

**THE FACTORS INFLUENCING THE SATISFACTION  
AMONG UNIVERSITY MALAYSIA KELANTAN  
STUDENTS FROM ISLAMIC BANKING AND  
FINANCE PROGRAM (SAB) 3<sup>RD</sup> YEAR MAKE  
ONLINE PURCHASES AT SHOPEE APPLICATION**

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**The Factors Influencing The Satisfaction Among  
University Malaysia Kelantan Students From Islamic  
Banking And Finance Program (SAB) 3<sup>rd</sup> Year Make  
Online Purchases At Shopee Application**

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**UNIVERSITI MALAYSIA KELANTAN**

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## ABSTRACT

This study focusing on e-service quality, product quality and price on level of satisfaction which focusing among UMK student from SAB program 3rd year online purchases at Shopee application. The sample comprised of 215 students. The sampling method used in this research is convenience sampling method. The questionnaires were distributed by using Google form. The findings presented that e-service quality ( $r= 0.487$ ,  $p= 0.000$ ), product quality ( $r= 0.470$ ,  $p= 0.000$ ) and price ( $r= 0.426$ ,  $p= 0.000$ ) are the factors that significantly related to level of satisfaction. The analytical results confirmed that there is a significant positive correlation between e-service quality, product quality and price and the level of satisfaction. In addition to this, the study has some limitations. Therefore, some suggestions are put forward for future research.

Key words: E-Service Quality, Product Quality, Price, Satisfaction

## ABSTRAK

Kajian ini memfokuskan kepada kualiti e-perkhidmatan, kualiti produk dan harga terhadap tahap kepuasan yang memfokuskan dalam kalangan pelajar UMK program SAB tahun ke-3 pembelian dalam talian di aplikasi Shopee. Sampel terdiri daripada 215 pelajar. Kaedah persampelan yang digunakan dalam kajian ini ialah kaedah persampelan mudah. Borang soal selidik diedarkan menggunakan google form. Dapatan kajian menunjukkan bahawa kualiti e-perkhidmatan ( $r= 0.487$ ,  $p= 0.000$ ), kualiti produk ( $r= 0.470$ ,  $p= 0.000$ ) dan harga ( $r= 0.426$ ,  $p= 0.000$ ) merupakan faktor yang mempunyai hubungan yang signifikan dengan tahap kepuasan. . Keputusan analisis mengesahkan bahawa terdapat korelasi positif yang signifikan antara kualiti e-perkhidmatan, kualiti produk dan harga serta tahap kepuasan. Di samping itu, kajian ini mempunyai beberapa batasan. Oleh itu, beberapa cadangan dikemukakan untuk kajian akan datang.

Kata kunci: Kualiti E-Perkhidmatan, Kualiti Produk, Harga, Kepuasan

# CHAPTER 1

## INTRODUCTION

### 1.1 OVERVIEW OF THE RESEARCH

The first chapter gives an introduction to the analysis, which is the background of the research, the research problem, research objective and research question, research significant, research scope, limitation of the study, term of definition, chapter layout and the last want chapter summary. This chapter has nine sections as shown in figure 1.1 which outlines the key components of the research.

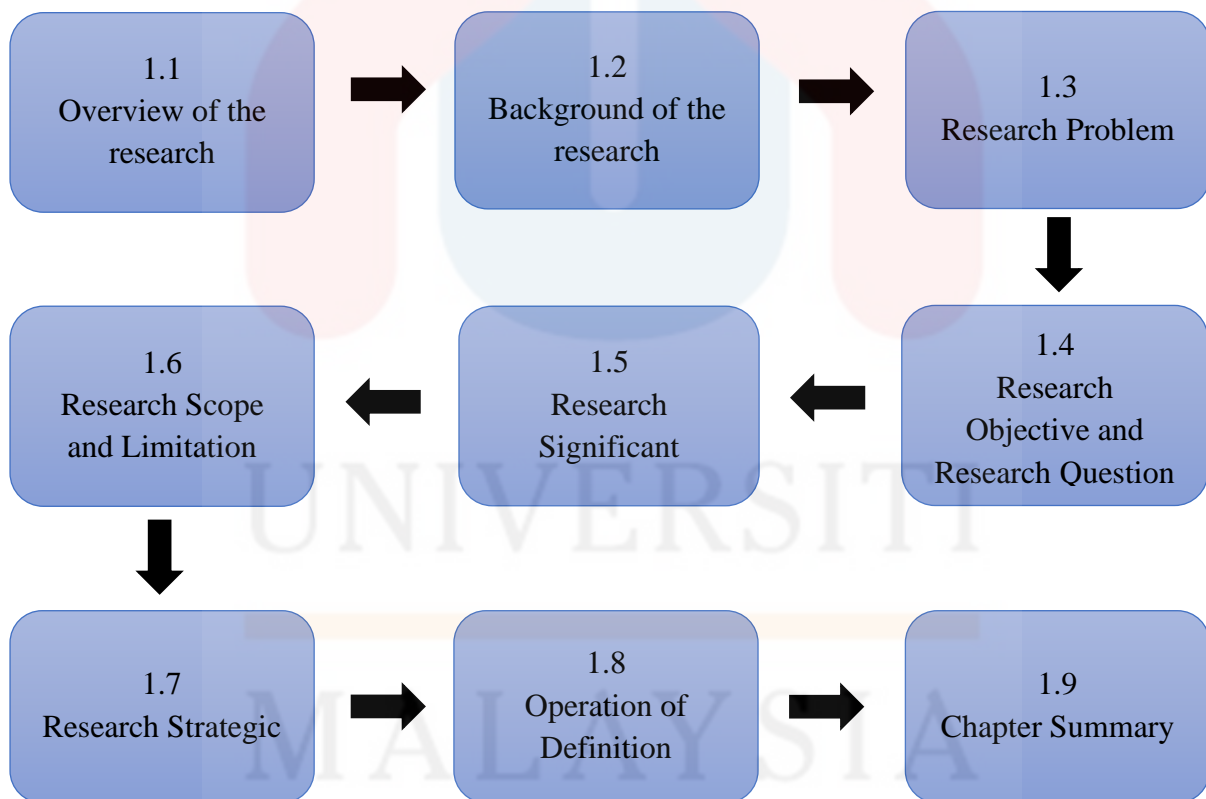


Figure 1.1: The key components of the research

## 1.2 RESEARCH BACKGROUND

In general, Malaysia's Information and Communication Technology (ICT) sector has risen at an exponential rate (Alias, 2018). Malaysia has a total of 21.93 million internet users, which will continue to expand in the future and open up new chances for online commerce. Customers in Malaysia are increasingly turning to online shopping platforms like Shopee to make purchases. Shopee first opened its doors in Malaysia in 2015, employing between 501 and 1000 people (Nee, 2017). Among Malaysia's top e-commerce companies, Shopee has the second greatest usage. Strong notions about Shopee's services, such as logistics, have influenced customers' intents to use Shopee as a platform for completing online purchases.

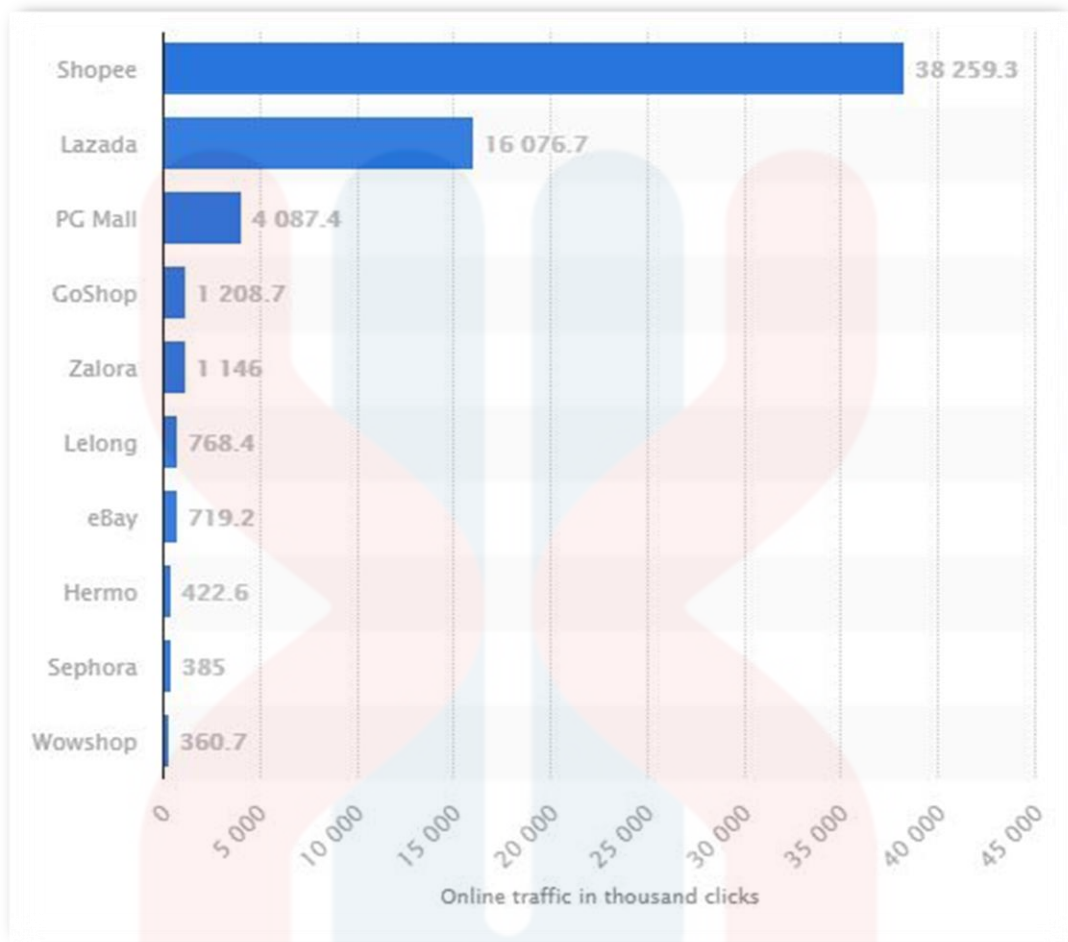
In 2016, Malaysia's online retail market is estimated to reach RM 1.9 billion (Dynamics et al., 2014). Online firms must learn how to effectively respond to customer needs in order to remain competitive. As a result, customers are becoming more relevant, which is a critical consideration when making online purchases. As a result, gauging consumer happiness has become one of the most crucial parts of e-commerce success (Zendehtel et al., 2015).

In order to influence business efficiency, customer happiness is becoming increasingly vital. If the Customer to Consumer (C2C) e-commerce platform is not utilised, customers will be able to quickly migrate to other online retailers. It is critical to make full use of all available technologies in order to improve e-service quality and customer happiness while sustaining client loyalty (Garg, 2018). As a result, there are a number of significant aspects that influence customer satisfaction, including the quality of e-services, product quality, price and the need for online enterprises to be well-updated to meet the company's customer satisfaction criteria (Guo et al., 2012). Knowing such information can boost customer happiness, resulting in increased firm profitability.

Because of the benefits and enjoyments received, Shopee applications have grown increasingly popular among students for purchasing purposes rather than retail. Shopee, on the other hand, is up against intense competition in Malaysia from other online merchants. Shopee also finds it difficult to compete with the big leader in online shopping portals, although offering the same functionality and convenience of use as its competitors.

### **1.3 RESEARCH PROBLEM**

Times are getting more advanced and developing so the people's lifestyle will also be more instantaneous as well. Especially during the Covid-19 pandemic like today, people prefer to shop online rather than offline. One of the online shopping sites that are widely used by Malaysian is Shopee Apps. Shopee is one of Malaysia's most prominent e-commerce platforms. As a result, the purpose of this study is to investigate the factors influencing the level of satisfaction among University Malaysia Kelantan Students from the Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at the Shopee application. Due the large number of commodities handled by e-commerce companies nowadays determining the quality, service, and pricing of each item they offer is extremely challenging. The main issue when buying products online, according to Velmurugan (2017), is the inability to ensure the quality of the goods. Reviews are not always accurate, and no test can ensure a product's quality.



Source: Statista 2020

Figure 1.2: Online shopping

According to previous research, studying the quality of products and e-services that influence customer satisfaction is critical in order to better understand which point of view should be used to meet customer demand, reduce the number of complaints received and avoid missing out on business opportunities. The largest issue when buying products online, according to Kumar & Velmurugan (2017), is the inability to guarantee the quality of the goods. No test can guarantee a product's quality and reviews are not always accurate. Dishonest vendors who actively deceive clients in order to maximise sales are the leading source of selling defective or poor goods online.

Furthermore, Zeithaml, Parasuraman and Malhotra (2002) define e-service quality as the amount to which a website facilitates efficient and effective shopping, purchase and delivery of goods and services. Because the expectancy disconfirmation theory (Collier & Bienstock, 2006) underpins the concept of service quality, it is determined by comparing the perception of service received to prior expectations of what the service should provide (Choi et al., 2004). In general, internet customers expect the same, if not better, service quality as customers of traditional channels (Lee & Lin, 2005). A variety of factors influence customers' perceptions of e-service quality. Providing excellent service, according to Fassnacht and Kose (2006), is a source of competitive advantage for service providers.

One of the most prevalent and significant challenges in internet buying is product quality. It will, however, have an impact on client satisfaction. According to Chai, K. Y. S., Li, Y. Y., Lim, W. L., and Ong, S. P. (2018), customers have no guarantee of a product's quality when purchasing things online, even if the product has a review. Not only that, but some poor products are sold online as a result of dishonest vendors looking to make a quick buck. The 529 negative feedback counts on Amazon show that these three phoney merchants, EVILLE, xkuehns, and HJSGHUY, never delivered their goods (Wade Shepard, 2017).

Then, according to Choi, E. J., and Kim, S. H. (2013), item pricing, along with image and perceived quality, has a significant impact on consumer satisfaction. One of the concerns with online shopping is the presence of hidden expenses (Priyanka Nagrale, 2014). According to Timothy Ho (2017), foreign currency transaction expenses are one of the hidden costs that clients incur while making purchases on an international internet business. Most credit cards issued in Singapore, for example, are required to charge a foreign currency transaction fee when used to purchase items in another nation (Timothy Ho, 2017).



## **1.4 RESEARCH OBJECTIVE AND RESEARCH QUESTION**

The research's objectives and questions are to study the factors that influence satisfaction among University Malaysia Kelantan students from Islamic Banking and Finance program (SAB) 3<sup>rd</sup> year make online purchases at Shopee application. The aim of this research was to examine the variables of e-service quality, product quality, and price.

