof (2020).
2	When using the e-wallet platform, hackers are unlikely to take control of my private information.	Razif, Misiran, Sapiri, & Yusof (2020).
3	When using the e-wallet platform, it would keep my personal sensitive information from exposure.	Razif, Misiran, Sapiri, & Yusof (2020).
4	When using an e-wallet platform, my private information is unlikely to be used for other purposes	Razif, Misiran, Sapiri, & Yusof (2020).

5	There is less risk of privacy breach with the payment process using an e-wallet platform.	Razif, Misiran, Sapiri, & Yusof (2020).
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3.7.5 QUESTION USED IN PART C

Dependent Variable

For part C, the Likert scale measured option answers firmly from strongly disagree, disagree, neither agree nor disagree, agree and strongly agree based number one (1) to number five (5). This part of knowing the behavioral intention to use e-wallet among tourists during pandemic COVID-19.

Table 3.7 Section 4: Behavioral intention to use e-wallet among tourists during pandemic COVID-19.

No	Element	Supporting References
1	I will use e-wallets for payment transactions during the COVID-19 pandemic	Hendy, Izra & Maizaitulaidawati(2020)

2.	In the future, I will use e-wallets for payment transactions	Hendy, Izra & Maizaitulaidawati(2020)
3.	I prefer using e-wallets for payment transactions during the COVID-19 pandemic	Hendy, Izra & Maizaitulaidawati(2020)

3.8 DATA ANALYSIS

Data Analysis is the systematic application method, explaining, condensing, recapturing, and evaluating statistical and logical techniques. Shampoo and Resnik (2003) report that different analytic procedures offer an opportunity to differentiate between inductive inferences from data and noise in the data. The **Statistical Package for the Social Science (SPSS)** will be used to simplify researchers for study data. There are three descriptive statistical analyses: reliability checking, descriptive analyses, and correlations between the spearman. This computer software will help the researchers in decreasing the time taken to compute information and encourage quantitative investigation quicker and less demanding. The detailed method of data interpretation is descriptive analysis, reliability test, and Pearson Correlation Coefficient. The researcher used descriptive analysis to analyse the variables and describe the respondent's biographical information. Reliability statistics had performed a significant relationship among the variables in the study. Pearson Correlation Coefficient was used to investigate the independent variable, and the dependent variable had used the frequency analysis to analyse the data. (Bewick et al., 2003)

3.8.1 DESCRIPTIVE STATISTIC

Descriptive statistics used to summarize data in a structured manner through a sample or population relationship. Jill Stolzhus, 2018. (Vikas Yellapu, Parampreet Kaur). A larger volume of data can be made sensible by the descriptive statistic. Distribution, central pattern, and dispersal are three important descriptive statistical characteristics.

3.8.2 RELIABILITY TEST

Reliability test defines the degree to which a test is consistent and stable in measuring what it is intended to measure. The purpose of leading reliability tests is to search the constancy and immovability of research data (Malhorta and Peterson, 2006).

3.8.3 PEARSON CORRELATION

Pearson Correlation is used to measure the strength of the relationship between independent variables and dependent variables by depending on its correlation coefficient size (Piaw, 2006). Table 3.3 shows the coefficient correlation and strength of the relationship used by researchers. When the correlation coefficient (.91 to 1.00) or (-.91 to 1.00), the strength of the relationship is powerful. As for (.71 to .90) or (-.71 to .90) means strong, (.51 to .70) or (-.51 to

-.70) means medium, (.31 to .50) or (-.31 to -.50) means weak, (.01 to .30) or (-.01 to -.30) means very weak and .00 means no correlation. In statistics, we generally calculate the correlation of Pearson, Kendall, Spearman, and Point-Biserial. We measure four forms of correlations: Pearson. Spearman's correlation is chosen to determine the significant relationship and validity between IV and DV in this research.



3.9 CONCLUSION

This chapter explains the research methods, defining, selecting, processing, and evaluating data or information when the interviewee receives the interview. The person responsible for the study is a tourist who obtains additional information from the subject. The researcher explained the nature, population, sample size, sampling process, and data collection procedure of the researcher from the present chapter. Thereof a questionnaire in the first segment, in the first segment partly on population surveyors, Part B on the study of the perceived risk, perceived value, and privacy, and E-wallet protection based on e-wallets used by Malaysian tourists during the 19th century. When research has collected data or information, it will analyse the data using reliability checks, descriptive analysis, and Spearman correlation. The data analysed through the study of trustworthiness checks, descriptive analysis, and correlation of the spearman. Following are a summary of the research question and data analysis that be used in the study:

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Research Question	Data Analysis
1. What is the relationship between perceived risk and usage intention of E-wallet among tourists during Pandemic COVID-19	Pearson correlation
2. What is the relationship between perceived usefulness and E-wallet usage among tourists during Pandemic COVID-19?	Pearson correlation
3. What is the relationship between perceived privacy and security and usage intention of E-wallet among tourists during Pandemic COVID-19?	Pearson correlation

CHAPTER 4

RESULT AND DISCUSSION

4.1 INTRODUCTION

This chapter focuses on the data analysis, including the response rate, descriptive analysis, Cronbach's alpha reliability analysis, and Pearson's correlation test. Every inquiry will decipher and resolute the research questions. Descriptive analysis will portray the respondent's demographic profile. Validity and reliability are essential to assess whether the samples gathered are legitimate and predictable. Hence, Cronbach's alpha method will be utilized for the reliability test. The Pearson's correlation test will be used to additionally analyses and explore the relationship between the variables.

4.2 RESPONSE RATE

A whole amount of 224 questionnaires was distributed online. From 224 questionnaires collected from the targeted respondents, all of amount 224 questionnaires were usable. These 224 questionnaires were collected from online respondents.

