THE STUDY OF FACTORS INFLUENCING THE ADOPTION OF E-PAYMENT AMONG YOUTH IN KELANTAN

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UNIVERSITI

DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE) WITH HONOURS

2023



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The Study Of Factors Influencing The Adoption Of E-Payment Among Youth In Kelantan

by

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A thesis submitted in fulfillment of the requirements for the Degree of Business Administration (Islamic Banking and Finance) with Honours

> Faculty of Entrepreneurship and Business UNIVERSITI MALAYSIA KELANTAN

2023

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ACKNOWLEDGEMENT

This Final Year Research Project, AFS4113, would not have been possible without the cooperation of all team members and especially the guidance and insightful advice from our supervisor, Mrs. Siti Rohana Binti Mohamad. We would like to give that recognition to our supervisor, as she has given us a lot of extensive ideas, provided relevant comments, and was a motivator and morale supporter in completing this entire research project with full confidence, efficiency, skill, and perfection. We would also like to thank each group member, Nurul Izzah Izzwa Binti Mohd Ruzman, Nurul Izzate Binti Azizan, Nurul Izzati Binti Zakri, and Nurul Najihah Binti Abdullah, for being able to complete this research in the allocated time. Besides, we often mentor and support each member to make this project successful. Without the spirit of teamwork, we could not complete this research project on time. Lastly, we are deeply grateful to God Almighty for giving us countless inspiration and perseverance to complete this research project. We want to give ourselves a round of applause to congratulate each other on our success.

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LIST OF ABBREVIATIONS

Abbreviations

ACH	Automated Clearing House
ASU	Actual System Use
ATM	Automated Teller Machine
BI	Behavioural Intent
BNM	Bank Negara Malaysia
COVID-19	Coronavirus Disease 2019
C-TAM-TPB	Combined form of TAM and TPB
DOI	Dissemination of Innovation
DV	Dependent Variable
E-banking	Electronic banking
E-cash	Electronic cash
EE	Effort Expectancy
E-payment	Electronic payment
EPS	Electronic Payment System
E-wallet	Electronic wallet
FC	Facilitating Conditions
IBM	International Business Machines
ICT	Information and Communication Technology
IDT	Innovation Diffusion Theory
IT NL I	Information Technology
IUS	Internet Users Survey

IV	Independent Variable
МСМС	Malaysian Communications and Multimedia
	Commission
МСО	Movement Control Order
MM	Motivational Model
MPCU	Model of PC Utilisation
NFC	Near Field Communications
PE	Performance Expectancy
PEU	Perception of Ease of Use
PhD	Doctor of Philosophy
PSS	Payment and Settlements Systems
PU	Perception of Usefulness
P-value	Probability value
QR code	Quick Response code
RO	Research objective
RQ	Research question
SAB	Islamic Banking and Finance
SCT	Social Cognitive Theory
SI	Social Influence
Sig.	Significant level
SPM	Sijil Pelajaran Malaysia
SPSS	Statistic Package for Social Science
STPM	Sijil Tinggi Persekolahan Malaysia
ТАМ	Technology Acceptance Model
TPB	Theory of Planned Behaviour

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ABSTRAK

Pembayaran digitalisasi telah digunakan dalam semua industri untuk menambah baik dan melancarkan aktiviti dan transaksi. Oleh itu, ia telah digunakan secara meluas, terutamanya semasa pandemik Covid-19, yang menyekat pergerakan orang ramai iaitu Perintah Kawalan Pergerakan (PKP). Ia termasuk epembayaran, yang merupakan kaedah lain untuk membayar barangan atau perkhidmatan. Ia agak mudah untuk digunakan, dan ia hanya memerlukan peranti elektronik seperti komputer, telefon pintar atau tablet untuk membuat sebarang pembayaran melalui transaksi dalam talian. Oleh itu, kajian ini mengkaji faktor-faktor yang mempengaruhi penggunaan e-pembayaran dalam kalangan belia di Kelantan. Kajian ini menggunakan kaedah kuantitatif untuk menganalisis data. Selain itu, data primer yang dikumpul melalui soal selidik berstruktur dalam talian daripada sampel 384 responden dalam kalangan belia di Kelantan digunakan dalam kajian ini. Perisian SPSS digunakan untuk menjalankan analisis korelasi. Hasil kajian menunjukkan terdapat korelasi yang ketara antara kemudahan penggunaan, kegunaan, keselamatan, dan kepercayaan dengan penggunaan e-pembayaran dalam kalangan belia di Kelantan. Akhir sekali, penemuan kajian ini boleh memberikan penyelidik seterusnya gambaran lanjut tentang langkah seterusnya mereka dalam menggabungkan teknologi yang akan membolehkan pengguna menggunakan perkhidmatan e-pembayaran dengan mudah, dan adalah disyorkan bahawa teknologi e-pembayaran sentiasa dipertingkatkan untuk memastikan keselamatan dan keselesaan pengguna.

Kata kunci: E-pembayaran, Kemudahan Penggunaan, Kegunaan, Keselamatan, Kepercayaan

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ABSTRACT

Digitalization payment has been applied in all industries to improve and smooth activities and transactions. Thus, it has been extensively utilized, particularly during the Covid-19 pandemic, which restricts people's movement, which is Movement Control Order (MCO). It includes e-payment, which is another method of paying for goods or services. It is quite simple to use, and it just requires an electronic device such as a computer, smartphone, or tablet to make any payment through online transactions. Therefore, this study examines the factors influencing the adoption of e-payment among youth in Kelantan. This study used a quantitative method to analyze the data. Besides, the primary data that was collected via an online structured questionnaire from a sample of 384 respondents among youth in Kelantan are used in this study. SPSS software was used to run the correlation analysis. The results indicate that there are significant correlations between ease of use, usefulness, security, and trust with the adoption of e-payment among the youth in Kelantan. Last but not least, the findings of this study may provide the next researchers further insight into their next step of incorporating technology that will enable consumers to use e-payment services conveniently, and it is recommended that e-payment technology be constantly improved to ensure the safety and comfort of users.

Keywords: E-payment, Ease of Use, Usefulness, Security, Trust

CHAPTER 1: INTRODUCTION

1.1 Background of the study

"E-payment" refers to payment methods that use the Internet as an intermediary. An electronic payment system, or e-payment, is a set of components and procedures allowing two or more parties to carry out financial transactions exclusively online. For example, electronic payment systems include online credit card transactions, electronic wallets (e-wallets), electronic cash (e-cash), and digital currencies. Nowadays, technology is widely used to carry out financial transactions, such as mobile phones, computers, or laptops. Therefore, there are no restrictions or obstacles to carrying out this transaction.

Furthermore, it refers to the method of making payments to government services electronically through the use of cashless payment modes. For example, debit cards, credit cards, prepaid cards, charge cards, etc., through various payment channels such as payment card terminals, Automated Teller Machines (ATMs), agency portals, online banking, mobile payments, and others. Many companies are using this system to facilitate sellers and buyers in carrying out a transaction. It also provides security guarantees for e-commerce transactions at this time. To ensure safety, intermediary startups will collaborate with numerous financial institutions to facilitate the safe, fast, and practical use of e-payments. Furthermore, according to Dennis (2004), the Electronic Payments System, known as EPS, is a form of financial commitment that surrounds business partners such as sellers and buyers as the electronic system facilitates it. Any monetary exchange resulting from electronic commerce transactions is referred to as an e-payment system (Kaur & Pathak, 2015).

This method of e-payment system involves various age groups, which nowadays is the era of

technology. It is what most young people and adults already know about using technology. Erik Erikson's theory of human development states that a young adult is between the ages of 19 and 39, whereas a teenager is between the ages of 13 and 18. The Millennium Generation includes people born between 1981 and 1997, whereas Generation Z, born in the new technology era, includes those born after 1997 (Turner, 2015). Moreover, an efficient, reliable, and well-functioning payment system can contribute to economic growth, the financial system's integrity, and the smooth operation of financial markets. In this regard, the core policies and initiatives of Bank Negara Malaysia (BNM) aim to increase the level of efficiency and security in the payment system. It includes Payment and Settlements Systems (PSS) efforts. Bank Negara Malaysia's payment system policies and initiatives aim to improve payment systems' efficiency and security while promoting e-payments.

In addition, the existence of a pandemic throughout the country, including Malaysia, has led to the implementation of MCO or known as the Movement Control Order, which refers to preventive measures implemented by the federal government of Malaysia in response to the coronavirus outbreak (Covid-19). The spread of this virus has had a huge impact on society. It is because people are starting to change their purchasing behavior from making payments in cash to electronic or digital payments. This way can reduce or avoid interacting with other human beings face to face. According to Bernama, authored by Baharuddin and Abu (2020), Malaysia's robust financial technology ecosystem supports the smooth deployment of cashless transactions, whether e-payment or e-wallet, particularly when the Movement Control Order (MCO) is implemented to prevent pandemic Covid-19. Monthly contactless transactions quadrupled over the past three years and are expected to continue to grow after Covid-19 and remain the preferred payment method soon. Various e-payments have been used, including Touch n Go, Grab Pay, Boost, Online Banking, Credit Cards, and others.

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Figure 1.1: Malaysia Online Payment Channel

One of electronic payment's most significant advantages is the cost reduction associated with cash handling. Besides that, it improves transparency, and e-payments provide better data access for financial management because they can monitor financial activities in real time. They also serve as a better income tracker, among other things. Aside from that, electronic payments boost the profitability of small and medium-sized businesses by allowing them to conduct financial transactions with customers, distributors, and governments in a more timely, secure, and cost-effective manner. The trend is consistent with the BNM's Financial Sector Plan from 2011 to 2020, which allocates e-payments among nine focus areas to enhance the efficiency of the country's payment system (Baharuddin & Abu, 2020). The use of e-payment can reduce the risk of theft and loss because the probability percentage is very small. Besides, transactions will be more efficient and effective than cash transactions, as users can pay for goods and services quickly and easily with a smartphone or online banking application. Lastly, e-payments are flexible because the system is accessible online and can be done anywhere.

This study aims to identify the variables that influence the adoption of e-payments among youth in Kelantan. This survey examines the factors of ease of use, usefulness, security, and trust in using epayment.