### **1.4.1 RESEARCH OBJECTIVES**

The followings are the research objectives to be developed for this study:

- RO 1: To study the relationship between e-service quality and level of satisfaction in online shopping using Shopee Apps among SAB students.
- RO 2: To study the relationship between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students.
- RO 3: To study the relationship between price and level of satisfaction in online shopping using Shopee Apps among SAB students.

### **1.4.2 RESEARCH QUESTIONS**

The followings are the research questions to be developed for this study:

- RQ 1: Is there any significant influence between e-service quality and level of satisfaction in online shopping using Shopee Apps among SAB students?
- RQ 2: Is there any significant influence between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students?
- RQ 3: Is there any significant influence between price and level of satisfaction in online shopping using Shopee Apps among SAB students?

## 1.5 SIGNIFICANCE OF THE STUDY

This study looks into the factors that influence the level of satisfaction among students in the University Malaysia Kelantan's Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year's making online purchases at Shopee app. This research can help in more depth related to potential research problems to find out the factors influence satisfaction University Malaysia Kelantan students to use the Shopee application, both objectively and subjectively. Buyers and sellers in the online shopping industry, both customers and businesses, will profit from the findings of this research report. The factors examined in this research are important because they will alter customers' perceptions and their degree of satisfaction with online purchasing.

This study can assist the firm or business company in discovering the flaw between the client and the online purchasing system in order to assure short-term advantage by increasing sales for a specific period of time. If done ahead of time, it can also help the business entity to ensure long-term benefits, such as repurchase activities and favourable word of mouth. Using these principles as a guide, a business enterprise should optimise its capacity to satisfy its consumers to avoid risk such as complaints and negative feedback, which can harm the company's credibility. As a result, the customer can get benefits that are reasonable in comparison to the cost or price they paid.

Furthermore, the study is beneficial in terms of government support. In their report, Hai & Kazmi (2015) came to the conclusion that government support has a positive impact on customers' intentions to buy online. The government can examine the key factors that influence customer satisfaction in online shopping and help enterprises in the form of tax policy, financial aid, foreign exchange assistance, and government legislation. Once customers are happy with a local business, the GDP is likely to rise, aiding the country's economic and development growth.

Malaysia's government enacted the Consumer Protection Act of 1999 to ensure customer satisfaction (CPA). Customers are protected from a range of unfair commercial activities under this Act, which also imposes minimum product criteria (International Trade Administration, 2017). Furthermore, the government provides E-government to its citizens, which is the use of technology to improve citizen access to and delivery of government services (Neely, 2014). It advantages suppliers who can pay their taxes through the E-government system (IRS Tax Tip, 2016).

The study could serve as a blueprint for future academics who want to learn more about the Shopee app and analyse the aspects that influence user satisfaction, as well as enhance and develop new theories. It enables future scholars to do more advanced study on more important topics.

## **1.6 SCOPE AND LIMITATION OF RESEARCH**

This study also focuses on:

1. University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year at Taman Bendahara, Pengkalan Chepa, Kelantan.
2. A set of questionnaires and the number of questions to be distributed to SAB 3<sup>rd</sup> year students will be provided on google form.
3. The target respondents required by the researcher are 215 students among students of Islamic Banking and Finance (SAB) 3<sup>rd</sup> year.
4. The survey of the questionnaire will be done using an online system using google form. The questionnaire was designed based on the factors that influence the decision of University Malaysia Kelantan students from SAB Program 3<sup>rd</sup> year to make online purchases at Shopee application.

5. Distribution of questionnaires in Google form is also based on e-service quality, products quality and price to facilitate obtaining data to process this study.

Next, this study had limitations in selecting the respondent. It is because this study only for University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year. Therefore, this opportunity is limited to students of year 1, year 2 and other programs. There were a few restrictions encountered while conducting this study that proved to be a roadblock in the completion of the project. First and foremost, time management is challenging when the researcher wants to recruit respondents who are willing to fill out questionnaires as well as do quantitative research.

Last but not least, the respondents' accuracy and sincerity serve as the study's boundary. It is difficult for a researcher to ensure that respondents are providing accurate responses while filling out the questionnaire. As a result, the study findings will be unpredictable and maybe invalid.

## **1.7 RESEARCH STRATEGY**

A research strategy is methodical approach to conducting research in order to address an inquiry problem. Methodologies include research methods, which might refer to specific procedural strategies utilized to conduct the study. Quantitative analysis method is the collection of data for the study with using Google form to get the information. Population in the study is 250 was selected among students of Islamic Banking and Finance (SAB) 3<sup>rd</sup> year. 140 sample data respondent UMK students from Islamic Banking and Finance (SAB) 3<sup>rd</sup> year will be collected through Google form. The instrument for the study was a five-point Likert scale. All of the data collected was analyzed using the Social Sciences Statistical Package (SPSS) software version 25.0.

## **1.8 OPERATIONAL DEFINITION**

The definition of each term used to support our independent variable and dependent variable in study are provided below.

### **1.8.1 CUSTOMER SATISFACTION**

Customer satisfaction is defined by Anderson and Srinivasan (2003) as “the consumers’ comparing applause of an e-commerce enterprise, which causes the customers’ repurchase”. Meanwhile, research has shown that consumer satisfaction with an online company has a positive impact on client loyalty. Whether you prefer uniformity or are disappointed by variation is determined by how well these expectations are met. Setting purchasing goals is the first step in ensuring customer satisfaction. Typically, this goal is to satisfy a wide range of consumer needs.

### **1.8.2 E-SERVICE QUALITY**

E-service quality, according to Lee and Lin (2005), is defined as overall consumer assessments and judgments of e-service delivery excellence and quality in the virtual marketplace. The discrepancy between customers’ expectations for service performance priorities during the service encounter and their expectations for service delivered previous to the service offering is referred to as e-service quality. Service quality has evolved as a key indicator of a company’s performance and is a component of marketing management strategy. Company competition, technological advancement, economic phases and socio-cultural society all have a role in the evolution of service quality. For a company to thrive and keep client trust, service quality is critical.

### **1.8.3 PRODUCT QUALITY**

Product quality refers to the set of qualities and characteristics that contribute to a product's ability to meet specified standards. Product quality, according to Handoko (2016), is defined as the characteristics of a product or service that are dependent on its capacity to meet actual or implied customer needs. In this study, product quality is defined as the degree to which the product specification meets the customer's expectations. People are more inclined to believe a transaction is worthwhile if the product specification meets their needs. Customers place a high value on product quality. They are willing to pay high prices on high-quality merchandise. They will purchase from competitors if they are dissatisfied with the company's product quality.

### **1.8.4 PRICE**

As shown by P. Kotler and G. Armstrong (2014), price is one of the elements of the marketing mix that easiest to manage product features. Prices can express the worth of a company's desire for a specific product or brand placement. The price of a product reflects a person's level of satisfaction with the item they acquire. Someone will be willing to spend a high price for a thing if he or she believes the product will provide them with a great level of satisfaction. In contrast, if a person is dissatisfied with low-quality goods, he or she will not be prepared to pay or buy the goods at a high cost. A price is a value that is stated in currency units against a specific item. In actuality, not only are physical elements taken into account when determining size or price, but psychological and other elements also play a role. As a result, the price can also be read as the amount of money required to obtain a variety of goods and services, or a mix of both.

## 1.9 CHAPTER SUMMARY

The overall study of this chapter is about the factors influencing the satisfaction of UMK students from Islamic Banking and Finance (SAB) 3<sup>rd</sup> year in making online purchase at Shopee application. The research background and problem statement have been created. The study has been determined after the research question is created and then the research objective also designed. The significance of study, research scope and the operating definition has been determined to gain the factors influencing of this study.

In the next chapter 2 was discussed analysis literature review about variable in the study and create the conceptual framework and develop hypothesis test in the study based on the relationship variable.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 OVERVIEW OF THE RESEARCH

This chapter offered discussion on the contextual introduction, underpinning theory, level of satisfaction, e-service quality, product quality, price, theoretical framework and the last chapter summary were all discussed in this chapter. The essential components of the study are outlined in this chapter has nine sections, as indicated in Figure 2.1 below.

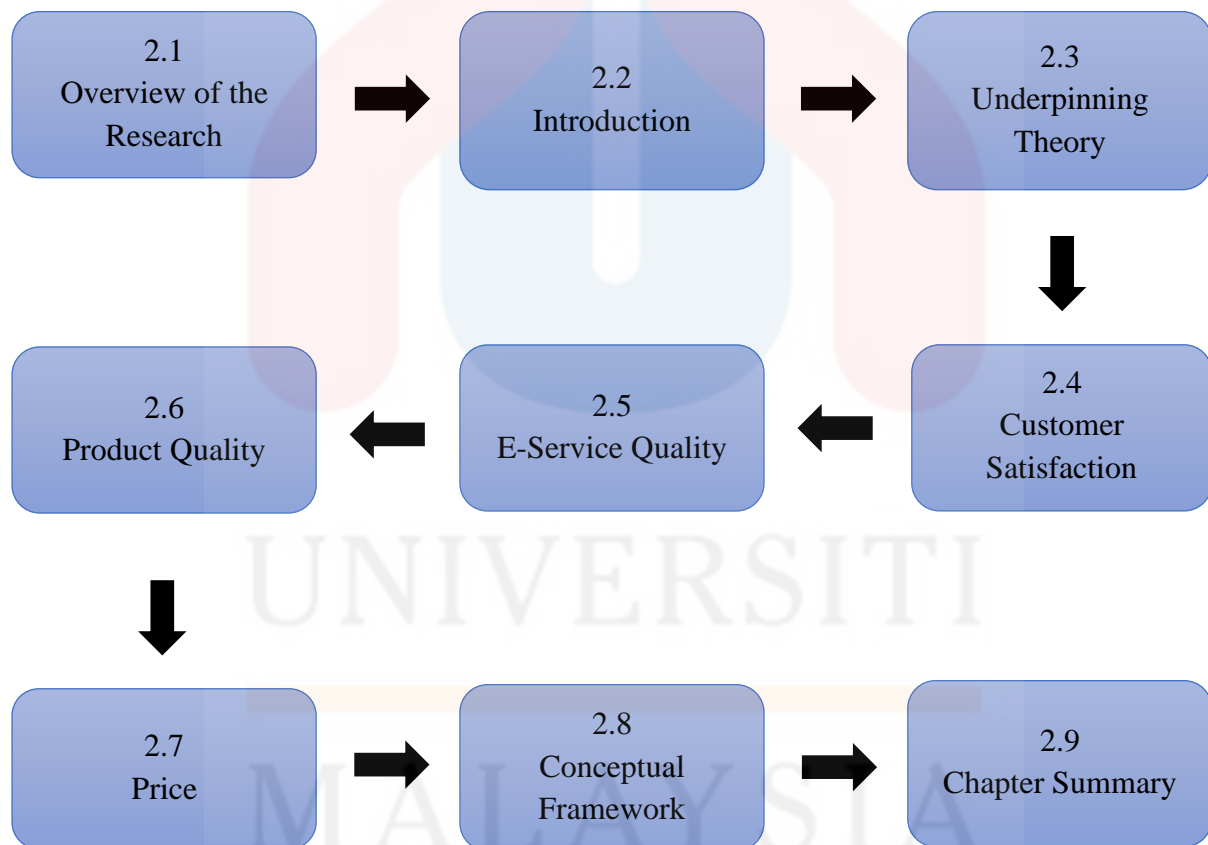


Figure 2.1: The Key Components of the Study



## **2.2 INTRODUCTION**

This chapter provides a clearer understanding of the research framework's development, which includes the independent variables (product quality, e-service quality and price) as well as the dependent variable (customer satisfaction in Shopee applications). In the following review, the definition of both dependent and independent variables will be examined. Generally, there theories used to explain the phenomena in this study, namely the Technology Acceptance Model. Many sellers selling more than 20 different types of products in their businesses will be able to achieve monthly sales of up to RM100,000 by 2020. SAB year 3 students also buy many necessities such as books, laptops and so on. This service is very fast by using the J&T Express service. The Shopee app also has a superior quality system in making choices on items sold from the Shopee app. Lastly, this chapter concludes with a description of the provided conceptual framework and its characteristics.

## **2.3 UNDERPINNING THEORY**

In the purchase also the customer is often influenced by other users. They began to mimic the behaviour in the purchase deal. They are also intrigued by the process of acquiring information from other users through social communication and seeking assistance from individuals with extensive experience in making online purchases. When users gather information through reading or communicating with other individuals. They also conduct new product inspections in making observations in the decision -making process in purchasing (Price & Ridgway, 1982). Risks in purchasing can also be involved in shopping situations on online platforms. The social influence of information also has an importance in making purchases online and tends to observe other users in trying a product (Lee, Cheung, Sia, & Lim, 2006).

Users can gain knowledge through social spending by referring to the feedback of other users who consider it a source of reviews based on experience in purchasing using a product in a Shopee application or e-commerce. Therefore, seeking information and seeking advice of higher experience in purchasing can also make wise decisions in buying current products online.

In this study, we used Social Learning Theory and Theory of consumption Values, as the basic theory for our study. First, Social Learning Theory, this theory has been known and widely used in other studies. Social learning theory is a theory that asserts that the learning process is intertwined with a person's social behaviour. Over the years, social learning theory has been an important method for researchers to describe how people learn new information.

Besides that, Social Learning Theory is a theory of learning through observation of others with the goal of modifying one's behaviour in a social setting. Because of the human nature of wanting to be accepted by others, we will naturally observe how others behave and what the consequences will be if we change our own behavior and adapt ourselves to that behaviour. We use social learning to apply effective behaviors demonstrated by others in order to obtain desired outcomes. Although social learning is commonly connected with the acquisition of specific knowledge, it is actually a process that we unintentionally engage in on a daily basis.

This hypothesis is explained in numerous ways by various researchers. According to Bandura (1977) and Ormrod (1999), people learn from each other in a variety of ways, including the process of information acquisition or notions of observational learning (vicarious settings), imitation and modelling. Individuals study how others respond to specific stimuli and reinforcement in the process of observational learning.

When a person observes the actions of others and the reward they receive, this is known as observational learning (Bandura, 1997). “Most human behaviour is learnt observationally through modelling”, according to Bandura (1977). “By witnessing others, one gets a notion of how new behaviours are performed, and this encoded information acts as a guide to action on later occasions”.

Then, in 1941, Miller and Dollard proposed a theory of social learning in the purchasing process. Later, Bandura and Walters (1963) added the ideas of observational learning and representation reinforcement to the theory, calling it the theory of observational learning among purchasers. According to Bandura 1963, it was named SLT. This is because the behaviour can also affect the social perspective of others in making a purchase. SLT is also a theory of cognitive learning based on the processing of mental information against a user. It is also often used in response to the solution of a problem in purchasing and controlling an environment. There are several principles in the SLT guide. Among them are users who can learn by observing the results of behaviour with other users. In addition, science will also not change in purchasing behaviour. Reinforced behaviours will form expectations about the consequences that the behaviour may produce in the future (Bandura 1963).