The accuracy of a research survey based on a questionnaire is less obvious, but it can have reasonable response rates and accuracy. The response rate, or the percentage of survey respondents who meet the quality criteria, is often used to measure how widely the survey results can be shared.

In this study, we calculated the response rate using Statistical Package For Social Science (SPSS). SPSS is a statistical software created in 1968. SPSS was widely used to analyze data in the social sciences at the beginning of its emergence, but now SPSS is used to analyze data in various fields. SPSS is called by multiple names following the development and improvement of the SPSS, in 2008 with version 17, and it was called SPSS statistics, in 2009 with version 27.0.3, it was known as PASW statistics (PASW-Predictive Analysis) and in 2010 until now with version 20, it was called IBM statistics.

Table 4.1: Total Number of Questionnaire

Number of questionnaires distributed	224
Questionnaires returned and useable to be analysis	224
Response rate	100%
The questionnaire used for analysis	224

Source: Fieldwork Study (2021)

4.3 RESULTS FOR RELIABILITY TEST -CRONBACH ALPHA

The reliability coefficient is a way of measuring a scale's internal accuracy. Consequently, the data were investigated with a guide to determining the exactness of the Cronbach Alpha study. For all variables, the Alpha of Cronbach should be greater than 0.7. The following table 4.8 shows

the Cronbach Thumb Rules of Alpha Coefficient size by Matkar (2012).

Table 4.2: Rule of Thumb Cronbach's Alpha

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

Source: Matkar (2012)

Table 4.3: Result of Reliability Coefficient Alpha for the Independent Variable and
Dependent Variable

Variable	Number of items	Reliability Cronbach's Alpha	Comment
Perceived Risk	5	0.842	Good
Perceived Usefulness	5	0.861	Good
Privacy & Security	5	0.927	Excellent
Behavioral intention	3	0.899	Good

The table showed the importance of independent and dependent variables in this analysis in Table 4.3 of the SPSS results. Table 4.3 indicated that one variable exceeded 0.900 and three of the remaining variables exceeded 0.800. The questionnaire was accepted, and the perceived risk variable received five questions. 5 questions. For perceived risk variable questions, the Alpha result of Cronbach is 0.842 and has proved good. For perceived risk variable questions, the coefficient obtained was also correct.

Other than that, for measuring the perceived usefulness variable, the five questions were used, and the result of the Cronbach's Alpha is 0.861, which indicated as good. Hence, the coefficient obtained for these questions in the perceived usefulness variable were reliable.

Then, five questions were used to calculate the privacy and security variable, and the Cronbach's Alpha outcome is 0.927, which is indicated as excellent. The coefficient obtained in the aesthetic variable for this privacy and security variable was accurate.

Finally, three questions were used to calculate the behavioral intention towards the Cronbach's Alpha outcome was 0.899, which was indicated as good. The coefficient obtained for these questions in the behavioral intention variable was reliable.

4.4 RESULTS OF DESCRIPTIVE ANALYSIS

The descriptive analysis describes the demographic profile indicated in Section A and the mean and average of the dependent variable, as specified in Section B of the questionnaire. The descriptive analysis involves a simple quantitative summary of a collected data. It helps researchers understand the experiment or data sent in detail and provides information on the information required to put the data into perspective.

4.4.1 DEMOGRAPHIC PROFILE

Table 4.4: Respondent Demographic Profile – Gender

Respondent's Profile	Frequency N= 224	Percentage (%)
Male	48	37.10%
Female	167	62.90%
Total	215	100%

Source: Fieldwork Study (2021)

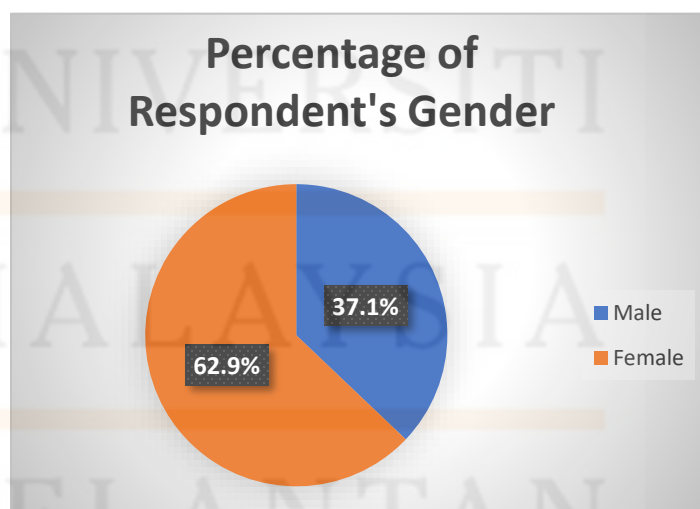


Figure 4.1: Percentage of Respondent's Gender

Figure 4.1 shows the percentage by the age of the respondent. Out of 215 respondents, 48 respondents (37.01 percent) are male, while 167 respondents (62.09 percent) are female who involved in this survey.

Table 4.5: Respondent Demographics Profile – Age

Respondent's Age	Frequency	Percentage (%)
	N= 224	
18- 25 years old	200	89.30%
26-32 years old	17	7.60%
33-40 years old	3	1.30%
Above 41 years old	4	1.80%
Total	224	100%

Source: Fieldwork Study (2021)