1.2 Problem Statement

In today's global financial operations, the Electronic Payment System (EPS) has been established as a result of the growth of e-commerce. It is now the most generally accepted payment option. It is due to its effectiveness, usefulness, and timeliness. Electronic payments (e-payments) have swiftly supplanted previous payment methods that required suppliers and consumers to provide personal information. According to Karim et al. (2020), the development of financial technology has led to a significant increase in the number of cashless transactions in recent years. As a result of the emergence of fintech solutions such as e-wallets, more and more people are moving away from conducting their financial transactions using cash to cashless. Many individuals now use e-payment to complete transactions, acquire products and services, and even invest online. Touch n Go, Grab Pay, Boost, Fave Pay, and Razer Pay are some of the most recent applications that have gained significant traction and are used within the community. It demonstrates that society has begun accepting e-payment instead of cash for transactions. In addition, Ding et al. (2020) stated that the world is heading toward a cashless culture as the use of cards, Internet banking, and payment wallets increases. The average transaction value per capita for electronic payments in Malaysia was 124.6 units in 2018. According to data from Bank Negara Malaysia, the number of e-payments per capita in Malaysia quadrupled in 2017 to 111. In 2020, it was expected that the number of e-payments per capita would reach 200, indicating that adoption is growing in the country.

According to Mei and Aun (2019), the rapid advancement of technology has resulted in the transition of barter-based commercial transactions to cash and then to cards. This development has occurred gradually, and e-payments currently dominate the payment environment. The annual Internet Users Survey (IUS) by Malaysian Communications and Multimedia Commission (MCMC) revealed an increasing trend from 76.9% in 2016 to 87.4% in 2018. E-payment is becoming increasingly popular in

Malaysia, particularly in Kelantan. Furthermore, after the outbreak of the Covid-19 epidemic, which affected the entire world, including Malaysia, in 2019, the government issued a Movement Control Order (MCO) where all government or private sectors are ordered to close to prevent activities face-to-face, which can cause the transmission of Covid-19. As a result, many individuals are beginning to get used to buying necessities online through platforms such as Shopee and Lazada.

In addition, the community is also starting to use cashless payment methods such as QR codes and e-wallets for bill payment and for buying goods in supermarkets and grocery stores. It has indirectly raised awareness to people of how important and easy it is to do business without cash. On 29 October 2021, the Malaysian government announced the implementation of an e-cash incentive program offered to youths known as e-Pemula through Budget 2022. The government has contributed RM300 million to this program, benefiting about two million youths in Malaysia. Through this program, a fund of RM150 known as e-Pemula, will be given to youths aged 18-20 and full-time students in government or private institutions. E-Pemula can be redeemed by youth through apps such as Shopee, Touch n Go, Boost, Grab Pay, and Big Pay. The youth can use this redemption to make any cashless purchase at the store with the application's QR codes. With this program, the government hopes to encourage cashless purchases among youths further.

Moreover, recent developments have shown that Malaysia will move towards a holistic cashless society by 2050. As the expression goes, "like mushrooms sprout after rain," digital payment platforms in Malaysia are rapidly expanding. The advancement of mobile device technology has aided communication and connectivity. It thus has become a factor in the acceptability and use of digital payments, particularly for buying and selling as well as banking. However, the use of this digital payment platform is still in its early stages. Nielsen (2016) states that 78% of Malaysians use mobile devices to access social media, but only 34% use them to make purchases. As a result of these facts, it

appears that the take-up rate for digital payment platforms in Malaysia remains low. However, this statement from Bank Negara Malaysia paints a picture of the extensive preparations that will be taken to move Malaysia toward a cashless society, which will promote a more efficient economy.

On the other hand, Malaysians, particularly youth in Kelantan, are still hesitant to utilize epayment due to barriers such as a lack of Internet comprehension, which leads to a lack of trust in the epayment system (Goh, 2017). Customers who lack confidence in the benefits of electronic payments continue to use cash and checks. This study examines the Kelantan youth's willingness to use e-payment as a payment method in a transaction involving the exchange of goods or services. This study aims to identify the factors that may influence Kelantan consumers' adoption of e-payments as an alternative payment method for transactions involving the exchange of goods and services.

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1.3 Research Question

The research aims to study the relationship between factors influencing the adoption of e-payment among youth in Kelantan. This study focuses on those factors: ease of use, usefulness, security, and trust. Hence, the researcher formulated the following research questions:

- i. What is the relationship between ease of use and the adoption of e-payment among youth in Kelantan?
- ii. What is the relationship between usefulness and the adoption of e-payment among youth in Kelantan?
- iii. What is the relationship between security and the adoption of e-payment among youth in Kelantan?
- iv. What is the relationship between trust and the adoption of e-payment among youth in Kelantan?

1.4 Research Objectives

The research aims to study the relationship between factors of ease of use, usefulness, security, and trust. Hence, the researcher formulated the following research objectives:

- To study the relationship between ease of use and the adoption of e-payment among youth in Kelantan.
- To study the relationship between usefulness and the adoption of e-payment among youth in Kelantan.
- iii. To study the relationship between security and the adoption of e-payment among youth in Kelantan.
- iv. To study the relationship between trust and the adoption of e-payment among youth in Kelantan.

1.5 Scope of the Study

The study focuses on the use of e-payment among youth in Kelantan. Nowadays, the Internet is becoming more accessible to people in Kelantan because of technological advancement. It will become an essential thing in the lives of people, especially youth. It is because today's youth are fond of accessing social media platforms for everyday activities. The traditional method may no longer be appropriate for the younger generation living in the modern era. The Internet can be accessed using a smartphone, laptop, computer, or any electronic device. The increase in technology over time indicates an estimate that there will be an increase in the use of e-payments among society, especially the youth. This is because, nowadays, youth use technology in many different ways, from texting to talking, playing online games, commenting on various Internet forums, and searching for information related to learning (Joshi et al., 2019). Therefore, the absolute focus of this research is to study the extent youth behavior can influence the adoption of e-payment. Thus, youth is suitable to be the respondents of this study.

So, the researcher will explore and analyze the factors influencing the adoption of e-payment among youth. This study focuses on youth in Kelantan. The target respondents are youth who use epayment for purchase transactions in their daily routines. The questionnaire method was used in this study to obtain information. Questionnaires were created using Google Forms. The sample is a total of 384 youth in Kelantan selected to answer this questionnaire.

1.6 Significance of Study

This research is conducted to measure the factors influencing the adoption of e-payment among youth in Kelantan. This research is also important to understand how ease of use, usefulness, security, and trust influence youth, especially in Kelantan, using e-payment. The data in this study supply knowledge on the factors influencing e-payment usage that can benefit the organizations and people responsible for online banking or e-payment. Future researchers who conduct research relevant to this subject may benefit from the results of this study. It is because the next researcher or future researcher will continue to conduct further studies and improve the inadequacies in this research. So, this study helps them to find specific references and helps provide the necessary information. Hence, this study may add extra knowledge and content to their study to be more reliable and accurate than the previous research.

In addition, this study gives information on how individuals and businesses have accepted epayment as an acceptable form of payment and a gateway to technical advancement in the current payment system due to its secure nature and straightforward method of value exchange between business partners (Kabir et al., 2017). Besides, the fast development of information technology aids the payment system's specific qualities resulting in the evolution of different electronic money exchange platforms. Banks usually offer business transactions to possible customers through online banking or e-payment as long as there is an Internet connection. It means the service is a 24/7 service, 365 days a year. In other words, the service is available every day of the year. People tend to use online banking for easier updates and shorter periods to change their addresses or personal information. The adoption of e-payment also facilitates students and the community. It is because business transactions through e-payment systems can be done without cash via the Internet anytime and anywhere using a smartphone.

Therefore, the findings of this study would provide evidence for banks to offer or expand online banking to their customers, namely the youth, in order to address specific issues associated with online banking abuse. This study also can provide awareness of factors such as ease of use, usefulness, security, and trust that influence the adoption of e-payment among youth in Kelantan. Thus, this research contributes new information or insights for future studies.

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1.7 Definition of Term

1.7.1 The Adoption of E-payment Among Youth in Kelantan

According to Webster (2022), adoption is to accept formally and put into effect or to be taken up and practiced or used. E-payments are electronic payments for transactions made on the Internet. In general, the adoption of e-payment is used by people in transactions. E-payment is one of the technological revolutions that has fundamentally improved the quality of human life, allowing people to transact more quickly and efficiently than ever before. E-payments currently dominate the world of personal and business financial transactions because they offer consumers numerous benefits, including cost-effectiveness, time, effort, and energy savings (Najdawi et al., 2021).

1.7.2 Ease of Use

The definition of ease of use is the level to which a person does not exert effort. In other words, there is no need to work hard when using an electronic payment system because it is easy to use. Various factors contribute to its achievement, including content, design, information management, speed, the lack of complications, and difficulties inherent in dealing with electronic payment services (Sunny & George, 2018). Individuals are more likely to adopt a new system if they perceive it to be ease to use, comprehend, learn, apply, and implement.

1.7.3 Usefulness

It was useful to believe that employing a specific system increases one's performance. It may also be characterized as a person's perspective of how a new system assists them in increasing their situational awareness in the digital era. According to these two definitions, a prospective user may create the intent to use a new system if he or she believes the system delivers certain benefits. Usefulness in the context of electronic payments refers to the consumer's impression that using electronic payment systems benefits them (Goh, 2017). It refers to a consumer's evaluation of the effectiveness and ease of electronic payments in streamlining his daily transactions.

1.7.4 Security

Security protects transaction and customer information from internal and external fraud and criminal exploitation. Aside from that, it's a collection of methods and technologies for verifying the origin of data. System security, transaction security, and legal security are the three security categories applicable to mobile payment (Teoh et al., 2013). Individuals may fear conducting transactions and making online payments like using the e-payment system out of concern that their personal information may be stolen.

1.7.5 Trust

Trust is the most crucial aspect in determining an entity's behavior and serves as a benchmark for entity selection. It is a crucial role, particularly under uncertain circumstances, because it can influence social interactions. In traditional commerce, customers must have trust in the seller. Trust in the context of e-payment systems refers to the user's confidence in the system's capacity to protect their personal information and finances or money against misuse and theft (Najdawi et al., 2021).