According to Miller (2005), the observer can also be influenced by the inhibitory effect after the observation process has taken place. When the observer witnesses the actions of other users in the situation being punished for that behavioural action, it has an inhibitory effect. The distributor outcome also occurs when an individual gets positive reinforcement when gaining some knowledge in the behaviour (Miller, 2005). The application to the effect of deep observation also causes customers to tend to avoid buying a product when the comments read are negative.

Users need to have a tendency towards motivation to get a positive perspective in the form of intention. Motivation, observation, and memory are all steps in the modelling process that can be learned through observation. According to Bandura (1963) the assumption of motivation can also be learning because observers will perform an action only if they have a reason to do so. Attention can also encompass events model through sincerity, effective courage, commonality, complexity and functional value. This cannot be learned by analysed observations occurring from the environment. Storage can also explain the ability of observers to remember what they observed and to be able to learn the behaviours exhibited by the model.

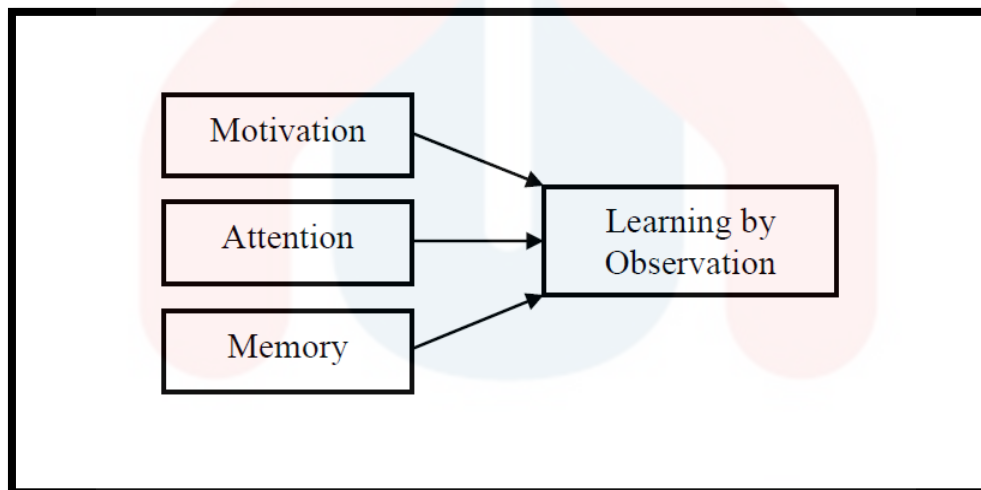


Figure 2.2: Social Learning Theory

According to SLT (Bandura 1963), the effectiveness of behavioural model can be enhanced depending on the components in the process involved. Observers are also more inclined to utilize model behaviours if they receive positive feedback from users. Observers are also more likely to use model behaviour if the model is similar to the observer and has an admirable status and those behaviours that have functional value as well as coding of the model behaviour become better retention production labels than simply observing.

In addition, in our study we also used consumption value theory. This theory has been widely known and used in studies related to customer behaviour. This theory focuses on the

value of consumption. This allows the user to choose to buy or not to buy a product. Customers can also choose one type of product from one product brand to another. This theory can also apply to choices involving different types of products. For example, customer goods that have a short lifespan. In addition, the theory can identify five consumption values that influence customer decision-making. The results of the operation of this theory also show that the prediction of consumption behaviour and explain against the purchase. The theory also has three basic principles that customer choice is a function of various consumption values, consumption value contributes differently in a particular choice situation and consumption value is independent.

According to Heth, Newman, and Gross (1991) have proposed value -of -use theory (CVT) that enhances understanding of the various value -oriented elements that address customer choice behaviours in the context of products, services and brands. This theory also contributes to customer choice behaviour in various elements in winning the reason why customers buy goods (Sheth et al., 1991). Value is a useful predictor of behaviour because customers decide to purchase a product after considering several customer values such as enjoyment, quality, exchange value (DE Vinson, JE Scott, and LM Lamont, 1977). CVT has also been used in a variety of domains to research customer choice behaviours including management courses in purchasing, social networking communities, mobile phone ringtones, virtual smartphones and the digital world (Mäntymäki & Salo, 2015). Different consumption value theories that explain customer choice behaviour. Functional value, social value, emotional value, epistemic value and conditional value are five consumption values that impact customer choice behaviour, according to this theory (Figure 2.3).

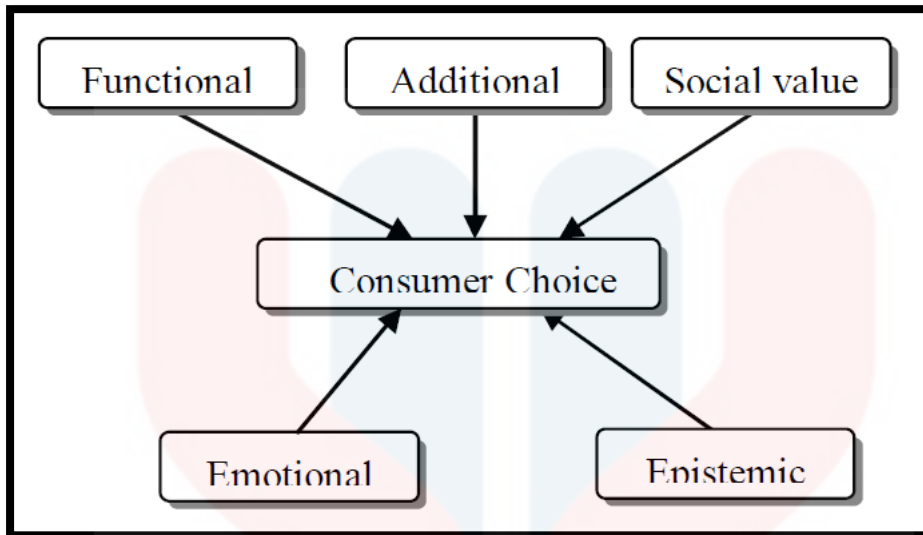


Figure 2.3: The original model of the theory of consumption values by Sheth et al (1991)

Functional value can also be defined as utility that is perceived to be derived from alternative capabilities for functional, utility or physical performance. Emotional value can also be defined as a perceived utility derived from the ability of alternatives to evoke feelings or situations effectively. Social value can also be defined as a utility that is felt to be gained from mixing alternatives with more than social groups. Epistemic value can also be defined as a perceived utility derived from the ability of alternatives to arouse curiosity or maximize satisfaction. Conditional value can also be defined as the perceived utility gained by an alternative as a result of circumstances in decision -making (Sheth et al., 1991). Results can also be influenced by one or five usage values of purchasing behaviour. Various disciplines including economics, sociology, psychology and marketing as well as customer behaviour have also contributed theories and research relevant to customer values. Each use value in this theory is consistent with the various components of the model put forward by Maslow's theory of needs (Katona, Katz and Hanna 1980).

Next, dimensional values also mean that changes in one dimension result in changes in the other (O. Turel, A. Serenko, and N. Bontis, 2010). Researchers are also able to develop dimensions of value in various types of products. According to W. Chu and HP Lu, 2007 he noted that the role of value in online purchasing can also be felt through perceived benefits and perceived sacrifices. According to O. Turel, A. Serenko, and N. Bontis, 2010 states a similar approach to identifying some value in constructing customer decisions in purchasing.

Consumption value theory can be expanded to include behavioural outcome variables that encompass a broader consideration of customer purchasing decisions (O. Turel, A. Serenko, and N. Bontis, 2010). The theory also has a conceptual value component that influences consumption choice decisions, values perceived as cognitive concepts that influence many behavioural outcomes such as customer satisfaction, behavioural purchase intention and customer loyalty (Z. Yang and RT Peterson, 2004). Studies on consumption value have focused on customer behaviours such as purchasing intentions and behavioural intentions (JM Spiteri and PA Dion, 2004).

## **2.4 CUSTOMER SATISFACTION**

According to Philip Kotler's (Kotler et al 2013) definition of customer satisfaction, it is defined by how the customer's expectations are met. Customer satisfaction is intrinsically connected to customer expectations. The Shopee app is also available in a very high level of satisfaction for users who use the Shopee app. Buyers also have a wide variety of items to choose from to maximize current consumption satisfaction. Keller (2007) defined satisfaction as "an individual's sensation of pleasure or discontent resulting from a comparison of the product or service's results and expectations". Oliver (2015, p.8) offered another perspective, defining customer satisfaction as the "customer's fulfilment response". It's a judgement on a

product/service feature, or if the product or service has delivered (or continues to give) a pleasurable level of consumption-related fulfilment.”

The customer satisfaction literature confirms that the most direct determinant of satisfaction is expectation, followed by perceived performance (Kim, 2005). Furthermore, Social Learning Theory is a theory of learning through observation of others with the goal of modifying one’s behaviour in a social setting. We automatically observe how others act and the effects in order to improve our own behavior since it is human nature to desire to be accepted by others. We use social learning to apply effective behaviours demonstrated by others in order to obtain desired outcomes. Customer satisfaction and why customer choose to buy or not buy (or use or not use) a particular product, why customers choose one type of product over another, and why customers choose one brand over another are the emphasis of this theory, which this theory emphasizes to about the value of consumption of the consumer. This theory applies to selections involving various types of products (non -durable customer goods, customer durable goods, industrial goods, and services). This theory identifies five consumption values that influence customer choice behaviour.

According to Dynamics et al., customer satisfaction is achieved when the final output meets or exceeds the client’s expectations (2014). Customer satisfaction and loyalty are critical indicators of a marketing concept’s success (Khristianto et al., 2012). If the service provider has met or surpassed their expectations, satisfied customers are more likely to buy again (Alam & Yasin, 2010). Customer satisfaction is usually considered as a result of a comparison between consumption expectation and experience, according to Khristianto, Kertahadi, and Suyadi (2012), and customer satisfaction is attained when the end deliverable, which is experience and expectation, is met.



The impact of pricing, service quality, customer value, and brand image on the CS of a telecoms provider in East Java, Indonesia, was explored by Yulisetiari & Prahasta (2019). All independent variables, such as pricing, service quality and price, have a significant beneficial effect on customer satisfaction, according to the study. According to the findings, the quality of service supplied should respond quickly to customers' requests and expectations, as well as customer satisfaction, with a customer care attitude.

## **2.5 E-SERVICE QUALITY**

The quality of e-services is also a requirement by companies to get sustained in order to maintain customer trust in online purchases. Service levels can also provide a measure of meeting customer expectations (R. C. Lewis and B. Booms, 1983). It is also a dynamic situation related to products, services to analyse the environment can meet customer needs. The quality of service can also meet the wants and needs of customers in the online purchase scenario. Zehir and Narckara (2016) defined the e-service quality as an e-service distribution standard that evaluates the general customer's virtual marketplace. In recent decades, many researches have looked into how service quality influences customer decisions. However, new technologies are also able to realize distribution channels, customer needs and satisfaction to a higher level (Wang, Tang, and Tang 2001).

The quality of e-services has also been considered as one of the priorities for entrepreneurs in venturing into online business (Barrutia et al., 2009). Good e-service levels have also been associated with customers being more efficient in making online purchases (Rust & Lemon, 2001). Larger relationships can also attract more customers to earn higher profits in the long run (Barrutia et al., 2009). E-service quality, according to Shahid et al. (2019), is an evaluation of the service's standard or differentiation.

Mmutle & Shonhe (2017) defined service quality as the difference between the service they expected for the money they paid and the service they actually gave and measured. According to Kim (2010), all corporate organisations should make efforts to raise service quality, which will have a good impact on CS, in order to attain excellence and thrive in a competitive environment. Kursunluoglu Yarimoglu (2015) came at this conclusion. The customer satisfaction efficiency increases as the e-service quality level rises. In the marketing literature, service quality has become significant of discussion. The customer's overall perceptions of the service provider's services are referred to as service quality (Zeithaml et al., 1996). Customers' expectations should be matched with the services provided by service providers, according to scholars (Parasuraman et al., 1985). To improve their marketing tactics, service providers must analyse the service at each critical stage of service delivery (Chen, 2016; Jain & Gupta, 2004; Tu et al., 2011).

In addition, customers will be content with the service provided, according to Izogo & Ogba (2015), as long as the service fits their demands. It has also become a must for businesses who want to impress their clients to match the quality of service they provide. Customers who are satisfied are more likely to engage in business than customers who are dissatisfied. By ensuring that customer satisfaction uses its capacities to develop and retain service quality, the company can get a monetary benefit as well as a competitive edge. Service quality is also evolving into a superiority that matches customer desire.

As a result, providing a high-quality e-service is critical for increasing customer satisfaction. (Rasli and colleagues, 2018). According to Hussain, Al Nasser, & Hussain's (2015) research, a declaration on the worth of enhancing service quality in the airline industry is dependent on the flight's company commitment to fulfilling willingness the organisation and its service quality.

**H1:** There is a positive and significant relationship between e-service quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application.

## 2.6 PRODUCT QUALITY

Product quality, according to Handoko (2016), refers to the characteristics of a product or service that are dependent on its capacity to meet actual or implied customer needs. Product quality was described by Ziaullah et al. (2014) as the product's actual functionality, as well as the consistency between the online shop quality standard and the true quality of the physical product. Product quality has five main parts, according to Gaurav Akrani (2013). The first factor is the design quality. This is critical since it directly affects customer satisfaction. A decent website design, for example, can make a positive first impression on a customer (Brevity, 2017). As a result, having a product quality that meets the expectations of the client while also providing a high level of quality is critical (Gaurav Akrani, 2013).

The second factor, according to Gaurav Akrani's (2013) research, is quality conformity. This means that the finished product will meet the requirements of the component it creates. Failure to do so would have a negative influence on its customer satisfaction because the company has not met its criteria. Next, the third factor is reliability. This assures that the output is secure or reliable, and that there are no easily corrected flaws. The company wants to be in business and will keep it running for a long time (Gaurav Akrani, 2013). Efficiency is important in businesses because it improves profitability, customer service, and overall customer satisfaction (The Wire, 2017).

The fourth point to consider is safety. This means that the producer must guarantee that the final goods are safe to buy or sell and that they will have no negative impact on the buyer (Gaurav Akrani, 2013). The food business, in particular, places a premium on safety. Customers are becoming increasingly concerned about food safety. As a result, safety is becoming increasingly crucial. The final component is proper storage. As a result, the product must be properly packaged and handled. Product quality must be retained until the product's expiration date (Gaurav Akrani, 2013).