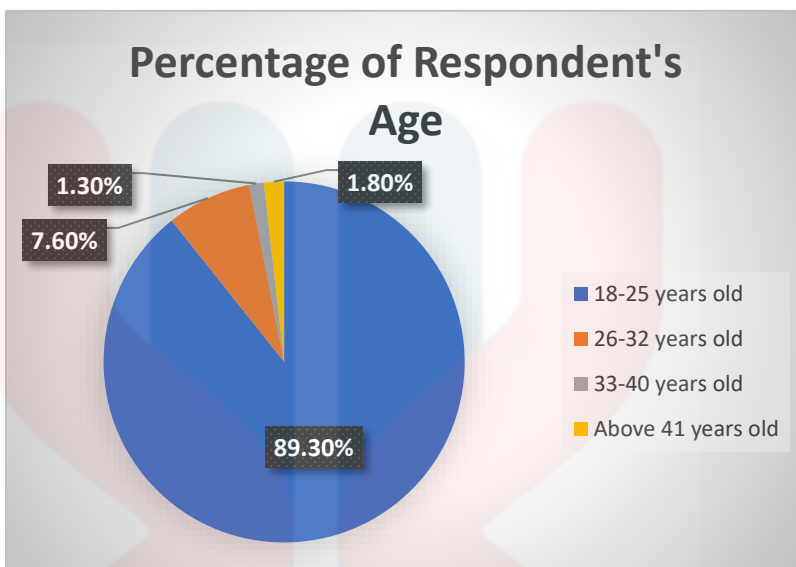


Figure 4.2: Percentage of Respondent's Age

Figure 4.2 shows the percentage by the age of the respondent. Out of 224 respondents, 200 (89.30 percent) respondents are 18 to 25 years old, 17 (7.60 percent) respondents between 26 to 32 years old, 3 (1.30 percent) respondents are between 33 to 40 years old, and 4 (1.80 percent) respondents 41 years old and above.

Table 4.6: Respondent Demographic Profile – Race

Respondent's Race	Frequency N= 224	Percentage (%)
Malay	203	90.60%
Chinese	6	2.70%

Indian	4	1.80%
Other	11	4.90%
Total	224	100%

Source: Fieldwork Study (2021)

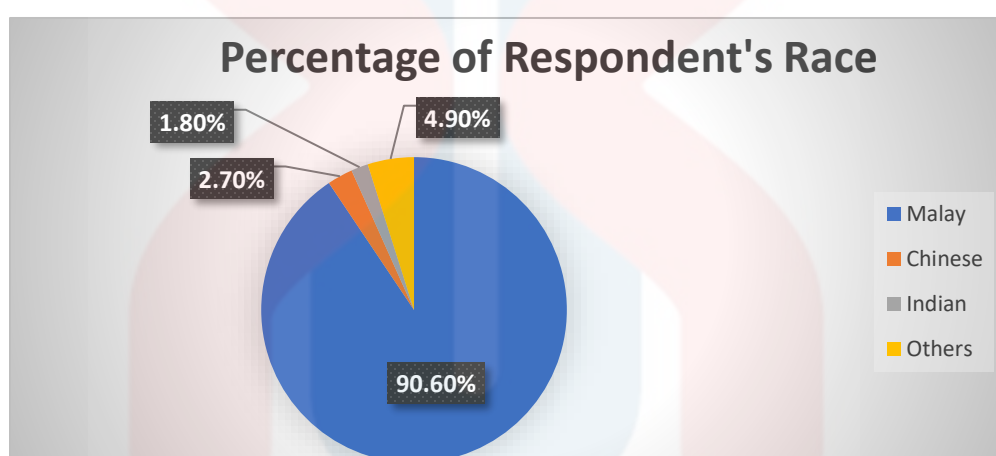


Figure 4.3: Percentage of Respondent's Race

Figure 3 showed most of the respondents in the race are Malay, with 203 respondents (90.60%). Followed by Chinese with six respondents (2.70%), from Indian, respectively has four respondents (1.80%) and lastly from other respectively has 11 respondents (4.90%).

Table 4.7: Respondent Demographic Profile – Education

Respondent's Education	Frequency N= 224	Percentage (%)
Spm	31	13.80%
Degree	172	76.80%
Master	3	1.30%
Other	18	8.00%
Total	224	100%

Source: Fieldwork Study (2021)

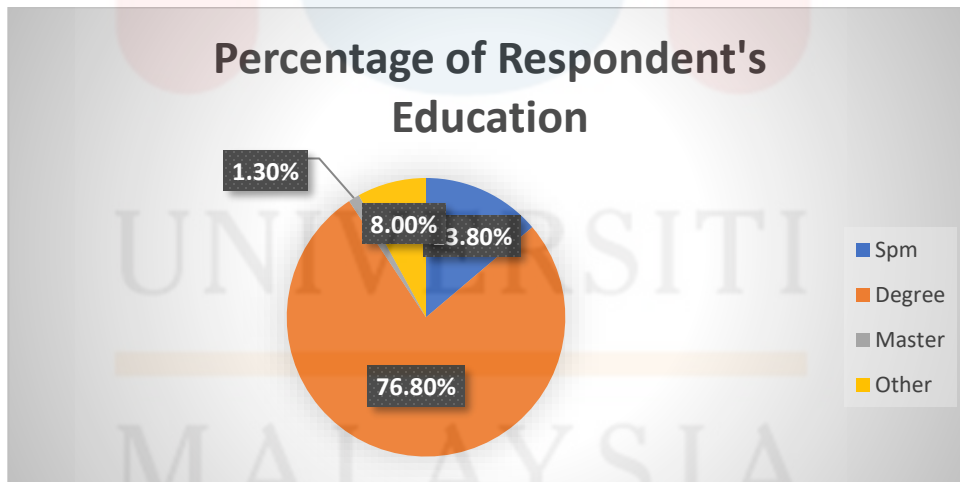


Figure 4.3: Percentage of Respondent's Education

Figure 4 showed that the respondents in the race are SPM, with 31 respondents (13.80%). The degree with 172 respondents (76.80%) from Master has three respondents (1.30%). Lastly, others respectively have 18 respondents (8.00%).

4.4.2 OVERALL MEAN SCORE FOR VARIABLE

This segment information showed the mean score attained as of the descriptive analysis. Overall mean score and standard deviation of variables and sub-variables were designed based on 5 points Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree). The overall mean (M) and standard deviation (SD) for each variable and measurement are exposed as indicated in the table.