1.8 Organization of the Proposal

In the first chapter, e-payment is described as a set of components and processes that allow two or more parties to perform monetary transactions electronically only over the Internet. Online credit card transactions, electronic wallets (e-wallets), and digital currency are included in the e-payment system and are sometimes known as electronic cash (e-cash). Because current technology only necessitates the Internet, computers, or mobile phones, there are no restrictions on where and when financial transactions can be carried out. The second chapter discusses the analysis literature. This chapter begins with an explanation of the e-payment research's introductory theory. It contains pertinent studies from previous researchers, a description of the hypothesis, a conceptual framework, and a summary of this chapter.

The third chapter begins with an introduction and then continues to sections on the research design, data collection methods, study population, sample size, sample techniques, research instrument development, variable measurement, and data analysis procedure. Finally, this chapter's summary and this section provide an exhaustive overview of research methodological techniques and procedures. The fourth chapter describes the analysis and findings of the data. To collect data to support the hypothesis stated in the preceding chapter, the researchers distributed a set of questionnaires to youth in Kelantan who were selected as respondents. The results of the distributed questionnaire were thoroughly studied in support of the objectives indicated in Chapter 1. Five to ten minutes are required for the responder to complete the questionnaire, and all findings are analyzed using SPSS's statistical technique.

The fifth chapter provides a summary and analysis of the full study. The researchers discuss their findings regarding the relationship between the independent and dependent variables, the outcomes of their hypothesis, and the influence of the independent variables on the dependent variable. In this section, the researchers also discuss the implications and limitations faced while conducting this study. This chapter also provides suggestions for future research.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Currently, most Malaysians conduct business transactions using electronic payment systems. From the coronavirus outbreak (Covid-19) in Malaysia in March 2019 till today, the usage of e-payment has gained public attention and popularity in our nation. After our country was struck by Covid-19 and the Movement Control Order (MCO) was executed, citizens were no longer allowed to leave the house regularly, leading to the increased usage of e-wallets and online transactions. It is because using cash can boost the rate of the Covid-19 outbreak spread due to the occurrence of money exchange between buyer and seller. As a result, e-payment transactions are safer since they prevent us from coming into touch with people or various surfaces in public places, which is one of the key reasons for the spread of Covid-19.

Thanks to the convenience of technology and the Internet, e-payments such as QR Pay make it easier for customers to transact using their cellphones while avoiding human congestion when paying at the counter. Apart from that, QR Pay is incredibly user-friendly. It eliminates the need to carry big amounts of cash because everything is now at our fingertips when we use a smartphone. Electronic payment platform (e-pay) programs like Touch n Go e-wallet, Boost, and Grab Pay also help store personnel feel more secure by removing the need to handle large amounts of cash. Moreover, the government announced the e-Tunai Rakyat Program in the 2020 Budget as an RM450 million digital stimulus. It was targeted at encouraging consumers and local merchants, particularly small and retail enterprises, to use e-wallets and digital payment systems to allow customers to make purchases more convenient and secure.

Back in 1918, the origin of electronic payments (e-payment) may be outlined as when the Federal

Reserve Bank operated the telegraph to transport funds in the United States (US). Even so, until 1972, when the Automated Clearing House (ACH) was founded, e-payment was not yet broadly operated in the United States. According to Kabir et al. (2015), later on, that technology has grown in popularity and provided an alternative to check payments for US commercial banks and the national treasury. In addition, it indicates that in 1914, department stores, oil companies, Western Union, and hotels began issuing cards to their customers, allowing them to pay for goods and services. The usage of credit cards has increased in recent years as people have grown more accepting of them as a means of payment, particularly in transportation. Until the 1990s, credit cards were originally all paper-based payments before they were switched to electronic. The sector has developed fast due to the increased use of credit cards, which has led to the creation of debit cards.

Coming back to this day, a dynamic shift in the global corporate environment has occurred in tandem with the era of Information and Communication Technology (ICT) and digital advancements, with cash-based transactions progressively giving way to electronic-based transactions (Fatonah et al., 2018). Furthermore, the worldwide spread of the Internet and its fast adoption over time have greatly facilitated electronic commerce in the global corporate environment. As a result of this expansion in the global business environment, the majority of companies were compelled to switch from traditional paper-based money transactions to an electronic e-payment system. The evolution of e-payment systems has brought global payment systems in step with the current trend toward cashless transactions among individuals, businesses, and governments. Consequently, in favor of electronic forms that provide an easier, faster, and more secure way to make payments between individuals and businesses, the world's payment systems are quickly shifting away from coins and banknotes (Kabir et al., 2015).

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2.2 Underpinning Theory



2.2.1 Technology Acceptance Model (TAM)

Figure 2.2.1: Process in the use of the Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theory of information systems that describes how users acquire and employ technology. According to Barry and Jan (2018), TAM is an exceptionally well-researched intention model that has been demonstrated to predict technology acceptance behavior accurately. Davis (1989) introduced the TAM theory, which was adapted from the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and the Theory of Planned Behaviour (TPB) by Ajzen (1991). There are several variables in advanced TAM theory, such as Perception of Usefulness (PU), Perception of Ease of Use (PEU), Behavioural Intent (BI), and Actual System Use (ASU).

This theory aims to identify and predict the variables influencing a system before its implementation. Most researchers chose TAM as one of the most influential technology acceptance models to develop the framework for investigating the factors influencing e-payment adoption. Two major TAM factors are affected by external variables, which are ease of use and usefulness. Some researchers also considered perceived risk, security, and trust in e-payments as additional variables. People interact with technology through the existing system and utilize it for various purposes. Their

behavioral intention is one of these purposes. It is influenced by an individual's attitude toward technology, which is the individual's general view of technology.

Furthermore, Azmi et al. (2016) assert that this theory should be applied to a broad range of enduser computing technologies and user groups. The model is highly predictive of information system use and continues to gain widespread acceptance for validation, application, and replication in Information Technology (IT) adoption models. On the other hand, TAM has some constraints. Time and cost restrictions are ignored, and its constructions are overly broad, resulting in a lack of significant data on consumer adoption of a given technology.

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2.2.2 Unified Theory of Acceptance and Use of Technology (UTAUT)



Figure 2.2.2: Process in the use of Unified Theory of Acceptance and Use of Technology (UTAUT)

Venkatesh (2003) developed the Unified Theory of Acceptance and Use of Technology (UTAUT) as a technology acceptance model, which other researchers later adopted. To understand how users intend to use an information system and how they behave due to their intentions, the UTAUT must first explain those intentions. There were eight theories investigated before the introduction of UTAUT. Among them are Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), Technology Acceptance Model (TAM), the combined form of TAM and TPB (C-TAM-TPB), Model of PC Utilisation (MPCU), Innovation Diffusion Theory (IDT), Motivational Model (MM), and the Social Cognitive Theory (SCT). The UTAUT is presumed to be a fully integrated firm that capitalizes on the distinctive qualities possessed by each of the theoretical models that were discussed earlier.

The theoretical model contains 32 original variables under these eight models, which are divided into four exogenous groups which are Effort Expectancy (EE), Performance Expectancy (PE), Social Influence (SI), and Facilitating Conditions (FC), which influence the intention and use of technology.

Endogenous variables include a person's behavioral intention to use technology as well as their actual use of technology. The UTAUT model differs from other models in that it incorporates four moderating variables, which include gender, age, experience, and voluntariness of use. The researcher developed a model in a prior study, and two external variables were added to the UTAUT model, such as culture and security. Culture and security variables are critical components of these systems and were included in the research on electronic payment systems (Junaidi & Sfenrianto, 2015). Furthermore, UTAUT was developed especially to forecast employees' intentions to use technology at work. Since this theory has been implemented and replicated in various non-organizational contexts, an expanded UTAUT known as UTAUT2 was developed to comprehend consumer usage context better.

This theory is used in Al-Sabaawi et al. (2021) study on technology acceptance. However, in identifying customer intention to embrace and use e-technology, TAM theory is widely applied by the vast majority of researchers. UTAUT seeks to identify user intentions regarding technology acceptance in compliance situations, whereas UTAUT2 seeks to identify beneficiary intentions regarding technology acceptance and use in the consumer context (Putri et al., 2017). In the context of influencing e-payment adoption, Nguyen and Huynh (2018) assert that the UTAUT2 model requires variables such as trust. In contrast, Al-Sabaawi et al. (2021) assert that the UTAUT2 model requires variables such as security.

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2.3 Previous Studies

2.3.1 The Adoption of E-payment Among Youth in Kelantan

Payment is known as money exchange using the transfer method from the payer to the receiver. This payment system can encourage the exchange of funds between two parties. Payment transactions performed electronically are known as electronic payments. Electronic payment is defined as a payment process that involves the transfer of funds using an electronic platform (Azman, 2020). The e-payment system is an important mechanism nowadays used by individuals or organizations. This system facilitates the community to make any payment transaction through the Internet. Using this system can lead to technological advances in the financial world (Slozko & Pello, 2015).

According to Restianto et al. (2018), a new payment method is called electronic payment, in which businesses collect payment information for their products and services and enter it into electronic templates to produce electronic files that can be processed through a network. According to Teoh et al. (2013), electronic payment is a value transfer from the payer to the recipient that takes place electronically. These transactions are carried out through a predetermined route, enabling clients to effortlessly access and use their bank accounts online without having to visit an ATM to transfer money or withdraw cash physically.

Electronic payments also can be defined as an interaction between individuals and organizations involving electronic pecuniary exchange through banks. Likewise, e-payment is a cash change-over transaction due to electronic commerce. Other than that, all electronic payments that are debited or credited directly are also known as e-payment systems. Nevertheless, according to the view of other amateurs, e-payment is a payment method that does not involve any cash transaction, money, or cheque. E-payment is an accumulation of all procedures and operations that help various parties perform any business transaction (Kabir et al., 2015).
2.3.2 Ease of Use

The main factor which causes an increase in the use of e-payment among the Malaysian community is the ease of use of the system, which makes the community interested in trying e-payment. These online payments are beneficial in creating a cashless buying community. According to Afandi (2018), consumers in Malaysia prefer electronic payment methods such as internet transfers, ATM withdrawals, cash, credit cards, and debit cards by 70 percent.