When it comes to online shopping, the amount of a product is really important. Product quality has emerged as one of the most critical success elements in online transactions, according to the product details research (Retail Dive, 2016). A product is anything that can be sold on the market to spark customers' interest, meet industry demand, or satisfy client desires (Suhendar & Ruswanti, 2019). As a result, the consumer places a premium on product quality because they can meet when the expected matches their requirements but failing to meet when the service falls short of their expectations (Khan & Alshare, 2015).

**H2:** There is a positive and significant relationship between product quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

## **2.7 PRICE**

According to P. Kotler and G. Armstrong, one of the aspects of the marketing mix that is easier to control is price (2014). Prices can be used to convey the worth of a company's demand for a specific product or brand placement. The price of a product reflects

a person's level of happiness with the item they purchased. A person will be willing to spend a higher price for a product if they believe it will provide them with a high level of satisfaction. When customers react to price, their psychological choices are influenced by their perception of the price (Etzioni, A., 1988). Customers analyse their alternatives when deciding on a product or service, and price is an important factor to consider (Huber, F., Herrmann, A., & Wricke, M., 2001). By matching the selling price to the perceived cost that the client is prepared to pay, price can be used to promote customer happiness (Bhattacharya, A., & Friedman, H. H., 2001).

When a customer's perceived cost and value are in sync, he or she is more likely to buy again. If the customer's perceived cost and perceived value do not match, no repurchase activity will be done (Ranaweera, C., & Neely, A., 2003). If the perceived cost is higher than the perceived value, customer happiness will be low. If the perceived cost is equal to or less than the perceived value, customer satisfaction will be high. Consumers will compare prices with other customers who are purchasing the same things for the same price, so price is important (Beldona, S., & Namasivayam, K., 2006).

According to Chen, Yan, and Fan (2015), price has an advantage when it comes to products with significant risks, such as replicas and products without a brand. Typically, these products were sold at a reduced price, and customers will accept the risk if the price benefit outweighs the danger and the device can perform its essential purpose. Cash on Delivery (COD) is a phenomenon in China that requires customers to pay only after getting and checking the product. Customers have the right to refuse to pay for a product if they are dissatisfied with the product due to damage or poor quality; as a result, customer will incur not suffer any loss or lose their money. This payment method is able to increase customer satisfaction since the risk of obtaining greater possible value even if the product does not

meet expectations but has a price advantage is acceptable as long as it has a price advantage (Chen et al., 2015)

Hassan, Hassan, and Nawaz (2013) also believe that in order to maintain a long-term relationship with a customer, it is critical to prioritise customer satisfaction, and that by offering a fair price, the seller can stimulate customer pleasure. The earlier study also found that understanding the impact of price on customer satisfaction might help a company establish pricing strategies for distinct customer categories.

According to Sabir, Ghafoor, Hafeez, Akhtar, and Rehman (2014), price is a major contributor to customer satisfaction in the Pakistani hotel business because it directly impacts the customer and causes financial loss. When a product is sold at a reasonable price, customers are more likely to buy it again (Gustafsson et al. 2005). When customers pay for products that provide more value than the price, pricing fairness has a significant impact on customer happiness. It is also stated that in order to get a competitive advantage, service providers must concentrate on the price of the products they are offering, particularly for price sensitive products.

**H3:** There is a positive and significant relationship between price and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application.

## **2.8 CONCEPTUAL FRAMEWORK**

In order to investigate the inter-relationships between variables, the variable was hypothetically developed and operationalized in the study. The indicator items for measuring the variable were then created. Four variables and their items were taken from the most relevant research, empirically tested and modified to the study situation in Table 2.1 below:

Table 2.1: Measurement items adapted and adopted for the study

Variables	Indicator Items
1. Customer satisfaction	Kotler et al (2013), Kim, (2005), Dynamics et al., (2014)
2. E-Service Quality	Zehir and Narckara (2016), Kim (2010), Barrutia et al., (2009).
3. Product Quality	Handoko (2016); Gaurav Akrani (2013); Khan & Alshare (2015).
4. Price	P. Kotler and G. Armstrong (2014), Hassan, Hassan, and Nawaz (2013), Chen, Yan, & Fan (2015),

Based on the various types of research and literature discussed above, this study will look at the variable customer satisfaction (Y) in Shopee, which will be influenced by the variables e-service quality (H1), product quality (H2), price (H3), as specified in the framework below.

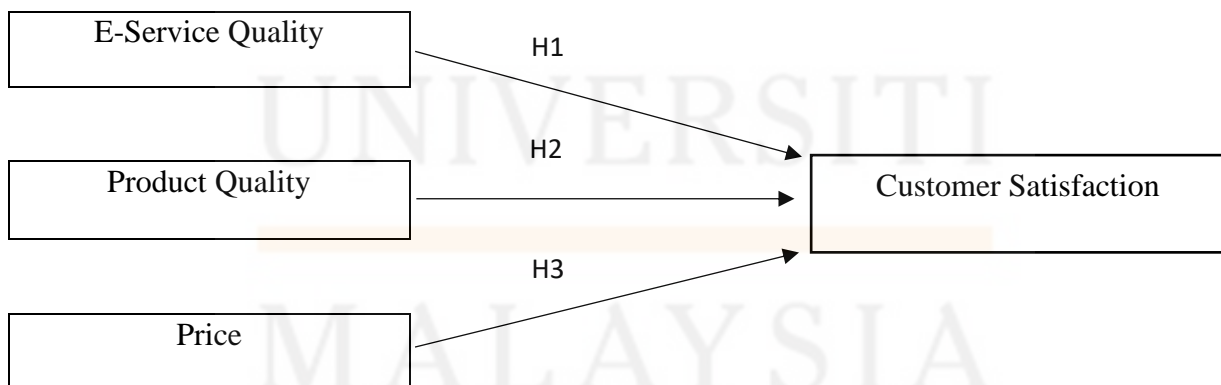


Figure 2.4: Conceptual Framework

The goal of this study is to determine the characteristics that influence University Malaysia Kelantan students in the Islamic Banking and Finance Program (SAB) 3rd year's satisfaction with online purchases made through the Shopee application. This study will look at three independent variables; e-service quality, product quality and pricing, as well as a dependent variable; level of customer satisfaction, based on the chosen theoretical framework indicated in the preceding section.

## **2.9 CHAPTER SUMMARY**

This chapter has been focused on other perspectives as well as past study perspectives in order to develop a more relevant, significant, and tangible study. This chapter's entire detail is about literature review from the item of the independent variable and dependent variable. It includes with the definition of e-service quality, product quality, price and level of satisfaction. The next chapter about methodology and describes the approach used in this study. The researcher will determine what research design that need to use.



## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 OVERVIEW OF THE RESEARCH

The chapter gives an introduction to the analysis, which is introduction to research methodology chapter summary. This chapter has ten sections as shown in figure 1.1 which outlines the key components of the research.

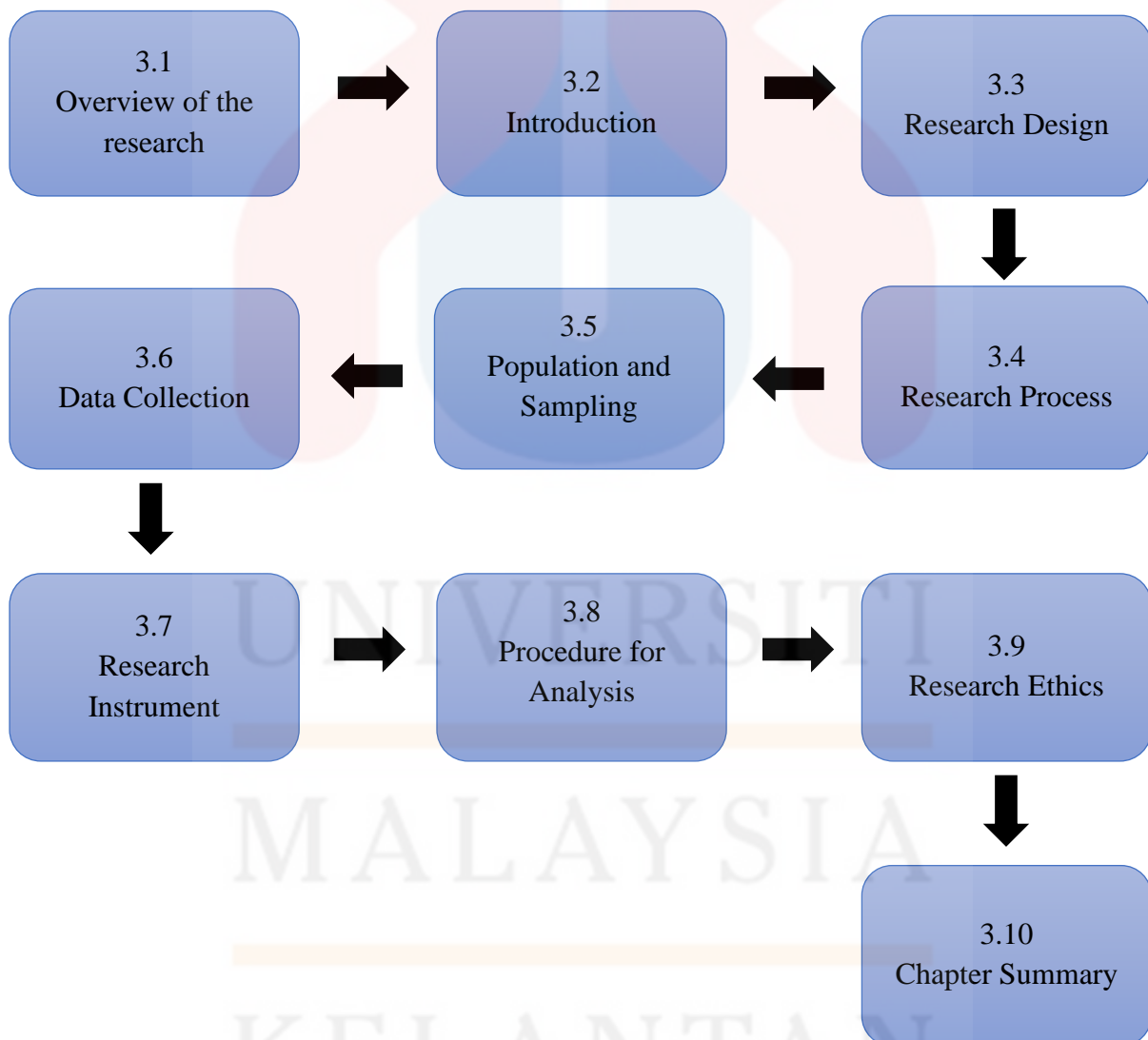


Figure 3.1: The Key Components of the Study

### **3.2 INTRODUCTION**

In this chapter as well, we will discuss the methods of research procedures in the process of collecting data and information to make decisions that are the targets and objectives of the study. According to Polit and Beck (2004) he states that research methods also refer to ways of acquiring and analysing data more systematically. The research method described by Creswell (2003) is defined as a group of coherent methods for obtaining data and information through interviews or distribution of questionnaires for research purposes. Research methods also have a complete structure in measuring sampling methods to be used in analyzing data (Bowling, 2002).

### **3.3 RESEARCH DESIGN**

A research design, according to Burns and Grove (2002), is a blueprint for performing a study with the most control over aspects that could skew the results' validity. The research design process proposes a method for analysing, collecting and interpreting data in order to give the required information in a more efficient, systematic and effective manner (Zikmund, 2013). The research design employed in this study is briefly described in the design section. Following that, the study's design gives an outline of the planning that dictates the study's procedure. (Sabitha, 2005) describes study design as an action plan that outlines how a study will be carried out in detail. The study design should be established before data is gathered.

The design of this study has been set to be descriptive by using quantitative methods. To obtain the information required in this study, the instrument used to collect data was a questionnaire. The instrument is used as a measuring tool as well as a link between the researcher and the participants in the study.

Questionnaire forms can only be designed based on research objectives to collect research data such as below:

- RO1** : To study the relationship between e-service quality and level of satisfaction in online shopping using Shopee Apps among SAB students.
- RO2** : To study the relationship between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students.
- RO3** : To study the relationship between price and level of satisfaction in online shopping using Shopee Apps among SAB students.

A Google Form that contains a group of questions is known as a questionnaire. To create questionnaires as instruments, I employed procedures with Likert scale (nominal) methodologies. A questionnaire, according to Tarcisius Chin (2007), is a form that comprises questions and space for responses and a sample of the form is utilised for all respondents. In addition, according to Wiersma, (2000), questionnaires are employed to collect data in the study because they are the most efficient way to get information from respondents. Tuckman,1988 stated that the questionnaire method was easier to get cooperation from the respondents. Through the questionnaire, respondents will feel free to evaluate the stated questions. This design was chosen because it is very suitable given its role to survey and identify respondents' perceptions of the problems of the study.

In addition, there also have a good effects and bad effects in using quantitative methods as in the Table 3.1 below:

Table 3.1: Advantage and Disadvantage of Quantitative Methodology

Advantage	Disadvantage
Can be tested and inspected.	Wrong focus on numbers.
Direct analysis.	Difficulty compiling a research model
Prestige.	Can be confusing

### 3.4 RESEARCH PROCESS

A research process is made up of a sequence of activities that specify the procedures that must be followed during the study. The process of gathering information for the purpose of initiating, modifying the variable. The research process will assist you in comprehending the implications of departing from a systematic research methodology, as well as the associated repercussions of ineffective research. So, in this study to collect the data there have seven elements as illustrated in Figure 3.8.1 below:

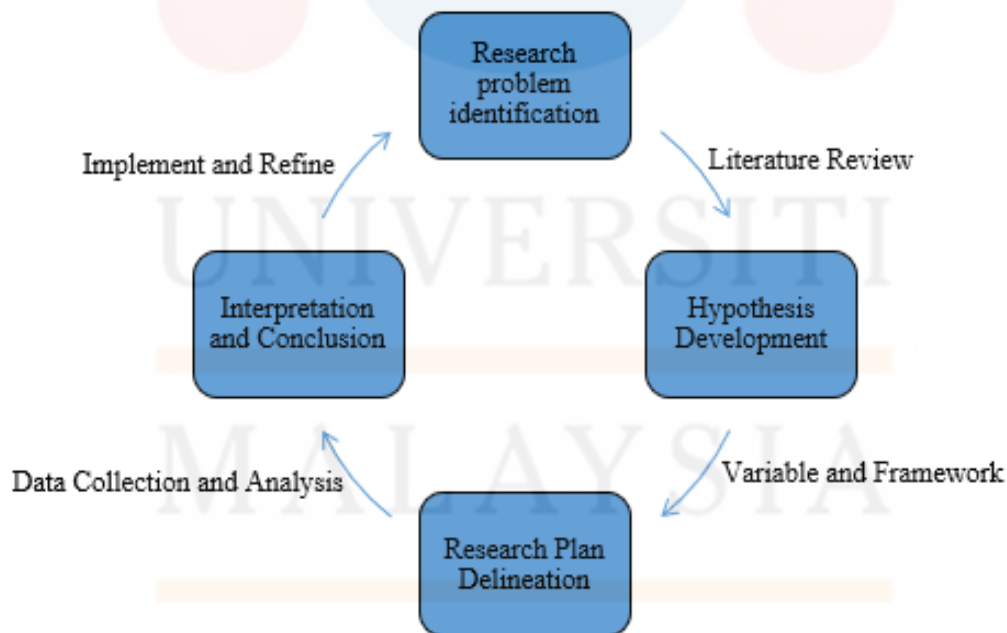


Figure 3.2: The research process adopted for this study

Based on Figure 3.2, the research problem was the one of the proposal researched based on the factors influencing customer satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee.