Table 4.8: The Overall Mean Score on Each Variable and Dimension

SECTION	DIMENSION	N	M	SD
PART 1	Perceived Risk	224	3.0134	0.84024
PART 2	Perceived Usefulness	224	2.7036	1.04551
PART 3	Privacy and Security	224	2.9152	0.95802
PART 4	Behavioral Intention to Use E-wallet	224	2.6473	1.16506

Source: Fieldwork study (2021)

Table 4.8 showed that independent variables verified the average mean score. Altogether the dimension variables also scored an average mean score of perceived risk 3.0134 (SD=084024), perceived usefulness 2.7036 (SD=1.04551), privacy and security 2.9152 (SD=0.95802). Besides, the dependent variable behavioral intention to use e-wallet 2.6473 (SD=1.16506).

Perceived Risk	N	M	SD
Less risk of privacy breach with payment process using e-wallet platform	224	3.0179	1.07547
Using an e-wallet platform, my private information is unlikely to be used for other purposes	224	2.9241	1.03679
Using the e-wallet platform, internet hackers (criminals) unlikely to take control of my private information.	224	3.0804	1.11362
There may not leak online information transactions when using an e-wallet	224	3.0045	1.07769
Considering their high level of performance, using the e-wallet platform service is relatively risk-free.	224	3.0402	1.06438

Table 4.9: Descriptive Analysis for Independent Variables - Perceived Risk

Table 4.9 showed the number of respondents, mean and standard deviation of the first independent variable (IV), which perceived risk. Based on Table 4.6, perceived risk makes up five (5) questions. The first is 'Less risk of privacy breach with payment process using e-wallet platform' (M=3.0179, 1.07547) followed by 'Using e-wallet platform, my private

information is unlikely to be used for other purposes' (M=2.9241, SD=1.03679), 'Using e-wallet platform, internet hackers (criminals) unlikely to take control of my private information.' (M=3.0804, SD=1.11362), 'There may not leak online information transactions when using an E-wallet' (M=3.0045, SD=1.07769), 'Considering their high level of performance, using the E-wallet platform service is relatively risk-free.' (M=3.0402, SD=1.06438).

Table 4.10: Descriptive Analysis for Independent Variable- Perceived Usefulness

Perceived Usefulness	N	M	SD
Using e-wallets systems unnecessary carry cash.	224	2.8214	1.21806
Using e-payment systems to help control spending	224	3.0714	1.28611
Using the e-payment system to improve payment efficiency	224	2.6250	1.25369
Using e-payment systems to make the transaction faster	224	2.5670	1.38051
Using e-payment systems to make the transaction easier	224	2.4330	1.37726

Table 4.10 showed the number of respondents, mean and standard deviation of the first independent variable (IV), which perceived usefulness. Based on Table 4.7, perceived usefulness makes up five (5) questions. The first is 'Using E-wallets systems unnecessary carry cash' (M=2.8214, 1.21806) followed by 'Using e-payment systems to help control spending' (M=3.0714, SD=1.28611), 'Using the e-payment system to improve payment efficiency.' (M=2.6250, SD=1.25369), 'Using e-payment systems to make the transaction faster' (M=2.5670, SD=1.38051), 'Using e-payment systems to make the transaction easier.' (M=2.4330, SD=1.37726

Table 4.11: Descriptive Analysis for Independent Variables – Privacy and Security

Privacy and Security	N	M	SD
I believe my personal information is secure when using an E-wallet platform system	224	2.8125	1.11276
I believe the E-wallet platform is secure.	224	2.8080	1.10186
I believe using an E-wallet platform for any financial transaction is secure.	224	2.8661	1.10031
Security features do not affect my decision to use the E-wallet platform.	224	3.0134	1.07762
There is less risk of privacy breach with the payment process using an E-wallet platform.	224	3.0759	1.05395

Table 4.11 showed the number of respondents, mean and standard deviation of the first independent variable (IV), privacy, and security. Based on Table 4.8, privacy and security make up five (5) questions. The first is 'I believe my personal information is secure when using E-wallet platform system' (M=2.8125, 1.11276) followed by 'I believe e-wallet platform is secure' (M=2.8080, SD=1.10186). Then, 'I believe using E-wallet platform for any financial transaction is secure.' (M=2.8661, SD=1.10031), 'Security features do not affect my decision to use the e-wallet platform' (M=3.0134, SD=1.07762), 'There is less risk of privacy breach with the payment process using an E-wallet platform.' (M=3.0759, SD=1.05395).

Table 4.12: Descriptive Analysis for Dependent Variables – Behavioral Intention

Behavioral Intention	N	M	SD
Using e-wallet transaction may be used everywhere and every time.	224	2.5848	1.37301
I intend to use an e-wallet platform system because I see the benefits of it	224	2.6741	1.22604
Using an e-wallet platform is clear and understandable.	224	2.6830	1.22839

Table 4.12 showed the number of respondents, mean and standard deviation of the first Dependent variable (DV), which Behavioural intention. Based on Table 4.9, Behavioural intention makes up three (3) questions. The first is 'Using E-wallet transaction may be used everywhere and every time.' (M=2.5848, SD=1.37301) followed by 'I intend to use E-wallet platform system because I see its benefits (M=2.6741, SD=1.22604), 'Using E-wallet platform is clear and understandable.' (M=2.6830, SD=1.22839).



4.5 RESULTS FOR CORRELATION TEST

Inferential analysis was used to examine the relationship between the independent variable (Perceived risk and Perceived usefulness and Privacy and Security) and the dependent variable (Behavioural Intention to use e-wallet). Pearson correlation was used to measure the strength of the relationship between independent and dependent variables by depending on its correlation size (Piaw, 2006). The table below shows guideline coefficient correlations and strength of connection used by the researchers.