Ease of use indicates the extent to which a website can assist learning, understanding, or operating (Lin, 2007). It can affect an individual's evaluation of the efforts that are being made in the technological process. Some empirical studies state that the perception of ease of use will affect the use of electronic payment. According to a survey by Thiab and Yusoh (2019), the adoption of e-payment is positively correlated with ease of use. Meanwhile, Perkins & Annan (2013) and Roy & Sinha (2017) showed a strong correlation between e-payment intention and convenience of usage. Besides that, according to the hypothesis proposed by Karim et al. (2020), the perceived ease of use and the behavioral intention to use an information system are significantly correlated.

According to Szajna (1996), based on the TAM model, perceived ease of use can influence user intentions. The ease of use requires usage issues that make it easy to understand and navigate. Ease of use is also an opinion or view of users about the information technology used. It indicates that technology systems with friendly features can further improve user data compared to other systems. Moreover, according to Taherdoost (2018), a method for measuring user effort in utilizing a system is called ease of use. It can help users improve their learning about the job and, at the same time, add more knowledge about the latest systems (Al-Gahtani, 2016). The system's efficiency and the convenience of information technology will be beneficial to users in many ways (Vinitha & Vasantha, 2017).

L K L L

H₁: There is a positive relationship between ease of use and the adoption of e-payment among youth in Kelantan.

2.3.3 Usefulness

One factor that influences the use of e-payment systems is their usefulness. The perceived usefulness of a particular information system refers to the extent to which they believe that the use of this e-payment system can maximize their performance and productivity (Nguyen et al., 2019). According to Goh (2017), perceived usefulness is the most important factor influencing user attitude, and other researchers corroborated his findings. Using technology or a system would be more enjoyable for users if they could access information and services at will. It can be seen through the degree to which customers believe that e-payment services benefit them. The level of productivity is also closely related to self-perceived usefulness (Cheng et al., 2018).

A study conducted by Barry and Jan (2018) shows a positive and substantial effect of usefulness on the adoption of e-payments as well as the perceived usefulness on the behavioral intention to use a certain system. The perceived usefulness and behavioral intention to use are positively and significantly correlated, as found in a study by Karim et al. (2020).

According to TAM theory, the perceived usefulness hypothesis predicts a direct relationship between behavioral intention to use technology and technology use (Karim et al., 2020). The same underlying theory has revealed that the perceived usefulness and ease of use positively influence consumers' intention to use mobile credit cards (Dawi, 2019). The perceived usefulness describes how strongly a person thinks utilizing a particular system will enhance their ability to perform at work. The perceived usefulness of a product is one of the most crucial factors in TAM theory because it has a significant impact on behavioral intentions (Karim et al., 2020). Al-Maroof and Al-Emran (2018) used the TAM model in their research to identify a statistically significant correlation between usefulness and behavioral intent to use a certain technology. Many studies have stated that Internet payment methods like e-payment, e-banking, and e-wallet have been shown to influence consumer behavioral intentions. As Cheng et al. (2018) demonstrated, the perceived usefulness of e-wallet services has a significant impact on user loyalty.

H₂: There is a positive relationship between usefulness and the adoption of e-payment among youth in Kelantan.

2.3.4 Security

Security is another important factor related to the use of e-payment among youth in Kelantan. Security refers to an individual's belief that a specific procedure is safe. Technology use intentions are influenced by this factor (Voronenko, 2018). When it comes to supporting digital cash transactions through the use of e-wallets, security concerns are one of the most important considerations. For example, the use of Near Field Communications (NFC) in an e-wallet is intended to provide users with a secure environment to conduct business transactions efficiently and quickly (Siew et al., 2020).

According to Rahi and Ghani (2018), this security factor uses the UTAUT theory. There is a paucity of empirical research that captures both technology and risk factors to understand behavioral intentions in the use of Internet banking. It contributes to the research two fold. First and foremost, the UTAUT model should be expanded to include the Dissemination of Innovation (DOI) and perceived technological safety. According to Kumar (2018), security is a crucial factor in the adoption of mobile wallet payment methods, which is corroborated by Anaraki-Ardakani et al. (2014) findings that consumers' behavioral intentions toward e-banking positively relate to perceived security.

According to Ding et al. (2020), customers prefer to use an e-payment system if it has highsecurity standards. It is because security should be considered in the form of an e-payment system with a high level of protection to reassure customers in e-payment transactions. However, security positively impacts the adoption of e-payment systems, indicating that high levels of security can increase the adoption of e-payment systems. Goh (2017) claims that by improving and developing better and more secure systems, customers can quickly begin switching to e-payment systems.

In addition, one of the variables positively related to the behavioral intention to adopt new technologies is privacy and security (Barry & Jan, 2018). This study examines the behavioral intention to use e-payment by including privacy and security as the extended variables. A study by Nguyen et al. (2019) states that information security is about protecting personal and organizational data so that bad guys or hackers don't steal it. Information security in general and also information security. Good security for data and information keep users from taking unnecessary risks.

H3: There is a positive relationship between security and the adoption of e-payment among youth in Kelantan.

2.3.5 Trust

Trust is an essential factor in determining whether or not to use an e-payment system (Thiab & Yusof, 2019). Security and trust are fundamental to increasing consumer perceptions to attract and retain consumers using e-payments. The process is considered confidential when all phases of the e-payment process meet participants' needs and security expectations. All participants must have complete faith in the system they are involved in as a fundamental precondition for participation (Kabir et al., 2017).

In addition, Ding et al. (2020) determined that there is a positive relationship between trust and

e-payment system usage. For instance, consumers have a high level of trust in e-payment systems, so they are more willing to assume the risk associated with e-payment system transactions. It indicates that consumers are more likely to use e-payments because they have a reduced perception of the risk associated with using the technology (Goh, 2017). Most researchers have used TAM theory to develop a framework to investigate the factors that influence the use of e-payments, such as perceived ease of use and perceived usefulness. However, trust and security are additional factors (Najdawi et al., 2021). According to Liebana-Cabanillas et al. (2018), trust has had a significant impact on customer attitudes and perceived ease of use when using mobile payment services. Thus, customers' intention to use epayment services will be influenced by their own level of trust.

According to Kongprapunt and Pupat (2018), it is important for users to have trust and confidence in the capabilities of the e-payment system. It keeps users' personal information and money safe from misuse and theft. Conversely, low trust is caused by concerns about user data privacy and Internet security that can affect the use of e-payment systems (Tasin, 2017). However, some researchers state that trust alone is not enough to make consumers use e-payment systems. For example, if a reputable organization provides e-payment services, consumers are happy to use them. However, consumers also are cautious and wary of using e-payment services provided by unreliable organizations (Najdawi et al., 2021).

Furthermore, users' trust in the system's ability to keep their personal information and money safe from theft and misuse is referred to as "perceived trust" in the context of e-payment systems. According to Goh (2017), consumer trust in online use is based on the assurance that online sellers did not engage in unethical or undesirable behavior, such as providing incorrect information, unfair pricing, releasing personal data, or making a purchase without prior authorization. It is challenging to expand the

use of e-payments without trust in the system.

H4: There is a positive relationship between trust and the adoption of e-payment among youth in Kelantan.

2.4 Conceptual Framework



Figure 2.4: Conceptual Framework Model

Figure 2.4 shows the conceptual framework is the essential basis of this research project. Based on the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), the figure above studies the relationship between independent and dependent variables for the conceptual framework. The dependent variable (DV) is the adoption of e-payment among youth in Kelantan. Four independent variables (IV) was tested in this study: ease of use, usefulness, security, and trust.

2.5 Summary

This study's independent variables, including ease of use, usefulness, security, and trust, which influence the dependent variable, youth adoption of e-payment in Kelantan, are discussed in Chapter 2. Each independent and dependent variable was defined to enhance comprehension of the research issue. This chapter also describes the hypothesis and conceptual framework for this study to show the relationship between the independent and dependent variables.



CHAPTER 3: RESEARCH METHODS

3.1 Introduction

This chapter describes research methods. This chapter elaborates on the research methodology employed for the study. The researcher outlines how the data and information required to address the aims and issues of the study were gathered, analyzed, and interpreted. The target population and the impediments to its collection have a vital effect on the development of the research method and the study plan, while the importance of the study's findings is one of the variables influencing the study method. The four basic components of a research methodology are the research method, data collection method, sample plan, and analysis plan. This chapter also describes the research, how the obtained or chosen data are analyzed, the utilized materials, and the rationale for employing these methods. As a result, this chapter outlines the methodologies used for this analysis and the full research procedure.

3.2 Research Design

This study's design for analysis employs quantitative methodologies. This descriptive crosssectional study was conducted to examine the factors influencing the use of e-payment among youth in Kelantan. This study employed a quantitative methodology and cross-sectional questionnaires. According to Rahi et al. (2019), since the research method is quantitative, the questionnaire is suitable to be used as a survey for question mode. It is because the questionnaire was designed to collect quantitative data. According to Apuke and Oberiri (2017), quantitative research methods involve explaining problems or phenomena by collecting information in the form of numbers and analyzing them with the help of various mathematical techniques, especially statistics. Quantitative research is a type of research that uses methods from the natural sciences and comes up with numbers and facts (Ahmad et al., 2019). The researcher employs a quantitative research design to identify and evaluate the relationship between variables and to analyze their cause and effect. According to Sileyew (2019), the purpose of the research design is to establish an appropriate framework for a study. It is because it determines how relevant data can be collected. Selecting a research method is a crucial step in the research design process. The research design integrates the various study components logically and consistently. It develops a data collection, measurement, and analysis plan to address research problems effectively.

Based on the description of a descriptive research approach, the descriptive cross-sectional design utilized in this study is consistent with the research aims. It outlines the findings that served as the foundation for this research. Generally, it is intended for youths in Kelantan who participate in social research writing. However, it is intended specifically for Kelantan youth who use e-payments daily. The objective is to generate findings that may be used to assert the elements influencing youth adoption of e-payment in Kelantan.

3.3 Data Collection Methods

This data collection approach uses relevant sources to obtain data, which is then used to address research problems and assess the results (Dudovskiy, 2016). The purpose of the researcher collecting data is to discover, examine and verify the research problem and the objective of this study. This study also uses a questionnaire for data collection and involves youth using e-payment in Kelantan. A practice convenience sampling procedure was used to understand some of the criteria highlighted from a random population sample. The sample in this study consists of 384 youths who use e-payment in Kelantan. The sampling technique used in this study is the convenience sampling technique and discussed in more detail in section 3.6 in the sampling technique. This collection method involves taking samples around a

location or Internet service. Any data collected is private for the safety of all parties.