Baarir-Ozel, Birgul, Mardikyan, Sona (2017) he says that the use of Shopee applications or e-commerce will also have a positive impact on customers to increase their trust. Satisfaction is the benefits and enjoyments received through Shopee applications have grown increasingly popular among students for purchasing purposes rather than retail. The researcher must have a deep understanding of the topic and be able to translate it into comprehensible terms. Following that, once the problem has been defined, a brief account of it should be written down, which will serve as the study's variable

The part of literature review it gives insight into the establishment of the research framework, which includes the independent factors (product quality, e-service quality, and pricing) as well as the dependent variable (product quality) (customer satisfaction in Shopee applications). In the following review, the definitions of both dependent and independent variables will be examined.

Then, develop a hypothesis, which is a tentative assumption made with the intent of eliciting and testing its logical or empirical consequences. Because the hypothesis must be validated before the theoretical framework for this study can be formed, it should be highly narrow and limited to the piece of research in hand. The function of research design is to provide for the collection of relevant evidence and data.

Data analysis is a method of gathering and analysing specific information in order to answer critical questions and evaluate the results. In the research primary data will be included in this study. Questionnaires and survey data were used as the primary data

collection tool in the study. 140 data respondent UMK students from Islamic Banking and Finance (SAB) 3<sup>rd</sup> year will be collected through Google form that will create on research about in making online purchase at Shopee application. The analysis of data requires a number of closely related operations such as the establishment of categories which is in this study we use SPSS version 25.0. Then make the conclusion with the collected information and data for the research.

### **3.5 POPULATION AND SAMPLING**

Since it is usually not possible to study all members of a group, samples are taken to gain a better understanding of it. The aim is gathered samples that are representative of the entire population. Due to time and financial constraints, the sampling effort must be successful. To characterise the existence of highly variable populations, more samples are needed. In this study, the researcher applied simple random sampling to selected population among Islamic banking and finance students in year 3 who use the Shoppe application. According to Merrigan and Huston, 2004 he argued that researchers should select a sample based on the chances and probabilities of each member to be selected to be the study sample.

The population refers to the entire group of people, events or things of interest that the researcher wishes to investigation (Sekaran and Bougie 2009). The population is numbers of respondent to be selected for data collection. The population is also the whole subject of research while the sample is part of that population. There were 3465 students FKP in University Malaysia Kelantan (UMK) with different course which are SAA (17), SAB (807), SAE (225), SAK (886), SAL (768), SAL- UITM (5), SAR (757). Based on that the population in this study was selected are 215 students among students of Islamic Banking and Finance (SAB) 3<sup>rd</sup> year. Information of the data the researcher gets from MPP Students of Islamic Banking and Finance (SAB) 3<sup>rd</sup> year. The objective of the research were to examine the factors

influence on the customer satisfaction among UMK students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchase using Shopee application which is e-service quality, product quality and price.

Sample size is the amounts of respondents that specialist select from the population. In this study, the sample of this study consists of users who use the Shopee application among students of the University of Malaysia Kelantan year 3 with Islamic banking and finance program. The minimum sample size of this study is 140 students Islamic Banking and Finance (SAB) 3<sup>rd</sup> year. Therefore, the total number of 140 respondents will be chose on the basis of the Krejcie & Morgan table (Krejcie and Morgan 1970) as shown below.

Table 3.2: Table for Determining Sample Size of a Know Population (Krejcie and Morgan 1970)

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

*Note: N is Population Size; S is Sample Size* *Source: Krejcie & Morgan, 1970*

Sampling is the process of selecting a sufficient number of elements from a population. Sampling techniques can be divided into probability sampling and non-probability sampling. Each this category consists of a number of sampling techniques respectively. So, in this study the researcher using non- probability and it suit to use for Statistical Package (SPSS) software version 25.0. This sampling approach depends greatly on the skill of the researchers. It is carried out and researchers utilise it commonly for qualitative research. According to Lewis, Thornhill (2012), in this sampling, there are no other criteria to the sampling method except that people available and willing to participate.

### **3.6 DATA COLLECTION METHOD**

Data collection also has a systematic process of collecting and evaluating specific information to provide data to important questions and evaluate the results of the data collection process. This data collection can also focus on the knowledge learned from all aspects. The data collected also have to test the hypothesis of the study to understand the situation.

In general, the main data collection is also the collection of data from the original source. Original data collection methods are also collected by researchers for the purpose of research projects for specific data. Data collection has also been divided into two methods of analysis, namely qualitative and quantitative data collection techniques. Qualitative analysis method is the collection of data that does not require statistics or equations to analysis the data. On the uncountable element also such as the uncountable feelings or emotions like the feelings or emotions of the researcher. The quantitative analysis approach can also be defined as numbers that must be inferred using mathematics. The use of questionnaires also has



closed -ended questions to achieve mathematically measurable data. For example, correlation, regression, mode, median and means approaches.

In this study, we created the questionnaires using in Google form are the method used to collect premier results. The questionnaire is divided into three (3) parts for this review, with section A for the demographic profile, such as gender and age, Section B comprises of three independent variables, which is e-service, product quality and price, and section C on dependent variables which is customer satisfaction. This segment, the researcher will use a closed-ended question.

### **3.7 RESEARCH INSTRUMENT**

Questionnaires have been using in this study as an instrument. This approach is the most compatible for gaining data and information from respondents. Through this method, feedback on aspects of the study can be obtained directly from the respondents. In this study, sources of data will be gathered in questionnaires to investigate the factors influencing the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application.

The questionnaire should also be done clearly with the objectives of the research conducted. There are two purposes of the questionnaire designed in the format. Among them is the ease of understanding for respondents to answer questions. The second purpose in assisting the respondent in the questionnaire was to limit the long questions when given to the questionnaire. The questions in this questionnaire should also focus on the behaviour of the respondents in order to improve the accuracy of the data in the research (Bradburn, 2003). In research as well, the first page of the questionnaire is attached to the front page containing the

identity and information of the researcher as well as including a guarantee of confidentiality. This also causes respondents to be more motivated in answering the questionnaire.

The questionnaire also consisted of three parts. Part A also covers nominals and ordinals for demographic profiles for example gender and age. Nominal scales are also used to answer questions of gender, race and status. Ordinal scales are also used for age and time spent in the Shopee platform. Apart from that, Part B also consists of four independent variables namely e-services, product quality and price. In addition, section c also covers the dependent variable of user satisfaction with the Shopee application.

According to Brace, 2004 states that the five -point scale option is also used in research to determine respondents ‘comprehension in answering the questionnaire. The word count of the questionnaire also did not exceed 20 words or consist of more than one sentence (Oppenheim, 1992).

Table 3.3: Overview of Research Instrument

Section	Variables	Author
A	<ul style="list-style-type: none"> <li>Demographic</li> </ul>	
B	<ul style="list-style-type: none"> <li>E-Service Quality</li> <li>Product Quality</li> <li>Price</li> </ul>	Lee and Lin, 2005 Handoko (2016) P. Kotler and G. Armstrong, 2014
C	<ul style="list-style-type: none"> <li>Customer satisfaction</li> </ul>	Anderson and Srinivasan, 2003

Source: Developed for the research

### 3.7.1 MEASUREMENT OF INSTRUMENT

Scale of measurement consist four types of scale, namely nominal, ordinal, interval and ration scale often use for the research (Kumar, Talib et al. 2013). The research study consists three (3) sections for the questionnaire.

The researcher only uses three from four scales in this study which are nominal and ordinal scale in section A and interval scale for section B and C. So, it can make easy for respondent to tick the question in a set of questionnaires. Nominal scale consist items to group or categories and the function of nominal scale is to labeling the variables, has no numerical significance, do not represent any order to distance and use to indicate categories (Kumar, Talib et al. 2013). The ordinal scale is a variable measuring scale that is used to portray the order of variables rather than the differences between them. The researcher uses a five-point Likert Scale for the interval scale.

The Likert Scale was used as the study instrument. Respondents are asked to choose questions based on a ranking system, such as the five-point Likert Scale: 1 represents ‘Strongly Disagree, 2 represents ‘Disagree’, 3 stands for ‘Agree’, 4 stands for ‘Strongly Agree’ and 5 stands for ‘Awesome’.

Table 3.4: A 5 Point Likert categorical scale

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

### 3.7.2 PILOT TEST

To determine the accuracy of the results of the questionnaires, the authors use the alpha of Cronbach to assess the result's quality. Based on Cronbach's alpha coefficient test were conducted on all four variables. The frequency of interaction with respect to the alpha coefficient scale of the Cronbach was seen in Table 3.5 below.

Table 3.5: Cronbach Alpha Coefficient Sizes Range (Glen 2014)

<b>Cronbach's alpha</b>	<b>Internal consistency</b>
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

The information of the alpha coefficient range of the Cronbach had been clearly stated in Table 3.5. The alpha value of the questionnaire's accuracy by the Cronbach should be no less than 0.5 as it is perceived to be low quality. To ensure that the questionnaire can be used for the research, a pilot test was conducted to test the validity and reliability of the questionnaire. The researcher distributed 30 set of questionnaires for pilot test.

Table 3.6 showed the pilot test result and its coefficient of Cronbach's alpha by each variable from 30 respondents at Kelantan. Based on Cronbach's alpha coefficient test were conducted on all four variables. The table above shows result of Cronbach's alpha for E-Service Quality (0.926), Product Quality (0.863), Price (0.933) and Customer Satisfaction (0.906). So, the overall scale is highly internally consistent.

Table 3.6: Pilot Test

VARIABLES	No of item	CRONBACH'S ALPHA
E-Service Quality (IV1)	8	0.926
Product Quality (IV2)	3	0.863
Price (IV3)	4	0.933
Customer Satisfaction (DV)	5	0.906

Sources developed from research

### 3.8 PROCEDURE FOR DATA ANALYSIS

Data analysis refers as a way to gather data from various respondents and converting the data to be more manageable and appropriate size (Ju, Chen et al. 2006). After the proses of collecting data were done through the questioner that have been distributed to 215 Islamic banking and finance students at University Malaysia Kelantan who used the Shopee application for online purchases to perform the data analysis process. The Social Sciences Statistical Package (SPSS) software version 25.0 was used to analysis all of the data collected and analysis it for the accurate result. SPSS is a statistical tool developed by IBM and widely used by researchers and academicians throughout the world. This study included descriptive analysis, a pilot test and a reliability test. The descriptive study also identified the demographics of the respondents, such as mean, median and mode. For both parametric and non-parametric statistical procedures, this statistical program performs comparison and correlational statistical tests in the context of univariate, bivariate and multivariate analysis. Analyses were carried out in four stages (2017, Ong and Puteh).

### 3.9 RESEARCH ETHICS

According to David B. Resnik, 2020 when most people think of ethics. They think of rules for distinguishing between right and wrong, norms for behaviour that distinguish between acceptable and unacceptable behaviour. In our study, the ethics in answering the questionnaire can also determine the questions made by us to be distributed by the respondents so that the question can determine the analysis in independent and dependent variables. Research ethics provides guidelines for conducting responsible research.

In addition, it educates and monitors scientists conducting research to ensure high ethical standards. (Mukesh Kumar, 2015). Our study also needs to pay attention to data analysis so that we can avoid mistakes and careless negligence. Negligence in quoting and analysis also causes data analysis to be ineffective. Data collection techniques need to be adapted to the form of data to avoid negligence in analysis the data collected (Zelditch, 1979).

In addition, according to Kamarul Azmi Jasmi, 2012 the truth of a situation is easily realized as a result of crossing sources between data and is also recorded in the form of data collection. Our study also needs to obtain data from respondents honestly without cheating in collecting data. Honesty is critical to producing beautiful and reliable findings (Gray D.E. 2004). Islamic banking and finance students must also answer the questionnaire honestly that has been distributed by us so that the data to be collected does not have any damage or errors in analysing the data using SPSS software.

### 3.10 CHAPTER SUMMARY

Overall, the technique employed in the study is described in this chapter, which includes the paradigm approach, research design and data gathering methods. Population of the study, sample size, sampling methodologies, research instrument construction, variable measurement and data analysis procedure for students who utilized the application. Respondents in this survey were Shopee in Islamic Banking and Finance year 3 students from University Malaysia Kelantan.

Following an appealing description of the material supplied in this chapter, the researchers will explore the findings of all study in great depth in the following chapter, as well as explain the pattern of result-based data analysis and how it relates to research challenges and objectives.

## CHAPTER 4

### DATA ANALYSIS AND FINDINGS

#### 4.1 OVERVIEW OF THE RESEARCH

This fourth chapter has also described that analytical data and study results. There are 8 elements presented in this chapter, namely overview of the research, introduction, preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability test, hypothesis testing. In this hypothesis testing, three independent variables (e-service quality, product quality, price) were also tested to get answers to test user satisfaction in using the shopee application and explain the summary for this chapter.