Table 4.13: Coefficient Correlation and Strength of Relationship

Correlation Coefficient (r)	Strength of Relationship
(.91 to 1.00) or (-.91 to 1.00)	Very Strong
(.71 to .90) or (-.71 to .90)	Strong
(.51 to .70) or (-.51 to -.70)	Medium
(.31 to .50) or (-.31 to -.50)	Weak
(.01 to .30) or (-.01 to -.30)	Very Weak
.00	No correlation

Hypothesis 1

H1: There is a significant relationship between perceived risk with behavioral intention to use E-wallet.

Table 4.14: Result of Pearson Correlation between perceived risk and behavioral intention to use an e-wallet.

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

		Behavioral Intention to Use E-wallet	Perceived Risk
Behavioral Intention to Use E-wallet	Pearson Correlation	1	.690**
	Sig. (2-tailed)		.000
	N	224	224
Perceived Risk	Pearson Correlation	.690**	1
	Sig. (2-tailed)	.000	
	N	224	224

Table 4.14 indicates the relationship between perceived risk with behavioral intention to use an E-wallet is moderate positive with a correlation coefficient of .690. This implies that the relationship between perceived risk and moderately related to the behavioral intention to use E-wallet. The p-value of perceived risk is .000, which is less than the highly significant level of .001. Therefore, there is an important relationship between perceived risk with behavioral intention to use E-wallet.

Hypothesis 2

H2: There is a significant relationship between perceived usefulness with behavioral intention to use E-wallet.

Table 4.15: Result of Pearson Correlation between perceived usefulness and behavioral intention to use E-wallet.

		Behavioral Intention to Use E-wallet	Perceived Usefulness
Behavioral Intention to Use E-wallet	Pearson Correlation	1	.853**
	Sig. (2-tailed)		.000
	N	224	224
Perceived Usefulness	Pearson Correlation	.853**	1
	Sig. (2-tailed)	.000	
	N	224	224

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

Table 4.15 indicates the relationship between perceived usefulness with behavioral intention to use an e-wallet is strong, with a correlation coefficient of .853. This implies that the relationship between perceived usefulness and vital related to the behavioral intention to use an e-wallet. The p-value of perceived usefulness is .000, which is less than the highly significant level .001. Therefore, there is an important relationship between perceived usefulness with behavioral intention to use E-wallet.

Hypothesis 3

H3: There is a significant relationship between privacy and security with behavioral intention to use E-wallet.

Table 4.16: Result of Pearson Correlation between privacy and security and behavioral intention to use E-wallet.

		Behavioral Intention to Use E-wallet	Privacy and Security
Behavioral Intention to Use E-wallet	Pearson Correlation	1	.740 ^{**}
	Sig. (2-tailed)		.000
	N	224	224

Privacy and Security	Pearson Correlation	.740**	1
	Sig. (2-tailed)	.000	
	N	224	224

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

Table 4.16 indicates the relationship between privacy and security with behavioral intention to use an E-wallet is strong with a correlation coefficient of .740. This implies that the relationship between privacy and security and strongly related to the behavioral intention to use an e-wallet. The p-value of privacy and security is .000, which is less than the highly significant level .001. Therefore, there is a significant relationship between privacy and security with behavioral intention to use E-wallet.

4.6 CONCLUSION

The study found that all of the hypotheses in this study were accepted. The correlation coefficient of all independent variables shows a difference of 0.690 for perceived risk, 0.853 for perceived usefulness, and 0.740 for the privacy and security of E-wallet. The results of the correlations answered the research questions whether there is a relationship between the independent variables and dependent variables. To conclude, there is a significant relationship between perceived risk, perceived usefulness, and perceived privacy and security.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter discusses the three parts of the statistical analysis from the results in chapter 4. The first part discusses and highlights the results that support the main objective of the study. The second part includes recommendations to E-wallets merchandiser in the tourism industry, especially to the E-wallets developer. The last portion of this chapter summarizes the research.

5.2 RECAPITULATION OF FINDING

In this section, the findings are summarized in a way that explicitly reflects the study's most important findings. Discussion for the findings is included in the overview of the findings, with anchor verbiage that justifies than distorts the findings' intent. The below is a summary of the findings based on the study objectives:

5.2.1 DISCUSSION ON OBJECTIVE 1

Table 5.1: Discussion on objective 1

Objective 1	To examine the relationship between perceived risk and usage intention of E-wallet among tourists in Malaysia during Covid-19.
Question objective 1	How to examine the relationship between perceived risk and usage intention of E-wallet among tourists in Malaysia during Covid-19?
Hypothesis objective 1	Perceived risk has a positive influence on usage intention of E-wallet among tourists in Malaysia during Covid-19.

As stated in Chapter 1, the initial goal was to investigate the relationship between perceived risk and intent to use an E-wallet among tourists in Malaysia during Covid-19. The correlation coefficient is 0.690, indicating a medium association between perceived danger and behavioral desire to use e-wallets among tourists during the COVID-19 pandemic, according to the quantitative questionnaire data analysis results in Chapter 4. The findings demonstrate that visitors' perceived risk and behavioral intention to use e-wallets during the COVID-19 epidemic is

reasonable, as it can boost tourists' faith in E-wallets' ability to lower the danger of money loss or theft. People are usually more at ease when they don't have a lot of cash in their wallets and deal with e-payment transactions. Payment transactions are safer with this E-wallet because customers need to use smartphone apps like CIMB Pay, Samsung Pay, and QR Pay to make any payment, reducing the spread of COVID-19. It also depends on the government because the regulator has the primary responsibility to protect citizens from any potential negative consequences. The findings expected above are based on the report received.