This study uses a quantitative approach using an online questionnaire, and the data is transferred into Statistical Package for the Social Sciences or IBM SPSS Statistics. The terms "primary" and "secondary" data are two distinct classifications of information that are sometimes used in quantitative research. We considered this approach to data collection for our research to be a primary data collection method because we collected the data from the respondents. The questionnaire was given to youths who might use e-payments. During the data collection process, no one's privacy is compromised, and no private information is shared.

3.4 Study Population

In a research methodology, a population is a group of elements, individuals, or objects with general characteristics established by the researcher's sampling criteria. In this study, the analysis of the study population comprised Kelantan youths between the ages of 19 and 39. It is estimated that more than 796 thousand youths in Kelantan were recorded in 2021, according to the official portal of the Kelantan state government. The focus of this study is to analyze the use of e-payment among Kelantan's youths. We chose youth in Kelantan as our study population because, due to the pandemic outbreaks since 2019, there has been a growth in e-payment users among youth in Kelantan. The adoption of this culture has been adapted to the purchase of goods, services, utility bills, public transit fees, travel bookings, money transfers, and Internet commerce.

The adoption of e-payment is beginning to increase in Kelantan as youths are already fond of using electronic devices daily. They also knew that online cashless mediums could reduce contact with the public or various surfaces in public places. Besides, based on Yusoff et al. (2022), youths prefer cashless purchases as it has the advantages of being safer, having more confidentiality, having discount promotions, being user-friendly, and eliminating the need to bring cash when buying. It is supported by some findings, which show that most youths prefer to pay using a debit or credit card because it is the most convenient method. Moreover, as the pandemic cases are becoming more prevalent daily, youth tend to use e-wallets because they are safer, easier to use, and provide greater privacy. The ease of usage is an essential characteristic that encourages people to make cashless purchases. The reasons are all closely related to our independent variables, which consist of ease of use, usefulness, security, and trust. On top of that, this number of respondents is deemed appropriate for the study population since, as stated in Chapter 1, they represent the adoption of e-payment for various reasons and other factors. Therefore, they are in the greatest position to complete the survey with the essential information to address the research question of this study.

3.5 Sample Size

The sample size refers to the number of people included in the study to illustrate the population. According to Nguyen and Huynh (2017), the sample size is determined by what we want to learn from the data collected and the connection we want to make with the study's aim. The researcher also mentioned the general rule that the larger the study sample, the more precise the research outcomes are. In this study, after referring to the total population based on the table of Krejcie and Morgan (1970), there are 384 respondents among youth in Kelantan that need to answer the survey. The respondents are selected from the population to determine the ease of use, usefulness, security, and trust in the adoption of e-payment among Kelantan's youths.

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Table 3.5: Krejcie and Morgan's Determining Sample Size Table

N	5	N	5	N	5
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1.500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3 <i>5</i> 00	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	1,5000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384
Note	—Nis population size.	S is sample size .			
Sour	ce: Krejcie & Morgan	, 1970			

Source: Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for researchactivities. *Educational and psychological measurement*, 30(3), 607-610.

3.6 Sampling Techniques

Probability sampling is random sampling, which is the selection of a sample using a random method as opposed to a purposeful selection. In contrast, non-probability sampling involves the researcher's deliberate selection of a sample from a specified population using predetermined criteria. In this study, non-probability sampling was chosen as the method of investigation. This study targets 384 Kelantanese youths for the sake of convenience. Respondents were asked to complete a questionnaire to assist with their decision-making regarding the factor influencing the adoption of electronic payment. In Kelantan, diverse racial groups, including Malays, Chinese, and Indians, were targeted for the sample population.

The response is collected using a questionnaire that is developed under Google Forms. The subjects were youth aged 19-39. These subjects are considered suitable to answer the questions of this

study because they are adults with experience and skilled adults in using technology. The questionnaire online with the respondents was shared on social media like Facebook, Telegram, and WhatsApp.

3.7 Research Instrument Development

Research instruments are tools created by the researcher to aid in the conduct of the research. It was created to assist the researcher in gathering data by the type of research that was carried out. According to Yaya (2014), a measurement instrument is any strategy researchers use to obtain and collect data from respondents. The collection and analysis of numerical data are required for quantitative research. It can discover patterns and averages, create predictions, verify causal relationships, and generalize findings to larger populations (Bhandari, 2020). Questionnaires, surveys, interviews, checklists, and simple tests are examples of research instrumentation tools. This study used online questionnaires as the research tool and data collection strategy.

A questionnaire is a set of questions or items created by a researcher in written form. It is a tool designed specifically to be distributed to study participants to obtain information to answer research questions. In other terms, a questionnaire is a data collection tool that each participant in a research study completes. This questionnaire method produces standardized data, as opposed to qualitative data. This questionnaire method includes two types of questions which are open-ended and closed-ended. Open-ended questions are unstructured, and respondents can freely give replies or express their thoughts, whereas closed-ended questions are organized, and respondents must select the options given. This research used closed-ended questions.

There are several sections that have been divided the questionnaire, including section A, section B, and section C. Section A has several questions related to the demographic profile of respondents in

terms of gender, age, race, marital status, employment status, education level, and frequency of using epayment. The respondent can select and mark the answer in the space provided. Next, in section B, there are questions related to the dependent variable, which is the adoption of e-payment among youth in Kelantan, while in section C, there are questions about the independent variable associated with the factors that influence respondents in the adoption of e- payment. The questionnaire tools that are used to collect data for the study are based on a five-point Likert Scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree), respectively. This study obtains data using convenience sampling, a non-probability sampling method, which means that the researcher will select each sample based on convenience. It is the most commonly used sampling technique among researchers because it is very fast to get data, not complicated, and does not require much cost.

The dependent variable for this study is the adoption of e-payment among youth in Kelantan. Adoption can be defined as a new practice taken by an individual to be applied in their life. Next, the independent variables in this research are ease of use, usefulness, security, and trust, which drive the adoption of e-payments. Independent variables define how the impact of youth in Kelantan on the use of e-payments. Evaluating data collection on e-payment usage can predict the demand and consequences of youth behavior toward their destinations.

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3.7.1 Construct of Measurement

Table 3.7.1: Questionnaire

Section A (Demographic Profile)

DEMOGRAPHIC QUESTIONS	ITEMS
Gender	Male
	Female
	19-24
Age	25-29
	30-35
	36-39
Race	Malay
	Chinese
	Indians
Marital Status	Single
	Married
Employment Status	Non-employed
	Self-employed
	Employed
KEL	
Education Level	SPM
	STPM

 Matriculation
 Matriculation

 Diploma
 Degree

 Master
 Master

 PhD
 Constantly

 Frequency of Using E-payment
 Rarely

 Never
 Never

Section B (Dependent Variable)

VARIABLES	SOURCES	QUESTIONS
The Adoption of E-payment Among Youth	Voronenko (2018)	1. One of my preferred methods of payment would be using an e-wallet.
in Kelantan		2. E-payment is more practical than traditional payment methods.
		3. The consumer perspective is one of the biggest challenges affecting the use of e-payment.
	MA	4. I will inform and invite my contact to use e-payment.

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Section C (Independent Variable)

VARIABLES	SOURCES	QUESTIONS
Ease of Use	Teoh et al. (2013)	1. I think that a user-friendly e-payment system influenced me to use it.
		2. I may easily make payments using the numerous payment channels offered by e-payment.
		3. I think using e-payments makes it easier for me torun financial activities.
		4. I think the ease of using e-payment makes me an efficient and skilled person.
Usefulness	Tu (2019)	1. I find the e-payment application very useful.
		2. I think the use of e-payment can help me to save time.
		3. I can avoid carrying a lot of cash by using e- payments.
		4. My daily tasks become simpler by using an e- payment.
Security	Goh (2017)	1. I will be concerned abo <mark>ut my acco</mark> unt security when using an e-payment.
		2. It is safe to use an electronic payment system to do transactions or pay for goods and services.
	UN	3. I will choose to use a credible e-payment that has protected software.
		4. I will choose to use e-payment that has a security insurance cover.
Trust	Putri et al. (2017)	1. I think that the e-payment system is reliable and safe to use.
	and Teoh et al.	 2. I am confident that an electronic payment system can keep my information private.
	(2013)	3. I trust that confidential user data is stored securely without a leak.
	IZE	4. I trust there is little risk involved with e-payment.

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3.7.2 Pilot Test

Questionnaires are the primary data source used to assess and determine the response to this study's question or research hypothesis. The researcher created a series of questionnaires representing various facets of the variable or measured constructs for this study using its item. Then, using a sample comparable to the actual study population, these items were evaluated for validity and reliability in a pilot study. The research set formed was tested in a pilot test on 40 relevant respondents.

For the test, 40 questionnaires were used for the pilot test and were distributed randomly among youths in Kelantan. According to Ikart (2018), the pre-testing of the instrument is a crucial phase because the outcomes shows whether the survey successfully achieves the study's goal. Hair et al. (1998) assert that reliability measures ranging from 0.60 to 0.70 are deemed the lower limit of acceptability. It is recommended >0.70 as the acceptability level. Based on the pilot study, the data were analyzed, and the coefficient values were as follows:

Variables	N of Items	Cronbach's Alpha
The Adoption of E-payment AmongYouth in Kelantan	4	0.747
Ease of Use	4	0.775
Usefulness	4	0.700
Security	4	0.705
Trust	4	0.777
Total	20	0.800
	NIA	

Table 3.7.2: The Instruments' Reliability

The data was used to analyze the level of acceptability of the variables used in that pilot test. The

table above shows that the five variables of the pilot test are acceptable because the results show that Cronbach's Alpha exceeds 0.70. These variables can be used for this research. The first variable is the adoption of e-payment among youth in Kelantan, where Cronbach's Alpha value is 0.747. The second variable is the ease of use, where Cronbach's Alpha value is 0.775. The third variable is usefulness, where Cronbach's Alpha value is 0.700. The fourth variable is security, where Cronbach's Alpha value is 0.705. The last variable is trust, where Cronbach's Alpha value is 0.777. Cronbach's Alpha results show a total value of 0.800 which means all variables are acceptable and reliable.