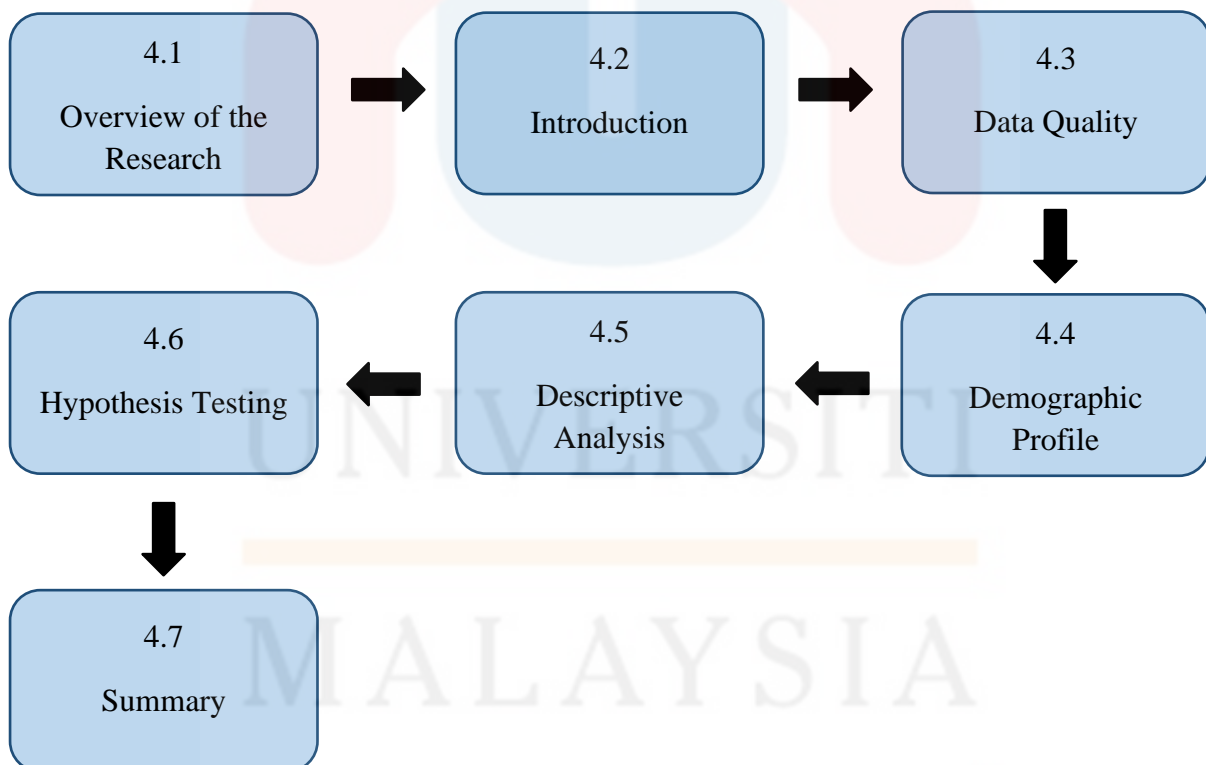


Figure 4.1: The key components of the research



## **4.2 INTRODUCTION**

This chapter explains the data analysis and findings. This chapter also analyse and interpret the result gained through the distributed questionnaires. This study adopted an online survey and questionnaire to study “The factors influencing the satisfaction among University Malaysia Kelantan students from Islamic Banking and Finance Program (SAB) 3rd year make online purchases at Shopee application”. There are 140 sets of data from questionnaires was gained. All the data will be analysed and interpret by using the SPSS 25.0 (Statistical Package for Social Science) software and the final result analysis statistical was viewed in this chapter. This chapter would be discussed on preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability test and hypothesis testing. The results obtained will be presented in charts and tables from. Lastly, this chapter is concluded with a summary on the hypothesis findings.

## **4.3 DATA QUALITY**

Prior to data analysis, several steps were performed to ensure the data is suitable for the analysis and to archive certain level of quality for reasonable statistical decision that are driven based on the data (Karr, Sanel and Banks, 2006).

### **4.3.1 RESPONSE RATE**

The number of persons who answered the survey divided by the number of people in the sample is the response rate, also known as completion rate or return rate in survey research. It is most commonly stated as a percentage. When employing an electronic survey, it is understood that response rates might vary greatly (Shih and Fan, 2008).

#### 4.4 DEMOGRAPHIC PROFILE OF RESPONDENT

In the section A it is about demographic profile of respondent. Part A of the questionnaire generates information about the respondent’s demographic. In general, the information of the respondents was summarized in the following tables.

##### 4.4.1 GENDER AND AGE

Table 4.1: Respondent Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	88	62.9	62.9	62.9
	Male	52	37.1	37.1	100.0
	Total	140	100.0	100.0	

Sources developed from research

Table 4.2: Respondent Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	23 - 25 years old	135	96.4	96.4	96.4
	26 -28 years old	2	1.4	1.4	97.8
	Below 22 years old	3	2.2	2.2	100.0
	Total	140	100.0	100.0	

Sources developed from research

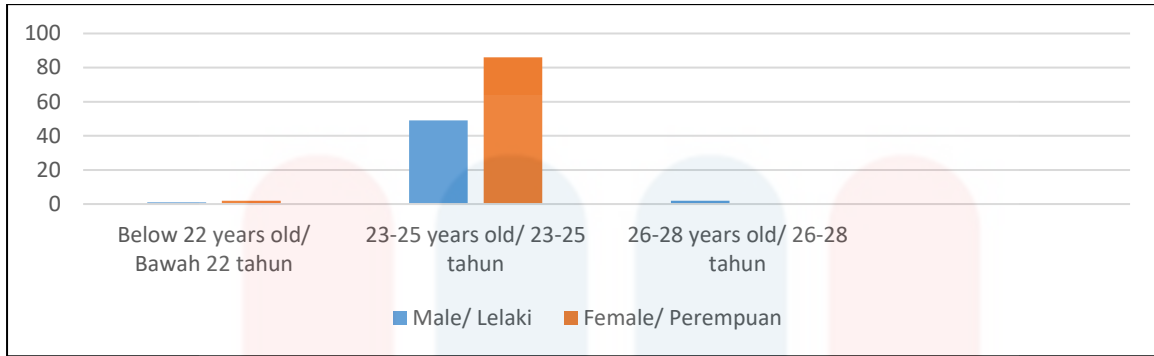


Figure 4.2: Bar Chart of Gender and Age

Figure 4.2 showed the bar chart of gender and age of respondents. The frequency and percentage of respondents' gender and age were out of 140 respondents who were responding this questionnaire. The total of gender respondents for female student were 88 respondents (62.9%). While, the number of male students were 52 respondents (37.1%). This shows the female student are the highest respondent in this study. Then, the age range between 23 to 25 years old were 135 respondents (96.4%). There are 3 respondents (2.2%) were aged below 22 years old and 2 respondents (1.4%) were aged 26 to 28 years old had responded to this question.

#### 4.4.2 RACE AND MARITAL STATUS

Table 4.3: Respondent Race

Race					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Indian/ India	1	.7	.7	.7
	Malay/ Melayu	139	99.3	99.3	100.0
	Total	140	100.0	100.0	

Sources developed from research

Table 4.4: Respondent Marital Status

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married/ Berkahwin	2	1.4	1.4	1.4
	Single/ Bujang	138	98.6	98.6	100.0
	Total	140	100.0	100.0	

Sources developed from research

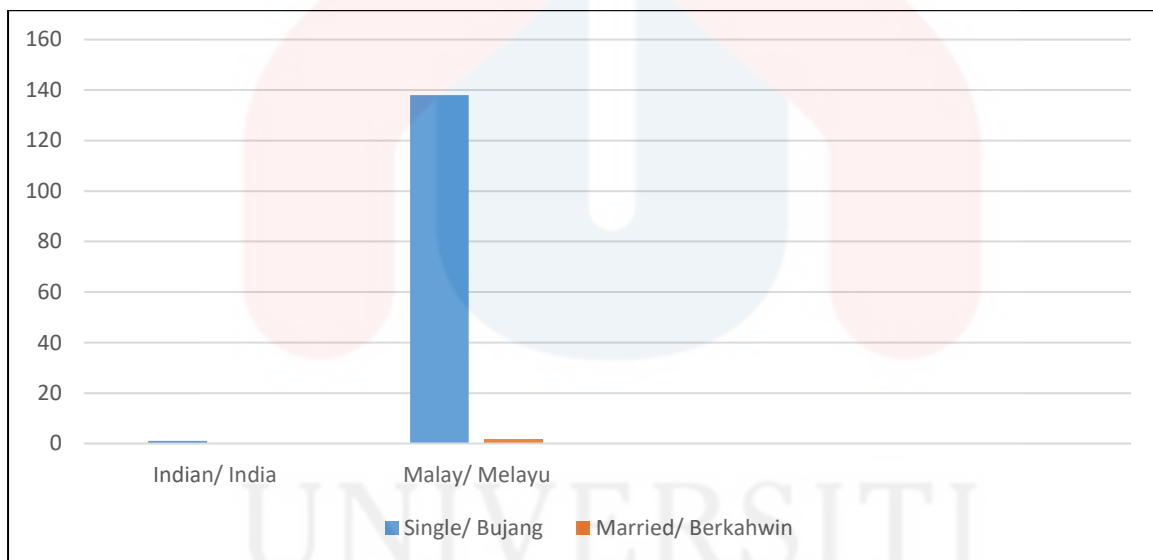


Figure 4.3: Bar Chart of Race and Marital Status

Figure 4.3 showed the bar chart of race and marital status of respondents. The frequency and percentage of respondents' race and marital status were out of 140 respondents who were responding to this questionnaire. There are 139 respondents (99.3%) who are Malay and only 1 respondent (0.7%) is Indian. From that, there are 138 respondents (98.6%) who are single and 2 respondents (1.4%) who are married.

### 4.4.3 AVERAGE HOURS SPENT ON SHOPEE

Table 4.5: Respondent of average hours spent on Shopee

Average hours spent on Shopee/ Purata jam yang dihabiskan untuk Shopee					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2 hours per day/ 1-2 jam sehari	64	45.7	45.7	45.7
	1-5 hours per week/ 1-5 jam seminggu	48	34.3	34.3	80.0
	3-5 hours per day/ 3-5 jam sehari	25	17.9	17.9	97.9
	Over 5 hours per day/ Lebih 5 jam sehari	3	2.1	2.1	100.0
	Total	142	100.0	100.0	

Sources developed from research

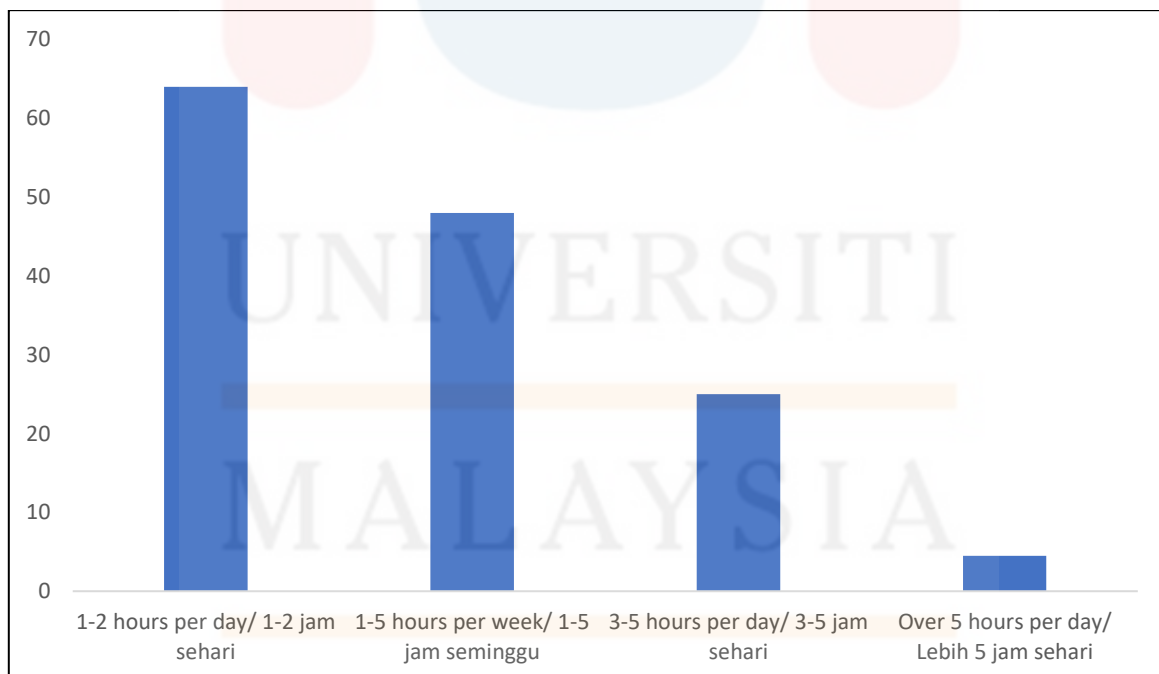


Figure 4.4: Bar Chart of average hours spent on Shopee

Figure 4.4 showed the bar chart of average hours spent on Shopee by respondents. The frequency and percentage of respondents' were out of 140 respondents who were responding this questionnaire. There are 64 respondents (45.7%) spend 1 to 2 hours per day, 48 respondents (34.3%) spend 1-5 hours per week, 25 respondents (17.9%) spend 3 to 5 hours per day and 3 respondents (2.1%) spend over 5 hours per day.

#### 4.5 DESCRIPTIVE ANALYSIS

For the descriptive analysis, the researchers come out with analysis by using the mean for every section of dependent variable and independent variables. It is to find out The Factors Influencing the Satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> Year Make Online Purchases at Shopee Application Kelantan. From the analysis, the researcher compared the mean between dependent variable and independent variable for every question. Then, the researcher will find out the answer of which awesome by the respondent and strongly disagreed. The responses are scaled by using the Likert Scale and where 1= Strongly Disagree, 2= Disagree, 3= Agree, 4= Strongly Agree and 5= Awesome.

Table 4.6: The Level of Means

Level	Means
Awesome	4.01 - 5.00
Strongly Agree	3.01 - 4.00
Agree	2.01 - 3.01
Disagree	1.01 - 2.01
Strongly Disagree	0 - 1.00

#### 4.5.1 E-SERVICE QUALITY

Table 4.7: E-Service Quality

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I get what I ordered from this Shopee application.	140	1	5	4.28	.930
This Shopee application provides in-depth information of the service.	140	1	5	3.83	.865
My order was delivered by the time promised by this Shopee application.	140	1	5	4.24	.856
I feel safe in my transaction with this Shopee application.	140	1	5	4.08	.925
This Shopee application has adequate security features.	140	1	5	3.97	.952
Transactions with this Shopee application are error-free.	140	1	5	3.97	1.017
I feel like my privacy is protected at this Shopee application.	140	1	5	3.93	.964

I think this Shopee application answers inquires quickly.	140	1	5	3.79	.935
Valid N (listwise)	140				

Sources developed from research

Table 4.7 illustrates the E-Service Quality variable. From the result, the respondents are awesome about understanding the concept of I get what I ordered from this Shopee application which the mean shows at the level of 4.28. Next, the respondents also strongly agree that this Shopee application provides in-depth information of the service which the mean shows at the level 3.83. Respondents also awesome about their order was delivered by the time promised by this Shopee application which mean show the level of 4.24. Then, the respondents also awesome that feel safe in the transaction with this Shopee application which the mean shows at the level of 4.08. The respondents strongly agree that this Shopee application has adequate security features and transactions with this Shopee application are error-free which the mean shows at the level 3.97. The respondents also strongly agree that feel like their privacy is protected at this Shopee application and think this Shopee application answers inquires quickly which the mean show at the level 3.93 and 3.79.