According to Sheikh et al. (2020), the government has a "de jure" responsibility for people's health through the Ministry of Health. The possible risks of COVID-19 connected with physical money affected government support for e-wallets in this study. People were forced to use digital payment apps due to the COVID-19 outbreak. Such apps are being used at an unprecedented rate. Not everyone is comfortable with or even willing to use electronic wallets.

However, due to the Coronavirus outbreak, there is a complication. In this context, we aimed to capture E-wallet users' comfort and security concerns and the impact of demographic characteristics such as gender. Female users are more concerned about E-wallet security than male users, according to our findings. This finding is compatible with Grable's (2000) results but not with Scubert's (1999) findings, which claimed that both men and women have similar risk propensity in a given situation.

5.2.2 DISCUSSION ON OBJECTIVE 2

Table 5.2 Discussion on objective 2

<p>Objective 2</p>	<p>To examine the relationship between perceived usefulness and usage intention of E-wallet among tourists in Malaysia during COVID-19.</p>
<p>Research Question 2</p>	<p>How to examine the relationship between perceived usefulness and usage intention of E-wallet among tourists during COVID-19?</p>
<p>Hypothesis 2</p>	<p>Perceived usefulness has a positive influence on the usage intention of E-wallet among tourists in Malaysia during COVID-19.</p>

During COVID-19, the second study goal was to examine the relationship between perceived usefulness and E-wallet use intention among tourists in Malaysia. According to the data analysis findings in Chapter 4, perceived usage has a positive impact on the intention to use an E-wallet. H2 is reflected in the link between the independent and dependent variables, with a

correlation coefficient of 0.853. During the COVID-19 epidemic, this suggests a high connection between perceived utility and behavioral intention to use e-wallets among tourists.

The findings reveal that visitors' perceived usefulness and behavioral intention to use e-wallets during the COVID-19 pandemic is positive since it serves a vital function such as bill payment while travelling. The findings support the previous study that the e-wallet platform is a very effective way for many sorts of payment during a physical separation or self-quarantine periods. Furthermore, e-wallets can be used as an alternate payment system to assist the government in lowering the chance of COVID-19 spreading. The findings of the study are likewise in line with those of Aji and Dharmmesta (2019).

Users' perceived technology perceptions, convenience, and utility are influenced by perceived usefulness, such as E-efficiency, wallet's, which also increases perceived safety benefits due to E- wallet's feature. In concrete terms, tourists' mental expectations are met by experiencing more trustworthiness and safety while utilising contactless payment cognitions about technology's capabilities that can address a specific environmental issue, which influences users' adoption intentions substantially.

Meanwhile, during the COVID-19 pandemic, social influence has a considerable impact on perceived usefulness as mental expectations. The effects of social pressure and the opinions of essential, relevant people have a significant influence in determining an individual's mental expectations and, as a result, their intention to engage in tourist behaviour. When tourists receive recommendations from friends or family that an E-wallet is beneficial for protecting their safety by avoiding contact with people during the transaction process to reduce the risk of COVID-19

infection, they are more likely to consider E-wallet as a valuable payment method. Furthermore, in this study, trust was examined and found to substantially impact perceived usefulness. The contactless advantage of E-wallet in maximising users' experiences and supporting their safety during the COVID-19 pandemic, which stresses users' perceived benefits toward adopting E-wallet during the emergency circumstance, could determine its trustworthiness.

5.2.3 DISCUSSION ON OBJECTIVE 3

Table 5.3 Discussion on objective 3

<p>Objective 3</p>	<p>To examine the relationship between privacy and security of E-wallet among tourists in Malaysia during COVID-19.</p>
<p>Research Question 3</p>	<p>How examine the relationship between privacy and security of E-wallet among tourists in Malaysia during COVID-19?</p>
<p>Hypothesis 3</p>	<p>Perceived expressiveness has a positive influence on usage intention of E-wallets among tourists.</p>

The third goal of the study is to look at the relationship between E-wallet privacy and security among tourists in Malaysia during COVID-19. According to the results of the data analysis in Chapter 4, there is a favourable association between E-wallet privacy and security among tourists in Malaysia during COVID-19. It demonstrates that H3 expresses the link between the independent and dependent variables. The correlation coefficient is 0.740, indicating that there is a substantial link between travellers' privacy and security when using e-wallets during the COVID-19 pandemic. The data imply that female users are more concerned about E-wallet security than male users, indicating that privacy and security to use E-wallets among visitors during the COVID-19 epidemic is favourable. People in the middle income group are more concerned about the security of digital payments than those in the lower income group, according to this study (S Undale, A Kulkarni, H Patil 2020). The study researcher believes that security problems remained despite the COVID-19 pandemic's forced implementation of E-wallets.

Furthermore, previous studies by Zhao and Fernando (2020) found that perceived security has statistically significant effects on explaining users' behavioral intentions of using E-wallet during the COVID-19 pandemic. The author states that perceived security has statistically significant effects on explaining users' behavioral intentions of using E-wallet. Tourists, in particular, have established faith in E-wallet platforms as a result of their consistent performance and well-established legal framework protection. They are less concerned about financial dangers, allowing them to reap more benefits from the service. As a result, technological and privacy security and user trust from both technical and mental viewpoints influence users' adoption intentions.

Furthermore, this research found that perceived security is strongly linked to trust. In this way, consumer perceptions of security could lessen uncertainty while also ensuring E-wallet performance, increasing users' faith in E-wallet platforms. It reveals that trust and perceived security have a significant relationship and that both characteristics influence consumers' inclination to use an E-wallet in the event of a pandemic.

5.3 LIMITATION

There are a number of limitations to this study that must be acknowledged. For starters, the data was only collected in Malaysia at a specific timeframe of the COVID-19 pandemic; the findings may not apply to other countries or conditions. The data collection was restricted to tourists in Malaysia since it was carried out during COVID-19. Future research should duplicate this approach, collect data from other countries, and investigate specific advantages related to particular issues. Furthermore, cross-cultural studies can assess the study model to comprehend the differences in different cultural backgrounds better.