3.8 Measurement of the Variables

A scale measurement allows the researcher to compare the measured amounts and variations of variables. A measurement variable is an undefined attribute with multiple possible values that are used to quantify a particular item. It is applied frequently in scientific studies. Unlike mathematics, measurement variables can assume both quantitative and qualitative values in statistics. When measuring variables, it is necessary to consider the measurement level. The greater the amount of variable measurement, the more effectively it can be studied using statistical methods. There are four fundamental measuring categories in the research which are nominal, ordinal, interval, and ratio.

Researchers used a nominal scale to allocate items to groups or categories in this study. A nominal scale enables the researcher to classify or categorize subjects (Sekaran, 2016). The questionnaire for the first section of this research, a demographic profile section, employs a nominal scale. For example, the first variable utilized is gender, which may be divided into male and female, and race, divided into Malays, Chinese, and Indians. Aside from that, employment status can be divided into three categories which are non-employed, self-employed, and employed.

Using the ordinal scale, researchers not only classify variables to illustrate the differences between categories but also rank the categories appropriately. The ordinal scale is used with any variable to arrange it according to a certain desire (Sekaran, 2016). Researchers employ an ordinal variable with a numeric value, such as 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). The researcher uses the five-point Likert Scale to determine if the respondent agrees or disagrees with the questionnaire and to solicit their response.

The researchers utilized a five-point Likert Scale to design their interval scale questions. Respondents must indicate whether they agree or disagree with each set of survey statements. Researchers quantify the variable using a ratio scale. The ratio scale solves the issue of the interval scale's arbitrary origin because it has an absolute zero point, which is a valid measurement point (Sekaran, 2016). The four scales are the most effective since they have a single, non-arbitrary origin and integrate all three scale attributes. Since a calibrated source, as opposed to an arbitrary zero, is utilized to establish the answer ratio for the questionnaire, variables can be added, compared, multiplied, and divided.

3.9 Procedure for Data Analysis

This chapter examines the analysis and describes the study's findings. The data acquired for the study were analyzed using the study's objectives in Research Methodology, as stated in Chapter 1. As detailed in Chapter 2, data analysis was primarily based on an investigation employing tabulation analytic methodologies. The results of the questionnaire-based survey were included in the project analysis, which was then analyzed using the Statistical Package for the Social Sciences or IBM SPSS Statistics method.

Data analysis is the transformation of raw data into useful information. Raw data from

questionnaires cannot be used unless it is processed in some way to allow for the conclusion. Various data analysis types are accessible, but it can be difficult to determine the most appropriate data analysis for the research problems. It is essential to emphasize that analysis should be prepared while constructing the questionnaire because some analysis approaches require data to be measured in specified forms and scales. The data analysis procedure should be carried out with care. Accurate data begins with questionnaire administration, questionnaire analysis, and data collection.



Figure 3.9: Procedure for Data Analysis

Step 1: Identify issues and/or opportunities for collecting data

The first step is identifying issues and/or opportunities during the research, which is the initial stage in procedures for collecting data. In this study, the researchers introduced the independent variables (ease of use, usefulness, security, and trust) and the dependent variable (adoption of e-payment among youth in Kelantan) to examine the factors influencing e-payment adoption among youth in Kelantan.

Step 2: Select issue(s) and/or opportunities and set goals

The second step in the procedures for collecting data is to select issues and/or opportunities and set goals. The researcher is responsible for establishing the purpose and goals of this research project. In this research paper, the researcher seeks to study the relationship between the factors influencing the adoption of e-payment among youth in Kelantan.

Step 3: Plan an approach and methods

The third step in the procedures for collecting data is to plan an approach and a method. A questionnaire was employed to obtain the data for this research paper. The questionnaire is comprised of sections A, B, and C. The demographic profile questions in Section A pertain to the respondent's gender, age, race, marital status, employment position, education level, and frequency of using e-payment. Section B has questions concerning the dependent variable, which is the adoption of e-payment among youth in Kelantan. In section C, there are questions concerning the independent variable, which is comprised of factors influencing respondents' adoption of e-payment. Researchers applied close-ended questions to the questionnaires.

Step 4: Collect data

The fourth step in the procedure for collecting data is to collect the data. In this research paper, the questionnaire was distributed to the youth of Kelantan, who will answer the questions contained inside the questionnaire. The factors influencing the adoption of e-payment among youth in Kelantan were studied using a quantitative and statistical questionnaire. The researchers want to investigate the effects of this questionnaire on 384 respondents among youth in Kelantan. The researchers established the timeline to ensure that everything could be moved to the next phase at the appropriate time. The respondent, the youth, must answer all questions on the form. The researchers analyzed their data using

the Google Forms pie chart after collecting 384 respondents. The research proceeds by analyzing the data and determining whether or not the evidence supports the hypotheses.

Step 5: Analyze and interpret the data

In analyzing and interpreting the data, the researchers determine the dependability of the examined variables in this study. Using multiple Likert questions from the research questionnaire, the reliability of the scale was assessed. Testing for consistency and stability contributes to determining a measure's reliability. How well the measurements of a concept fit together as a whole is shown by consistency. Cronbach's Alpha, often known as the reliability coefficient, indicates how effectively a group of items is positively correlated with one another. Cronbach's Alpha is computed using the average intercorrelations of the items used to measure the concept.

Cronbach's Alpha Coefficient	Strength of Association
< 0.60	Poor
0.60 to < 0.70	Moderate
0.70 to < 0.80	Good
0.80 to < 0.90	Very Good
> 0.90	Excellent

Table 3.9: Table of Cronbach's Alpha

Source: Hair et al. (2010)

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Step 6: Act on results

The last step in the procedure for collecting data is to act on the results. In this procedure, all tested variables' results have already been obtained. Thus, the researchers can proceed with their suggestions or recommendations for future researchers who may employ the same topic for a study.

3.10 Summary

The research investigation methodology is essential for collecting data for research objectives. When conducting research, qualitative and quantitative methodologies have their respective strengths and applications. While gathering random replies from the general public, the procedure for collecting quantitative research data may assist in reducing costs and saving time. The correct manner of data collection may minimize time and boost productivity. Using convenience sampling can facilitate the search for responses from varied segments of respondents and a broad perspective on how or what influences the adoption of e-payment among youth in Kelantan and its effect. The research question aids in defining the problem statement that appears throughout the investigation. It determined how the youth of Kelantan adapt to or are influenced to utilize e-payment. This conclusion derives from the research question and the collected data.



CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter revealed how the study was conducted. It covers the data analysis, where the information gathered from the survey is discussed to provide conclusions and results. A software program using Statistical Package for the Social Sciences or IBM SPSS Statistics was used to assess the data that was obtained. The questionnaires inquiry that had been supplied for this study's responder were tested using data analysis. Demographic characteristic tests, descriptive analysis, validity and reliability tests, Pearson correlation analysis, and normality analysis are used to explain the data analysis results. The normality test is normal. A descriptive study outlines the respondents' demographic profiles. In order to determine whether the samples gathered are reliable and valid, Cronbach's Alpha was employed for reliability testing. The questionnaire was distributed to the youth in Kelantan. The total respondents for this research are 384 respondents.

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4.2 Preliminary Analysis

Preliminary data analysis aims to define the main characteristics of the data, summarise the findings, and change the data in order to prepare it for further study. This chapter discusses quantitative strategies for reaching these goals. The scales of measuring, different forms of data, graphical analysis techniques such as histograms, probability plots, and other graphical displays of data, as well as fundamental descriptive statistics like mean, median, standard deviation, and so on, are some of the topics discussed. A probability plot's application used in initial model selection is discussed in the chapter's conclusion.

This study was conducted focusing on the youth in Kelantan. The questionnaire was distributed online via Google Forms to the youths in Kelantan. The questionnaire is related to the factors influencing the adoption of e-payment among youth. A total of 384 samples from youth be accepted. According to the research, there are a total of 384 respondents who always use e-payment.

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4.3 Demographic Profile Of Respondent

In this study, we collected data from 384 respondents among youth in Kelantan through Google Forms. The questionnaire distributed by Google Forms consists of three sections, namely sections A, B, and C. From section A, we collected data on the demographic profile of the respondents – gender, age, race, marital status, employment status, education level, and frequency of using e-payment.

4.3.1 Respondent Based on Gender

Gender of Respondent								
FrequencyPercentValid PercentCumulative Percent								
	Female	220	57.3	<mark>57.</mark> 3	57.3			
Valid	Male	164	42.7	42.7	100.0			
	Total	384	100.0	100.0				

Table 4.3.1: Frequency of Gender



Figure 4.3.1: Percentage of Gender

The table and figure above show the frequency table and percentage of respondents involved in this study based on gender demographics. Based on the data, we can see that the majority of respondents are female, with a total of 220 and a percentage of 57.29%. On the other hand, the number of male respondents is 164, with a percentage of 42.71%.



4.3.2 Respondent Based on Age

Age of Respondent							
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	19-24 y <mark>ears old</mark>	173	45.1	45.1	45.1		
	25-29 years old	92	24.0	24.0	69.0		
	30-35 years old	63	16.4	16.4	85.4		
	36-39 years old	56	14.6	14.6	100.0		
	Total	384	100.0	100.0			

Table 4.3.2: Frequency of Age



Figure 4.3.2: Percentage of Age

The table and figure above show the frequency table and percentage of respondents involved in this study based on age demographics. Based on the data, we can see that most respondents are 19-24 years old, with a total of 173 and a percentage of 45.05%. On the other hand, the number of respondents from the age of 25-29 is 92, with a percentage of 23.96%. Next, the number of respondents aged 30-35 years old is 63, with a percentage of 16.41%. The lowest number of respondents are from 36-39 years old, with a total of 56 and a percentage of 14.58%.