## 4.5.2 PRODUCT QUALITY

Table 4.8: Product Quality

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
The products of the Shopee application meet my needs and expectations regarding quality.	140	1	5	4.10	.884
I am satisfied with the product quality provided by the Shopee application.	140	1	5	4.11	.857
The products of other similar websites can be found at Shopee application.	140	1	5	4.16	.862
Valid N (listwise)	140				

Sources develop from research

Table 4.8 illustrates the Product Quality variable. From the result, the respondents awesome that the products of the Shopee application meet their needs and expectations regarding quality which mean show the level of 4.10. Next, respondents also awesome that they satisfied with the product quality provided by the Shopee application with the mean shows the level of 4.11 and the products of other similar websites can be found at Shopee application with the mean show 4.16.

### 4.5.3 PRICE

Table 4.9: Price

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I think the price match with the product quality	140	1	5	4.19	.864
Price compatibility with product benefit	140	2	5	4.13	.803
Affordability of prices using Shopee application	140	1	5	4.19	.864
The price competitiveness Shopee application provides attractive prices with vouchers/ free postage promos	140	2	5	4.32	.733
Valid N (listwise)	140				

Sources develop from research

Table 4.9 illustrates the Price variable. From the result, the respondents are awesome about understanding the concept of I think the price match with the product quality which mean shows level of 4.19 and the respondents also awesome that the price compatibility with product benefit which mean shows level of 4.13.

Next, respondents awesome with affordability of prices using Shopee application which the mean shows the level of 4.19. Then, respondents also awesome in believe that the

price competitiveness Shopee application provides attractive prices with vouchers/ free postage promos which the mean shows level of 4.32.

#### 4.5.4 CUSTOMER SATISFACTION

Table 4.10: Customer Satisfaction

Descriptive Statistics					
	N	Mini mum	Maxi mum	Mean	Std. Deviation
I would prefer to purchase online using Shopee application rather than visiting store	140	1	5	4.12	1.147
I am satisfied with the decision to purchase from this Shopee application	140	1	5	4.01	.971
My choice to do business with this Shopee application was a wise one	140	2	5	4.17	.913
I feel very pleasant about my decision concerning this Shopee application	140	1	5	4.05	.977
Overall, I am highly satisfied with my decision to shop using Shopee application.	140	1	5	4.23	1.006
Valid N (listwise)	140				

Sources develop from research

Table 4.10 illustrates the Customer Satisfaction variable. From the result, the respondents are awesome that they would prefer to purchase online using Shopee application rather than visiting store, which mean shows level of 4.12 and the respondent also awesome that they are satisfied with the decision to purchase from this Shopee application, which mean shows level of 4.01. Next, respondents awesome that their choice to do business with this Shopee application was a wise one with the mean shows the level of 4.17. Respondents also awesome in believe that they feel very pleasant about their decision concerning this Shopee application which the mean shows level of 4.05. Then, the respondents awesome that they are highly satisfied with their decision to shop using Shopee application which the mean shows level at 4.23.

#### **4.6 HYPOTHESIS TESTING**

Positive or negative correlation coefficients exist between the two variables (Sekaran and Bougie 2013). A positive correlation indicates that as X increases, so does Y, and vice versa. According to Sekaran and Bougie (2013), the strength of the association between the variables will be stronger if the scatter of points is close to a straight line. 2019 correlation, according to the University of the West of England, is a method for examining the relationship between two quantitative and continuous variables. The Pearson correlation coefficient ( $r$ ) is a measure of the strength of the relationship between two variables. For interval level data, the Pearson's correlation coefficient ( $r$ ) ranges from -1 to +1. The stronger the relationship between two variables, the closer the scatter points are to the straight line.

Table 4.11: The Size of Correlation Coefficient

Correlation Coefficient Size	The Strength of The Relationship
1.0	Perfect Positive
0.8 to 1.0	Very Strong
0.4 to 0.60	Moderate
0.2 to 0.4	Weak
0.01 to 0.2	Very Weak

#### 4.6.1 HYPOTHESIS 1

Table 4.12: Correlation between E-Service Quality and Customer Satisfaction

Correlations			
		E-Service Quality	Customer Satisfaction
E-service Quality	Pearson Correlation	1	.487**
	Sig. (2-tailed)		.000
	N	140	140
Customer Satisfaction	Pearson Correlation	.487**	1
	Sig. (2-tailed)	.000	
	N	140	140
**. Correlation is significant at the 0.01 level (2-tailed).			

Sources developed from research

Table above shows the correlation between E-Service Quality and Customer Satisfaction. The value of correlation coefficient is .487 indicated that there is a moderate relationship between both of it. As result, there is a positive relationship between E-Service Quality and Customer Satisfaction. Based on the result the relationship between E-Service Quality and Customer Satisfaction is significant because the p-value 0.000 (p-value <0.01). So H<sub>1</sub> is accepted.

**The Relationship between E-Service Quality and Customer Satisfaction.**

**H<sub>1</sub>:** There is a positive and significant relationship between E-Service quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

**4.6.2 HYPOTHESIS 2**

Table 4.13: Correlation between Product Quality and Customer Satisfaction

<b>Correlations</b>			
		Product Quality	Customer Satisfaction
Product Quality	Pearson Correlation	1	.470**
	Sig. (2-tailed)		.000
	N	140	140
Customer Satisfaction	Pearson Correlation	.470**	1
	Sig. (2-tailed)	.000	
	N	140	140
** . Correlation is significant at the 0.01 level (2-tailed).			

Sources developed from research

Table above shows the relationship between product quality and consumer satisfaction. The correlation coefficient of this relationship is 0.470 indicated that there is moderate relationship between both of it. As result, there is a positive relationship between product quality and consumer satisfaction. Based on the result the relationship between product Quality and Customer Satisfaction is significant because the p-value 0.000 (p-value <0.01). So, H<sub>2</sub> is accepted.

**The Relationship between Product Quality and Customer Satisfaction.**

**H<sub>2</sub>:** There is a positive and significant relationship between product quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

**4.6.3 HYPOTHESIS 3**

Table 4.14: Correlation between price and customer satisfaction

<b>Correlations</b>			
		Price	Customer Satisfaction
Price	Pearson Correlation	1	.426**
	Sig. (2-tailed)		.000
	N	140	140
Customer Satisfaction	Pearson Correlation	.426**	1
	Sig. (2-tailed)	.000	
	N	140	140
**. Correlation is significant at the 0.01 level (2-tailed).			

Sources developed from research

Table above shows the relationship between price and consumer satisfaction. The correlation coefficient of this relationship is 0.426 indicated that there is moderate relationship between both of it. As result, there is a positive relationship between price and consumer satisfaction. Based on the result the relationship between price and Customer Satisfaction is significant because the p-value 0.000 (p-value <0.01). So, H<sub>3</sub> is accepted.

**The Relationship between Price and Customer Satisfaction.**

**H<sub>3</sub>:** There is a positive and significant relationship between price and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

**4.6.4 OVERALL OF PEARSON CORRELATION**

Table 4.15: Overall Pearson Correlation.

	Research Question and Objective	Hypothesis	Pearson's Correlation Result	
<b>H<sub>1</sub></b>	<p>RQ 1: Is there any significant influence between e-service quality and level of satisfaction in online shopping using Shopee Apps among SAB students?</p> <p>RO 1: To study the relationship between e-service quality and level of satisfaction in online shopping using Shopee Apps</p>	<p>There is a positive and significant relationship between e-service quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee</p>	<p>R = 0.487</p> <p>P= 0.000</p>	<p>Significant</p>



	among SAB students.	application		
<b>H<sub>2</sub></b>	<p>RQ 2: Is there any significant influence between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students?</p> <p>RO 2: To study the relationship between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students</p>	<p>There is a positive and significant relationship between product quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application</p>	<p>R = 0.470</p> <p>P = 0.000</p>	Significant
<b>H<sub>3</sub></b>	<p>RQ 3: Is there any significant influence between price and level of satisfaction in online shopping using Shopee Apps among SAB students?</p> <p>RO 3: To study the relationship between price and level of satisfaction in online shopping using Shopee Apps among SAB students.</p>	<p>There is a positive and significant relationship between price and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application</p>	<p>R = 0.426</p> <p>P = 0.000</p>	Significant

Sources developed from research

Based on the table above, there is positive and significant relationship between E-Service Quality, Product Quality, Price and Customer Satisfaction. All the hypotheses were accepted at 0.01 significant levels.

#### **4.7 CHAPTER SUMMARY**

In conclusion this chapter presented the details of data analysis of the study including the background of the respondents then discusses how to conduct analytical data that is relevant, acceptable, understandable, and evaluated correctly using some tests chosen by the researcher., The reliability tests, which determine the level of knowledge of respondents when answering questions and the feasibility of the questionnaires provided, are part of the data analysis.

The descriptive tests are then used to understand each data point that has been entered into the SPSS programme. Each test and analysis performed was to test the level of effectiveness of the data obtained by 140 respondents. The future which will be further discussed in Chapter 5 about how the results of this research can be important and beneficial for online shopper, online seller in the future.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 OVERVIEW OF THE RESEARCH

The fifth chapter describes the discussion and conclusions namely introduction, key findings, discussion of hypothesis, implication of the study, limitation of the research, recommendations for future research and overall conclusion of the stud. This section also has 8 sections as shown in figure 5.1 which outline the main components of the research.

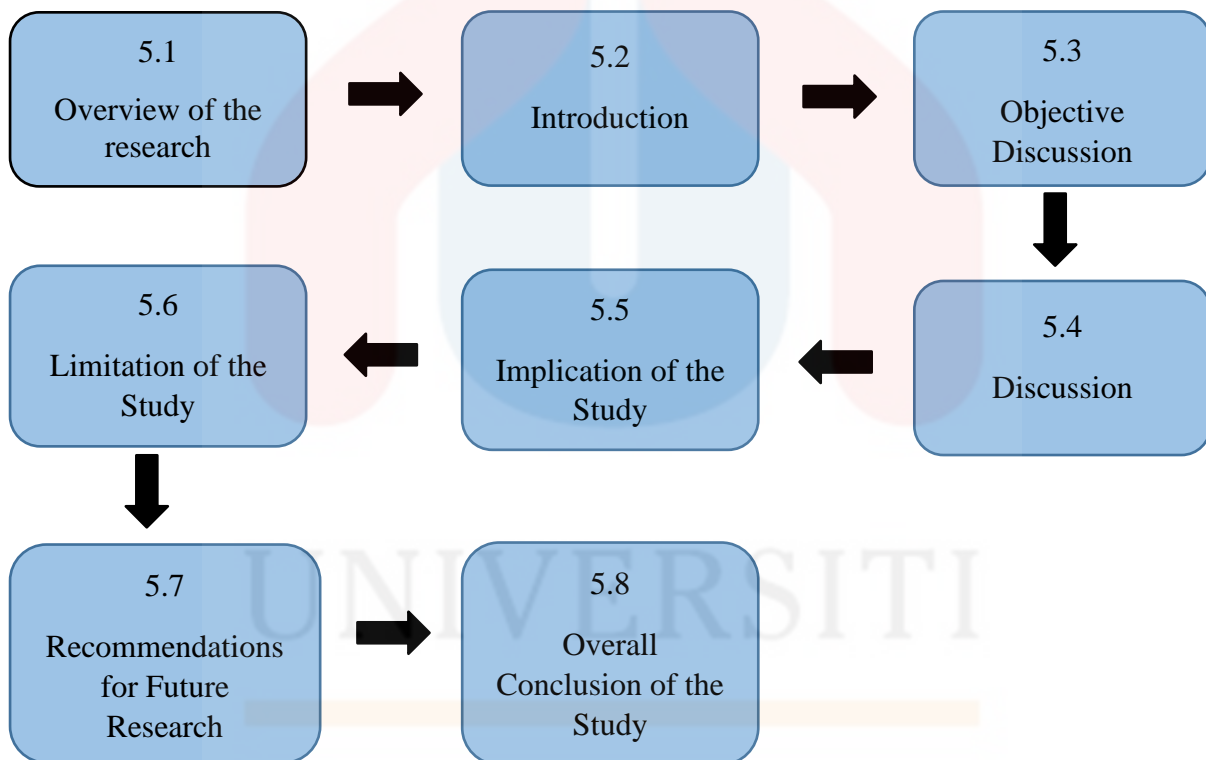


Figure 5.1 The key component of the research

## 5.2 INTRODUCTION

This chapter also describes the discussion and conclusions that have been conducted in chapter 4 namely analysis and results. In this chapter also discusses the results of data analysis for independent variables (E-service Quality, Product Quality and Price) and dependent variables (Customer satisfaction). This study also describes the key finding to answer the question for Research question and Research objective for Factors Influencing the Satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd Year Make Online Purchases at Shopee Application.

In addition, this study also analysed the Pearson Correlation to answer the hypothesis development for the three independent variables (E-Service Quality, Product Quality and Price) to determine the acceptance of the hypothesis. Acceptance of the hypothesis will also understand students who use the Shopee application to purchase goods and meet current needs and wants.

## 5.3 OBJECTIVES DISCUSSION

Table 5.1: Summary of Hypotheses Testing Result

Research Question and Objective	Hypothesis result	Finding
RQ 1: Is there any significant influence between e-service quality and level of satisfaction in online shopping using Shopee Apps among SAB students? RO 1: To study the relationship between e-service quality and level of satisfaction in	p=0.00 (p<0.01) r=0.487	There is significant relationship between e-service quality and level of satisfaction in online shopping using Shopee Apps among SAB

online shopping using Shopee Apps among SAB students.		students.
RQ 2: Is there any significant influence between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students?  RO 2: To study the relationship between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students	p=0.00 (p<0.01)  r=0.470	There is significant relationship between product quality and level of satisfaction in online shopping using Shopee Apps among SAB students.
RQ 3: Is there any significant influence between price and level of satisfaction in online shopping using Shopee Apps among SAB students?  RO 3: To study the relationship between price and level of satisfaction in online shopping using Shopee Apps among SAB students.	p=0.00 (p<0.01)  r=0.426	There is significant relationship between price and level of satisfaction in online shopping using Shopee Apps among SAB students.