Second, the factors and interactions of the factors studied in this study were limited. The variables chosen in this study, for example, were mostly related to technological adoption. Future research should focus on integrating the relationships between variables, such as social influence on perceived security, and using technical indicators with variables from a health and risk perspective to gain a better understanding of the mental and technological factors influencing

adoption intentions with other variables, such as a cultural moderator, satisfaction whim, and so on.

Third, because the data collection period was restricted and the data were uniformly dispersed and acquired via WhatsApp, the data collecting technique in this study is advised to chronically and comprehensively cover the users from various periods of using E-wallet payment in varied patterns (online and offline surveys). Other than that, data collection period was limited because it was carried out during COVID-19.

Forth, the researcher only used Google Forms to distribute their questionnaire. This is because owing to the COVID-19, multiple obstacles hindered researchers from disseminating their questionnaires throughout the study. As a result, researchers would take a different approach, submitting their questionnaire via Google Forms and disseminating them via social media channels like Whatsapp.

Fifth limitation, For the third limitation, the researcher also faces some the lack of communication with the respondents. This is because due to the COVID-19, the researcher just can distribute the questionnaire through social media and the researcher cannot see the reaction of the respondents when respondents answer the questionnaire. This would make the researcher feel difficult to know if there is something wrong with the questionnaire that has been distributed.

Finally, no differentiation was made between E-wallet patterns (such as SMS and QR), E-wallet payment systems (Grab Pay, Touch n Go e-wallet, and FavePay), and electronic transaction methods (such as electronic transaction via computer and mobile device). As a result, a future study might distinguish between different E-wallet payment methods or platforms based on unique

research objectives.

5.4 RECOMMENDATIONS

Some empirical criteria that impact the behaviour intention on E-wallet usage among tourists in Malaysia during COVID-19 have been identified based on the previous chapter. As a result, some recommendations for future research have been made. Further research will be done after COVID- 19 especially in wealthy countries such as Singapore and Indonesia. During COVID-19, obtain a more significant number of respondents based on behaviour intention on E-wallet usage among tourists in Malaysia.

Furthermore, future researchers can increase the channels for collect the data of respondents. Due to the COVID-19 pandemic, we only can collect the data of respondents from google form in the online platform and it will affect the opinion of respondents during fill this google form. The problem for our research is we cannot explain the details of the questionnaire to our respondents and the main respondents for our research are those who have experienced travelling to Sabah. However, we cannot do this survey at Kuala Lumpur International Airport (KLIA) during this pandemic happen. We hope future researchers can do this survey in KLIA after this pandemic has passed

A future related study will need to increase the sample size and test this research model more thoroughly to refine study results. This is also so that future researchers can distinguish between data from different countries and do more extensive research. Future research can be based

on a larger sample of people from different cultural background, nationalities and consider specific benefits corresponding to particular problems to understand better the use of cashless payments and E-wallets in travel and tourism.

The scale utilised in this study might then be validated in future studies using a bigger sample size. For the reference of scholars and organisers, more methodological work is required. It can be done by using qualitative methods to acquire information on tourists' intentions to use E-wallets at COVID-19 in Malaysia. Furthermore, researchers can employ quantitative methodologies on social media platforms such as Instagram, Facebook, and Twitter. They are willing to participate in this type of research on their own time. Re-participation in research activities can also be advantageous if the researcher develops a method and conducts a comprehensive cost-benefit analysis. Although methodologically tough, showing some long-term research to gauge behaviour intention on E-wallet usage among tourists in Malaysia during COVID-19 would be beneficial.

5.4 CONCLUSION

This study has used a framework from Aji et al, (2020) shows that there are independent variable: perceived risk perceived usefulness and perceived privacy and security and dependent variable, which is behavior intention of tourists to use E-wallet. The outcomes give an outline of the influence level of the independent variable on the dependent variable. According to the findings, it is shown that this is three independent was influencing the tourist behavior to use E-wallet during pandemic of COVID-19.

Finally, we proposed a theoretical adoption model that integrates the TAM model with perceived risk, perceived usefulness, perceived privacy and security to adequately explain the mental and technological factors influencing tourists' intentions to adopt an E-wallet during the COVID-19 pandemic in Malaysia. This research model had a lot of explanatory power when explaining how tourists' payment habits had altered due to the epidemic and how technology perceptions and mental expectations influenced e-wallet adoption intentions. Tourist adoption intentions of E-wallet during the COVID-19 epidemic are facilitated by perceived danger, perceived usefulness, and perceived privacy and security.

The contactless nature of the E-wallet approach, in particular, is advantageous in maintaining social distance and ensuring personal protection in the event of a pandemic. This study also looked at new casual connections and discovered that social influence and trust significantly influence perceived usefulness. Furthermore, effort expectancy and trust are influenced by effort expectancy and trust in understanding visitors' behavioural intentions of utilising E-wallet during

the COVID-19 pandemic. Furthermore, this study suggests that academics and related stakeholders concentrate on a specific feature of E-wallets that correlates to the epidemic and can impact the user's technical benefits. Understanding tourist behaviour is a helpful tool for analysing new technology uptake and devising a strategy for improving visitors' experiences.



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DETERMINANTS OF BEHAVIOURS INTENTION ON E-WALLET USAGE AMONG TOURIST IN MALAYSIA DURING COVID-19

Dear respondents,

We are the third-year students of Faculty Hospitality, Tourism, and Wellness (Tourism), Universiti Malaysia Kelantan (UMK), Kampus Kota. This questionnaire was distributed as part of our assignment to collect a data on the determinants of behaviours intention on e-wallet usage among tourists in Malaysia during Covid-19. All the information in this questionnaire will be kept confidential and used for academic purposes only. We want to thank you for your time by giving kind cooperation and appropriate responses. We are truly grateful.