4.3.3 Respondent Based on Race

Race of Respondent								
		Frequency	Percent	Valid Percent	Cumulative Percent			
	Chinese	51	13.3	13.3	13.3			
	Indian	35	<u>9.1</u>	9.1	22.4			
Valid	Malay	287	74.7	74.7	97.1			
	Others	11	2.9	2.9	100.0			
	Total	384	100.0	100.0				

Table 4.3.3: Frequency of Race



Figure 4.3.3: Percentage of Race

The table and figure above show the frequency table and percentage of respondents involved in this study based on race demographics. Based on the data, we can see that most respondents are Malays, with a total of 287 and a percentage of 74.74%. On the other hand, the number of Chinese respondents is 51, with a percentage of 13.28%. Next, the number of Indian respondents is 35, equal to the percentage of 9.11%. The lowest number of respondents are from other races, with a total of 11 and a percentage of 2.86%.

4.3.4 Respondent Based on Marital Status

Marital Status of Respondent							
		Frequency	Percent	Valid Percent	Cumulative Percent		
	Married	158	41.1	41.1	41.1		
Valid	Single	226	58.9	58.9	100.0		
	Total	384	100.0	100.0			

Table 4.3.4: Frequency of Marital Status



Figure 4.3.4: Percentage of Marital Status

The table and figure above show the frequency table and percentage of respondents involved in this study based on marital status demographics. Based on the data, we can see that most respondents are single, with a total of 226 and a percentage of 58.85%. On the other hand, the number of married respondents is 158, with a percentage of 41.15%.



4.3.5 Respondent Based on Employment Status

	Employment Status of Respondent							
FrequencyPercentValid PercentCumulative Percent								
	Employed	141	36.7	36.7	36.7			
Valid	Non-Employed	169	44.0	44.0	80.7			
	Self-Employed	74	19.3	19.3	100.0			
	Total	384	100.0	100.0				

 Table 4.3.5: Frequency of Employment Status



Figure 4.3.5: Percentage of Employment Status

The table and figure above show the frequency table and percentage of respondents involved in this study based on employment status demographics. Based on the data, we can see that most respondents are non-employed, with a total of 169 and a percentage of 44.01%. On the other hand, the number of employed respondents is 141, with a percentage of 36.72%. The lowest number of respondents are self-employed, with a total of 74 and a percentage of 19.27%.

4.3.6 Respondent Based on Educational Level

Table 4.3.6: Frequency of Education Level									
Education Level of Respondent									
FrequencyPercentValid PercentCumulative Percent									
	Degree	159	41.4	41.4	41.4				
	Diploma	77	20.1	20.1	61.5				
	Master	27	7.0	7.0	68.5				
Valid	Matriculation	16	4.2	4.2	72.7				
v anu	PHD	10	2.6	2.6	75.3				
	SPM	55	14.3	14.3	89.6				
	STPM	40	10.4	10.4	100.0				
	Total	384	100.0	100.0					



Figure 4.3.6: Percentage of Educational Level

The table and figure above show the frequency table and percentage of respondents involved in this study based on education level demographics. Based on the data, we can see that most respondents are from the Degree level, with a total of 159 and a percentage of 41.41%. On the other hand, the number of respondents with a Diploma level is 77, equal to a percentage of 20.05%. Next, the number of respondents from the SPM level is 55, with a percentage of 14.32%. Furthermore, respondents from the STPM level are 40, and respondents from the Master level are 27, with a percentage of 10.42% and 7.03%, respectively. The lowest number of respondents are from the Matriculation level, with a total of 16, equal to a percentage of 4.17%, followed by PhD respondents, with a total of 10, equal to a percentage of 2.60%.

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4.3.7 Respondent Based on Frequency of Using E-payment

Frequency of Respondent Using E-payment						
		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Constantly (1997)	258	67.2	67.2	67.2	
	Never	7	1.8	1.8	69.0	
	Rarely	119	31.0	31.0	100.0	
	Total	384	100.0	100.0		



Figure 4.3.7: Percentage of Frequency of Using E-payment

The table and figure above show the frequency table and percentage of respondents involved in this study based on the frequency of using e-payment demographics. Based on the data, we can see that the majority of respondents are constantly using e-payment, with a total of 258 and a percentage of 67.19%. On the other hand, the number of respondents who rarely use e-payment is 119, with a percentage of 30.99%. The lowest number of respondents are those who have never used e-payment, with a total of 7 and a percentage of 1.82%.

4.4 Descriptive Analysis

The descriptive analysis in this section provides an overview, results, and appraisal of respondents' acceptance of e-payment. This study uses frequency analysis to investigate the dependent and independent variables. The information was acquired via online questionnaires through the Google Forms platform. The construct measurement is used to show the mean and standard deviation value in the dependent variable, which is the adoption of e-payment among Kelantan youth, and the independent variables, which are ease of use, usefulness, security, and trust. The questionnaires distributed had a total of 27 questions each and were distributed randomly to 384 youths in Kelantan. The questionnaire consists of sections A, B, and C – section A contained seven questions, section B contained four questions, and section C contained 16 questions. The result is examined using SPSS software, and a Likert Scale scales all the questions with 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

Table 4.4: Overall Mean for the Adoption of E-payment Among Youth in Kelantan, Ease of Use,Usefulness, Security, and Trust

Variables	Mean	Standard Deviation	N of Items
The Adoption of E-payment AmongYouth in Kelantan	3.9915	0.79063	384
Ease of Use	4.1458	0.70634	384
Usefulness	4.2454	0.67243	384
Security	3.9753	0.63336	384
Trust	3.9349	0.78705	384

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The table above shows the results of the overall mean for the dependent and independent variables. Based on the data, we can see that the highest mean value factor of the adoption of e-payment among youth in Kelantan is usefulness, with a total of 4.2454. While the factor with the lowest mean value is trust, with a total of 3.9349. Through the analysis, we can conclude that usefulness is the main factor influencing Kelantan youth to adopt e-payment. On the other hand, the factor that least influences youth in Kelantan to adopt e-payment is trust.



4.4.1 The Adoption of E-payment Among Youth in Kelantan (DV)

Items Description	Mean	Standard Deviation	N of Items
One of my preferred methods of payment would be using an e-wallet.	3.98	0.950	384
E-payment is more practical than traditional payment methods.	3.98	0.922	384
The consumer perspective is one of the biggest challenges affecting the use of e-payment.	3.97	0.882	384
I will inform and invite my contact to use e-payment.	4.03	0.906	384

Table 4.4.1: Descriptive Statistics of the Adoption of E-payment Among Youth in Kelantan

The table above shows the mean and standard deviation analysis for the dependent variable of the adoption of e-payment among youth in Kelantan. Based on the data, we can see that question four has the highest mean value, 4.03, where the respondents agree that they will inform and invite their contact to use e-payment. On the other hand, the question with the lowest mean value is question three, with a total of 3.97, where the respondents agree that the consumer perspective is one of the biggest challenges affecting the use of e-payment.



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4.4.2 Ease of Use (IV 1)

Items Description	Mean	Standard Deviation	N of Items
I believe that a user-friendly e-payment system influenced me to use it.	4.14	<mark>0.</mark> 771	384
I may easily make payments using the numerous payment channels offered by e-payment.	4.18	0.774	384
I believe using e-payments makes it easier for me to run financial activities.	4.12	0.794	384
I believe the ease of using e-payment makes me an efficient and skilled person.	4.14	0.786	384

Table 4.4.2. Descriptive Statistics of Ease of Use	Table 4.4.2:	Descriptive	Statistics	of Ease	of Use
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The table above shows the mean and standard deviation analysis for the independent variable of ease of use. Based on the data, we can see that question two has the highest mean value, 4.18, where the respondents agree that they may easily make payments using the numerous payment channels offered by e-payment. On the other hand, the question with the lowest mean value is question three, with a total of 4.12, where the respondents agree that using e-payments makes it easier for them to run financial activities.



4.4.3 Usefulness (IV 2)

Items Description	Mean	Standard Deviation	N of Items	
I find the e-payment application very useful.	4.21	0.719	384	
I am sure the use of e-payment can help me to save time.	4.25	0.720	384	
I can avoid carrying a lot of cash by using e- payments.	4.29	0.781	384	
My daily tasks become simpler by using an e- payment.	4.23	0.767	384	

Table 4.4.3: Descriptive Statistics of Usefulness

The table above shows the mean and standard deviation analysis for the independent variable of usefulness. Based on the data, we can see that question three has the highest mean value, 4.29, where the respondents agree that they can avoid carrying a lot of cash using e-payments. On the other hand, the question with the lowest mean value is question one, with a total of 4.21, where the respondents agree that they find the e-payment application very useful.



4.4.4 Security (IV 3)

Items Description	Mean	Standard Deviation	N of Items
I will be concerned about my account security when using an e-payment.	3.39	1.259	384
It is safe to use an electronic payment system to do transactions or pay for goods and services.	3.96	0.810	384
I will choose to use a credible e-payment that has protected software.	4.26	0.742	384
I will choose to use e-payment that has a security insurance cover.	4.30	0.798	384

Table 4.4.4: Descriptive Statistics of Security

The table above shows the mean and standard deviation analysis for the independent variable of security. Based on the data, we can see that question four has the highest mean value, 4.30, where the respondents agree that they will choose to use e-payment that has a security insurance cover. On the other hand, the question with the lowest mean value is question one, with a total of 3.39, where the respondents agree that they will be concerned about their account security when using an e-payment.



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4.4.5 Trust (IV 4)

Items Description	Mean	Standard Deviation	N of Items
I trust that the e-payment system is reliable and safe to use.	4.00	0.875	384
I am confident that an electronic payment system can keep my information private.	3.91	0.907	384
I trust that confidential user data is stored securely without a leak.	3.89	0.901	384
I trust there is little risk involved with e-payment.	3.93	0.940	384

Table 4.4.5: Descriptive Statistics of Trust

The table above shows the mean and standard deviation analysis for the independent variable of trust. Based on the data, we can see that question one has the highest mean value, 4.00, where the respondents agree that they trust the e-payment system is reliable and safe to use. On the other hand, the question with the lowest mean value is question three, with a total of 3.89, where the respondents agree that they trust confidential user data is stored securely without a leak.



4.5 Validity and Reliability Test

The consistency and stability of measurement are evaluated to determine its reliability. Consistency reflects the degree to which the factors utilized to evaluate a notion are compatible. The reliability of the test was determined using Cronbach's Alpha. Cronbach's Alpha is accoefficient of reliability that measures the degree to which the items in a collection are positively associated.