#### 5.4 DISCUSSION

In this chapter there is also more discussion to determine whether the hypothesis is true or just a prediction. Hypothesis refers to a statistical test conducted to determine whether a sample of data is true for an entire population. (Kumar, Talib et al. 2013). Hypothesis is also two variables tested to obtain validity for a data set. Therefore, the hypothesis can also be checked based on the observation of the process mode through a series of random

variables. According to Sekaran and Bougie (2009), he stated that P-value is more than 0.01 which is a significant value then the hypothesis is not accepted while P-value is less than 0.01 which is a significant value then the hypothesis can be accepted and the data is true. There are three hypotheses according to independent variables (E-service Quality, Product Quality and Price).

#### **5.4.1 HYPOTHESIS 1**

There is a positive and significant relationship between e-service quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application.

In this study, this hypothesis also has there is a positive and significant relationship between e-service quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application. From the results of the correlation test, the correlation value for E-service quality and customer satisfaction is 0.487 at the value of P-value which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H1) is accepted.

Based on research question 1, the study can conclude that there is a positive and significant relationship between e-service quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application. This study is also supported by Barrutia et al. (2009). He noted that larger Relationships can also attract more customers to earn higher profits in the long run. This will satisfy the user of the Shopee purchase. Providing a high-quality e-service is critical for increasing customer satisfaction (Rasli and colleagues, 2018).

#### 5.4.2 HYPOTHESIS 2

There is a positive and significant relationship between product quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

In this study, this hypothesis also has there is a positive and significant relationship between product quality and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application. From the results of the correlation test, the correlation value for product quality and customer satisfaction is 0.470 at the value of P which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H2) is accepted.

In this research question 2, this study concludes that there is a positive relationship between product quality and customer satisfaction between university Malaysia Kelantan students Islamic banking and finance program (SAB) 3<sup>rd</sup> year in making online purchases at Shopee application. These correlation coefficients are supported by Gaurav Akrani, 2013. Compliance with the quality of products created or innovated by the seller will be able to meet the needs of consumers. Failure in product innovation will also reduce customer taste for product quality.

Product quality has significant value to customers because they are able to meet when expectations meet their criteria while failing to meet when services do not meet their expectations (Khan & Alshare, 2015).

### 5.4.3 HYPOTHESIS 3

There is a positive and significant relationship between price and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

In this study, this hypothesis also has there is a positive and significant relationship between price and the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application. From the results of the correlation test, the correlation value for price and customer satisfaction is 0.426 at the value of P which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H3) is accepted.

In this study question 3, this study concludes that there is a positive relationship between price and customer satisfaction between university Malaysia Kelantan students Islamic banking and finance program (SAB) 3rd. the value of this hypothesis is also supported by Gustafsson et al. 2005. This is because, when customers pay for products that provide more value than price, pricing equity has a significant impact on customer happiness. Low prices will also increase the demand for a product. The increase in demand for a product is also able to satisfy consumers when making purchases online through the Shopee application. Price offerings and customer relations are also able to stimulate consumer satisfaction with price reductions (Hassan, Hassan and Nawaz, 2013).

### 5.5 IMPLICATIONS OF THE STUDY

In this research, there are three independent variables namely (E-service Quality, Product Quality, and Price) and the dependent variable (Customer Satisfaction). To conduct the study, researchers collected data using e-questionnaires through Google forms available



in the web. The questionnaire was distributed to 140 respondents from various demographic backgrounds such as gender, age, race, marital status, and average hours spent by University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year on the Shopee app. The aim of this study is to investigate the factors influencing the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

The implication of this study is University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year that the as users who use the Shopee application. This research can help in more depth related to the potential research problems to find out the factors that influence the satisfaction of students of University Malaysia Kelantan using the Shopee application objectively and subjectively. Which this study is made to know and understand it even better, what are the factors influencing the level of consumer satisfaction and the criteria seen by consumers to make online purchases. For example, the level of product quality, what are the criteria that consumers see or need to have to ensure that they as consumers or customers feel confident and confident and worthwhile with the product or goods sold by the seller is quality and can satisfy them if they buy the product or goods. Therefore, with the knowledge gained from this study, it can help Shopee to make further improvements on their Shopee Apps so that their apps are always the first choice of users when users want to make online purchases. And, it can also help the Shopee app become the only e-commerce platform that can better meet every level of user satisfaction. In addition, the knowledge and results from this study can also help other e-commerce platforms to make improvements to their e-commerce applications.

Next, this research aids the business company in identifying the flaw between the customer and the online shopping system in order to ensure short-term benefit by boosting sales for a time. It can also enable the business entity to ensure long-term benefits, such as

repurchase activities and positive word of mouth if done ahead of time. Using these considerations as a guide, a business enterprise should take steps to prevent risks such as complaints and unfavourable feedback, which can damage the company's credibility, by optimizing their ability to satisfy their customers. As a result, the customer can obtain benefits that are commensurate with the price paid.

Furthermore, this research is beneficial in terms of government support. In their report, Hai & Kazmi (2015) concluded that government support has a positive impact on customers' intentions to buy online. Governments can examine key aspects that influence customer happiness in online shopping and help businesses in the form of tax policies, financial assistance, foreign exchange assistance, and government legislation. When customers are satisfied with local businesses, GDP is likely to increase, helping the country's economic growth and development.

The study could serve as an action plan for future academics who want to learn more about the Shopee app and analyse aspects that influence consumer satisfaction, as well as improve and develop new theories. It allows future scholars to make further studies on more important topics.

## **5.6 LIMITATIONS OF THE RESEARCH**

This study has its own limitations that give challenge the researcher to complete this study. There are several limitations in this study and one of that is the respondent. In this study, the researcher has limitations in selecting respondents, which not all students of University Malaysia Kelantan can be respondents. This is because this research is only for University Malaysia Kelantan Students from the 3rd year Islamic Banking and Finance (SAB) Program. Therefore, this opportunity is limited to students of year 1, year 2, and other programs.

Next, time management is challenging when the researcher wants to take respondents who are willing to fill out a questionnaire as well as make a quantitative study. Which, not all respondents who wanted to answer the question, accept or open the link of the questionnaire provided by the researcher. In addition, there are also those who are busy with their work and did not have time to answer the questionnaire provided. Due to their attitude, this will indirectly give some difficulty or problem to the researcher to complete this assignment or study as soon as possible at the scheduled time or set as a result of difficulties in collecting information or data from respondents. Which, the researcher had to take a long time to obtain and collect the respondents' feedback on the questionnaire form for their study.

However, the process of getting respondents in this study went well because many students of University Malaysia Kelantan from the 3rd year Islamic Banking and Finance Program (SAB) gave their commitment well and well because they also know the importance of the questionnaire given by researchers to them. This is because they also have experience in doing research and they are also doing their research. Therefore, they know the importance of answering the questionnaire to the researcher and the difficulties experienced by the researcher in conducting the study.

In the meantime, the accuracy and sincerity of the respondents are also the boundaries of the study. It is difficult for the researcher to ensure that the respondents will give the correct response when filling out the questionnaire because, in this study, the researcher only uses or conducts an online survey that is the Google Forms questionnaire for data collection methods. Therefore, the researchers did not know that the answers given by the respondents were honest views or opinions from them or they only answered them because they felt compelled to answer. As a result, it will render research findings unpredictable and possibly invalid. This is because the researcher cannot verify the information provided by the

respondents is valid or invalid. This is because most of them may not read the given question carefully.

## **5.7 RECOMMENDATIONS FOR FUTURE RESEARCH**

Based on the study, some suggestions are made for future researchers who will most likely do similar research in the future. These are extra suggestions as discussed in the previous section, may be relevant. Additionally, there is some additional knowledge that prospective researchers may use. So, research that can be done in the future on the factors that motivate students to buy goods online should be expanded by giving more priority to the initial trust factor of a website that offers goods and services through this online purchase. This is because this initial belief is also one of the factors that can motivate students to buy goods online, where students are more vulnerable to the risk of fraud and need to be more careful when deciding on an item to buy so that it is not easily deceived and so on.

Other variables can also be used as factors that motivate students to buy online such as existing facilities, product appearance, security factors and so on. In addition, researchers can also further expand the study on other factors such as website creativity as it is seen to have a relatively weak relationship in encouraging students to buy these online. Researchers can provide exposure to online merchants to enhance and make improvements to the creativity of the website to be more attractive and able to attract buyers to buy.

Apart from that, researchers can also focus more on this study by extending the study to students in other Institutions of Higher Learning in Malaysia either in IPTA or in IPTS, so that this study can be used as a medium to determine the level of effectiveness of factors that drive these online shoppers can influence them and can provide stronger answers to represent young people as they are more vulnerable to these online purchases.

This proposal is built for future research so that it can help merchants on social sites improve their sales quality, increase sales, increase promotions and advertisements, use more attractive visual elements and further expand their business to a more global level through factors that have been identified as a result of this study.

## **5.8 CONCLUSION OF THE STUDY**

The aim of this study is to investigate the factors influencing the level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application. Through the analysis results and the finding it indicated that all the independent variable (E-Service Quality, Product Quality and Price) that used in this researcher had the positive and significant relationship level of satisfaction among University Malaysia Kelantan Students from Islamic Banking and Finance Program (SAB) 3rd year in making online purchases at Shopee application.

In this research, a total of 140 respondents were collected through Google form questionnaire method. The data was evaluated using SPSS software and methods of Preliminary Analysis, Descriptive analysis, Validity, Reliability test and Hypothesis testing are used. In chapter 4, the reliability analysis was good and acceptable for the independent variable and dependent variable. The reliability analysis for E-Service Quality, Product Quality, Price and Customer Satisfaction were 0.926, 0.863, 0.933 and 0.906. This shows that the result could be accepted.

The findings can be used in future research to support that the characteristics did impact to other students in making online purchases at Shopee application and new studies on the subject are expected to develop over time. The researchers can focus more on this study

by extending it to students from other Malaysian institutions of higher learning, such as IPTA or IPTS.

In addition, as a guideline for future research, this report includes recommendations for future studies and of limitation of the study can give chance to researcher to give more recommendation to improve the quality of the research.



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KELANTAN

## APPENDIX A

### 1.1 QUESTIONNAIRE

#### SECTION A: DEMOGRAPHIC RESPONDENT

Profile of Respondent	Items	Tick
Gender	Male	
	Female	
Age	Below 22	
	23-25	
	26-28	
	29 and above	
Race	Malay	
	Chinese	
	Indian	
	Others	
Status	Single	
	Married	
	Divorce	
Average hours spent on Shopee	1-5 hours per week	
	1-2 hours per day	
	3-5 hours per day	
	Over 5 hours per day	

#### SECTION B AND C: INDEPENDENT VARIABLES AND DEPENDENT VARIABLE

Variable	Items	Scale				
		1	2	3	4	5
E-Service Quality	I get what I ordered from this Shopee application					
	This Shopee application provides in-depth information of the service					
	My order was delivered by the time promised by this Shopee application					
	Transactions with this Shopee application are error-free					
	I feel safe in my transaction with this Shopee application					
	This Shopee application has adequate security features					
	I feel like my privacy is protected at this Shopee application					
	I think this Shopee application answers inquires quickly					

Product Quality	The products of the Shopee application meet my needs and expectations regarding quality					
	I am satisfied with the product quality provided by the Shopee application					
	The products of other similar websites can be found at Shopee application					
Price	I think the price match with the product quality					
	Price compatibility with product benefit					
	Affordability of prices using Shopee application					
	The price competitiveness Shopee application provides attractive prices with vouchers/ free postage promos					
Customer Satisfaction	I would prefer to purchase online using Shopee application rather than visiting store					
	I am satisfied with the decision to purchase from this Shopee application					
	My choice to do business with this Shopee application was a wise one					
	I feel very pleasant about my decision concerning this Shopee application					
	Overall, I am highly satisfied with my decision to shop using Shopee application					

## APPENDIX B – GANTT CHART

### GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2021 AND YEAR 2022

RESEARCH ACTIVITIES / MONTH	MAR	APR	MAY	JUN
Briefing on PPTA I and PPTA II				
Discussion on the title				
<b>CHAPTER 1: INTRODUCTION</b>				
Discussion about the problem statements, research question and research objectives (draft of PPTA 1)				
Starting up with chapter 1				
Submission of chapter 1				
<b>CHAPTER 2: LITERATURE RIVIEW</b>				
Review in literature of the research studies based on independent variables and dependent variables				
Starting up with chapter 2				
Submission chapter 2				
<b>CHAPTER 3: RESEARCH METHODOLOGY</b>				
Discussion on questionnaire				
Discussion on the methods used in research				
Starting up with chapter 3				
Submission of chapter 3 and questionnaire				
Submission first draft of PPTA 1				
Submission second draft of PPTA 1				
Submission third draft of PPTA 1				
<b>PRESENTATION FOR FINAL YEAR PROJECT 1</b>				
<b>FINAL SUBMISSION OF PPTA 1</b>				

**GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2021  
AND YEAR 2022**

<b>RESEARCH ACTIVITIES/MONTHS</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>JAN</b>
<b>CHAPTER 4: DATA ANALYSIS AND FINDINGS</b>				
Discussion about the problem statement, research question and research objectives (draft of PPTA 2)				
Laboratory analysis				
Statistical analysis				
Submission of chapter 4				
<b>CHAPTER 5:</b>				
Discussion of findings				
Recommendation for future research				
Submission of chapter 5				
<b>Submission of first draft of PPTA II</b>				
<b>Submission of second draft of PPTA II</b>				
<b>FINAL SUBMISSION OF PPTA II</b>				
<b>PRESENTATION FOR FINAL YEAR PROJECT 2</b>				

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

Student's Name: MUHAMMAD SHAHRIM BIN SEHAK  
 Student's Name: FATIN LIYANA BINTI SIAP  
 Student's Name: SITI NOOR MARIAM BINTI AB TALIB  
 Student's Name: SUHaida BINTI ABDUL HALIM  
 Name of Supervisor: ENCIK HASSANUDDIN BIN HASSAN Name of Programme: SAB  
 Research Topic: FACTORS INFLUENCING THE SATISFACTION AMONG UNIVERSITY MALAYSIA KELANTAN STUDENTS FROM ISLAMIC BANKING AND FINANCE PROGRAM (SAB) 3RD YEAR MAKE ONLINE PURCHASES AT SHOPEE APPLICATION

Matric No.: A18A0381  
 Matric No.: A18A1065  
 Matric No.: A18A0859  
 Matric No.: A18B0892

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

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

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



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

3.	<b>Research Findings and Discussion (20 MARKS)</b>	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)
4.	<b>Conclusion and Recommendations (15 MARKS)</b>	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
<b>TOTAL (50 MARKS)</b>						