Responden yang dihormati,

Kami adalah pelajar tahun tiga Fakulti Hospitaliti, Pelancongan dan Kesejahteraan (Pelancongan) Universiti Malaysia Kelantan (UMK) Kampus Kota. Soal selidik ini diedarkan sebahagian daripada tugas kami untuk mengumpulkan data berkenaan penentu niat tingkah laku penggunaan e-wallet di kalangan pelancong di Malaysia semasa Covid-19. Maklumat dalam soal selidik ini akan dirahsiakan dan digunakan untuk tujuan akademik sahaja. Kami ingin mengucapkan terima kasih kerana meluangkan masa anda dengan memberi kerjasama yang baik dan tindak balas yang adil. Kami berasa sangat berterima kasih dan bersyukur.

1. MUHAMMAD FADHLAN HAKAKI BIN MOHD FAUZI H18A0256
2. MUHAMMAD MUQRI BIN MOHD TRAJUDDIN H18A0266
3. WAN SYAZA NURAFIQAH BINTI WAN MOHAMAD H18A0667
ISKANDAL

SECTION A /BAHAGIAN A

DEMOGRAPHIC RESPONDENT / DEMOGRAFI RESPONDEN

Instruction/ Arahan: Please tick (/) according information below.

Sila tandakan (/) mengikut maklumat yang dinyatakan di bawah.

1. Gender / Jantina

- a. Male/Lelaki
- b. Female/Perempuan

2. Age / Umur

- a. 18-25 years / 18-25 tahun
- b. 26-32 years / 24-36 tahun
- c. 33-40 years / 33-40 tahun
- d. 41 years above / 41 tahun ke atas

3. Races / Bangsa

- a. Malay/Melayu
- b. Chinese/Cina
- c. Indian/India
- d. Others/ Lain-lain

4. Income per month / pendapatan bulanan

- a. Below RM 500/ Bawah RM 500
- b. RM 500-RM 1000 / RM 500-RM1000
- c. RM 1000-RM1500 / RM1000-RM1500
- d. RM1500-2000 / RM1500- RM 2000
- e. Above RM 200 / Atas RM 2000

5. Education Level

- a. Diploma
- b. Degree / Ijazah Sarjana Muda
- c. Master / Ijazah Sarjana
- d. Others/ Lain-lain

SECTION B/BAHAGIAN B

Instructions: Please rate information below according to your preferences using scale provided.

Arahan: Sila nyatakan pendapat anda terhadap maklumat yang diberikan mengikut skala yang ditetapkan di bawah.

1 STRONGLY AGREE/ SANGAT BERSETUJU	2 AGREE/ BERSETUJU	3 NEUTRAL/ TIDAK PASTI	4 DISAGREE/ TIDAK BERSETUJU	5 STRONGLY DISAGREE/ SANGAT TIDAK BERSETUJU
--	--------------------------	------------------------------	--------------------------------------	--

	SECTION 1/BAHAGIAN 1 PERCEIVED RISK / RISIKO YANG DIRASAKAN	5	4	3	2	1
1.	There may be caused by fraud or lost money when using an e-wallet.					
2.	They may be caused by an error in the process of online transactions.					
3.	There may be accessed into unauthorized personal data by hackers.					
4.	There may not leak online information transactions when using an e-wallet					
5.	Considering their high level of performance, using the e-wallet platform service is relatively risk-free.					

	SECTION 2 /BAHAGIAN 2 PERCEIVED USEFULLNESS / KEGUNAAN YANG DIRASAKAN	5	4	3	2	1
1.	Using e-wallets systems unnecessary carry cash.					
2.	Using e-payment systems to help control spending					
3.	Using the e-payment system to improve payment efficiency					
4.	Using e-payment systems to make the transaction faster					
5.	Using e-payment systems to make the transaction easier					

	SECTION 3 /BAHAGIAN 3 PRIVACY AND SECURITY/ KEISTIMEWAAN DAN KESELAMATAN	5	4	3	2	1
1.	During the use e-wallet platform, the changes in private information low					

2.	When using the e-wallet platform, hackers are unlikely to take control of my private information.					
3.	When using the e-wallet platform, it would keep my sensitive personal information from exposure.					
4.	When using an e-wallet platform, my private information is unlikely to be used					
5.	There is less risk of privacy breach with the payment process using an e-wallet Platform.					

SECTION C/BAHAGIAN C

Instructions: Please rate the information below according to your preferences using the scale provided.

Arahan: Sila nyatakan pendapat anda terhadap maklumat yang diberikan mengikut skala yang ditetapkan di bawah.

1 STRONGLY AGREE/ SANGAT BERSETUJU	2 AGREE/ BERSETUJU	3 NEUTRAL/ TIDAK PASTI	4 DISAGREE/ TIDAK BERSETUJU	5 STRONGLY DISAGREE/ SANGAT TIDAK BERSETUJU
--	--------------------------	------------------------------	--------------------------------------	--

SECTION C /BAHAGIAN C BEHAVIORAL INTENTION / NIAT TINGKAH LAKU	5	4	3	2	1
--	---	---	---	---	---

1.	I will use e-wallets for payment transactions during the COVID-19 pandemic					
2.	In the future, I will use e-wallets for payment transactions					
3.	I prefer using e-wallets for payment transactions during the COVID-19 pandemic					

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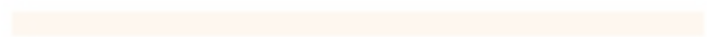
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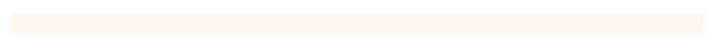
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