Cronbach's Alpha is computed using the average intercorrelations between concept-measuring items. The closer Cronbach's Alpha is to 1, the better the internal consistency's reliability. The researcher put many Likert questions in a questionnaire to create a scale and then conducted a reliability test to determine the scale's dependability.

Cronbach's Alpha Coefficient	Strength of Association
< 0.60	Poor
0.60 to < 0.70	Moderate
0.70 to < 0.80	Good
0.80 to < 0.90	Very Good
> 0.90	Excellent

Table 4.5: Table of Cronbach's Alpha

Source: Hair et al. (2010)



4.5.1 The Adoption of E-payment Among Youth in Kelantan

	Reliability Statistics	
Cronbach's Alph <mark>a</mark>	Cronbach's Alpha Based on Standardized Items	N of Items
.886	.887	4

Table 4.5.1: Reliability Statistic for the Adoption of E-Payment Among Youth in Kelantan

According to table 4.5.1, the result of the reliability test for the dependent variable, which is the adoption of e-payment among youth in Kelantan, was acceptable. It is due to the fact that Cronbach's Alpha is 0.886. Table 4.5 indicates that the association's strength is very good. Table 4.5.1 demonstrates that Cronbach's Alpha coefficient for standardized items is 0.887, which is a very good value.

4.5.2 Ease of Use

Reliability Statistics				
Cronbach's Alpha	JI	Cronbach's Alpha Based on Standardized Items	N of Items	
.926		.926	4	

According to table 4.5.2, the result of the reliability test for the independent variable, which is the ease of use, was acceptable. It is because Cronbach's Alpha is 0.926. Table 4.5 indicates that the association's strength is excellent. Table 4.5.2 demonstrates that Cronbach's Alpha coefficient for standardized items is 0.926, which is an excellent value.

4.5.3 Usefulness

		Reliability Statistics		
Cronbach's Al <mark>pha</mark>	L	Cronbach's Alpha Based on Standardized Items	N of Items	
.922		.923	4	

 Table 4.5.3: Reliability Statistic for Usefulness

According to table 4.5.3, the result of the reliability test for the independent variable, which is usefulness, was acceptable. It is due to the fact that Cronbach's Alpha is 0.922. Table 4.5 indicates that the association's strength is excellent. Table 4.5.3 demonstrates that Cronbach's Alpha coefficient for standardized items is 0.923, which is an excellent value.

4.5.4 Security

Reliability Statistics				
Cronbach's Al	pha	Cronbach's Alpha Based on Standardized Items	N of Items	
.621		.701	4	

According to table 4.5.4, the result of the reliability test for the independent variable, which is security, was acceptable. It is due to the fact that Cronbach's Alpha is 0.621. Table 4.5 indicates that the association's strength is moderate. Table 4.5.4 demonstrates that Cronbach's Alpha coefficient for standardized items is 0.701, which is a good value.

4.5.5 Trust

Table 4.5.5: Reliability Statistic for Trust

	Reliability Statistics	
Cronbach's Alp <mark>ha</mark>	Cronbach's Alpha Based on Standardized Items	N of Items
.892	.893	4

According to table 4.5.5, the result of the reliability test for the independent variable, which is trust, was acceptable. It is because Cronbach's Alpha is 0.892. Table 4.5 indicates that the association's strength is very good. Table 4.5.5 demonstrates that Cronbach's Alpha coefficient for standardized items is 0.893, which is a very good value.

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4.6 Normality Test

Variables	Mean	Skewn <mark>ess</mark>	Kurtosis
The Adoption of E-payment Among Youth in Kelantan	3.9915	79 <mark>0</mark>	1.087
Ease of use	4.1458	624	.281
Usefulness	4.24 54	972	1.420
Security	3.9753	469	.783
Trust	3.9349	607	.645

Table 4.6: Normality Test; Skewness and Kurtosis

Table 4.6 shows the result of the normality test for the dependent variable, the adoption of epayment among youth in Kelantan, and the independent variables, which are ease of use, usefulness, security, and trust. According to Chua (2011), the normal data skewness and kurtosis value are 0, but the value in the \pm 2 range still shows that the data is normally scattered. Therefore, the results of this study show normality because all the values of dependent and independent variables show values between -0.4 and \pm 1.4, where all these values are within the normal range.



4.7 Hypothesis Testing

Hypothesis testing can be conducted using the results that have been prepared. Feedback from individuals who have been given the opportunity to participate in this assessment can be used to gain insight into its findings. The method used in this study is Pearson correlation analysis. This test statistic examines the statistical link that exists between the independent variable (ease of use, usefulness, security, and trust) and the dependent variable (the adoption of e-payment among youth in Kelantan). Pearson's correlation coefficient measures the strength of the linear relationship between two variables. Coefficients are measured on a unitless scale and can take values from -1 to 0 to +1 (Djordjevic et al., 2021). The stronger the relationship between the two variables, the closer the scatter plot is to a straight line.

Size of Correlation	Interpretation
.91 to 1. <mark>0 /91 to -</mark> 1.0	Very Strong
.71 to .90 /71 to .90	High
.41 to .70 /41 to .70	Moderate
.21 to .40 /21 to .40	Weak
.20 to .01 /20 to .01	Very Weak

Table 4.7: Rules of Thumb about Correlation Coefficient Size

Sources: Hair et. al. (2010)

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4.7.1 Hypothesis 1

H₁: There is a positive relationship between ease of use and the adoption of e-payment among youth in Kelantan.

Table 4.7.1: Correlation between Ease of Use and the Adoption of E-payment Among Youth in

Kelantan

Correlations					
		The Adoption of payment Amon Youth in Kelant	'E- Ig an	Ease of Use	
The Adoption of E-	Pearson Correlation		1	.729**	
payment AmongYouth	Sig. (2-tailed)			.000	
in Kelantan	N		384	384	
Ease of Use	Pearson Correlation	.72	29**	1	
	Sig. (2-tailed)		.000		
	N		384	384	

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

The table above shows the correlation between ease of use and the adoption of e-payment among youth in Kelantan. The value of the correlation coefficient is 0.729, indicating that there is a high relationship between both of them. As a result, there is a positive relationship between ease of use and the adoption of e-payment among youth in Kelantan. Based on the result, the relationship between ease of use ease of use and the adoption of e-payment among youth in Kelantan is significant because the p-value 0.000 (p-value <0.01). So, H₁ is accepted.

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4.7.2 Hypothesis 2

H₂: There is a positive relationship between usefulness and the adoption of e-payment among youth in Kelantan.

Table 4.7.2: Correlation between Usefulness and the Adoption of E-payment Among Youth in

Kelantan

	Co	orrelations	
		The Adoption of E- payment Among Youth in Kelantan	Usefulness
	Pearson Correlation	1	.471**
The Adoption of E- payment Among Youth in Kelantan	Sig. (2-tailed)		.000
	N	384	384
	Pearson Correlation	.471**	1
Usefulness	Sig. (2-tailed)	.000	
	N	384	384

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

The table above shows the correlation between usefulness and the adoption of e-payment among youth in Kelantan. The value of the correlation coefficient is 0.471, indicating that there is a moderate relationship between both of them. As a result, there is a positive relationship between usefulness and the adoption of e-payment among youth in Kelantan. Based on the result, the relationship between usefulness and the adoption of e-payment among youth in Kelantan is significant because the p-value 0.000 (p-value <0.01). So, H₂ is accepted.

4.7.3 Hypothesis 3

H₃: There is a positive relationship between security and the adoption of e-payment among youth in Kelantan.

Table 4.7.3: Correlation between Security and the Adoption of E-payment Among Youth in

Correlations The Adoption of **E-payment** Among Security Youth in Kelantan Pearson Correlation 1 .418** The Adoption of E-Sig. (2-tailed) .000 payment Among Ν 384 384 Youth in Kelantan Pearson Correlation .418** 1 Sig. (2-tailed) .000 Security Ν 384 384

Kelantan

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

The table above shows the correlation between security and the adoption of e-payment among youth in Kelantan. The value of the correlation coefficient is 0.418, indicating that there is a moderate relationship between both of them. As a result, there is a positive relationship between security and the adoption of e-payment among youth in Kelantan. Based on the result, the relationship between security and the adoption of e-payment among youth in Kelantan is significant because the p-value 0.000 (p-value <0.01). So, H₃ is accepted.

4.7.4 Hypothesis 4

H₄: There is a positive relationship between trust and the adoption of e-payment among youth in Kelantan.

Table 4.7.4 Correlation between Trust and the Adoption of E-payment Among Youth in

Kelantan

	Correlations				
		The Adoption of E-payment Among Youth in Kelantan	Trust		
The Adoption of E-	Pearson Correlation	1	.661**		
payment Among	Sig. (2-tailed)		.000		
Youth in Kelantan	N	384	384		
	Pearson Correlation	.661**	1		
Trust	Sig. (2-tailed)	.000			
	N	384	384		

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

The table above shows the correlation between trust and the adoption of e-payment among youth in Kelantan. The value of correlation coefficient is 0.661 indicating that there is a moderate relationship between both of them. As a result, there is a positive relationship between trust and the adoption of e-payment among youth in Kelantan. Based on the result, the relationship between trust and the adoption of e-payment among youth in Kelantan is significant because the p-value 0.000 (p-value <0.01). So, H₄ is accepted.

4.7.5 Overall of Pearson Correlation

	Table 4.7.5: Overall Pearson Correlation				
	Research Question and Objective	Hypothesis	Pearson's Re	Correlation esult	
H	 RQ 1: What is the relationship between ease of use and the adoption of e-payment among youth in Kelantan? RO 1: To study the relationship between ease of use and the adoption of e-payment among youth in Kelantan. 	There is a positive relationship between ease of use and the adoption of e-payment among youth in Kelantan.	R = 0.729 P = 0.000	Significant	
H ₂	RQ 2: What is the relationshipbetween usefulness and the adoptionof e-payment among youth inKelantan?RO 2: To study the relationshipbetween usefulness and the adoptionof e-payment among youth inKelantan.	There is a positive relationship between usefulness and the adoption of e-payment among youth in Kelantan.	R = 0.471 P = 0.000	Significant	

Table 4.7.5	Overall Pe	earson C	orrelation	

					-
H ₃	RQ 3: What is the relationship	There is a positive	R = 0.418	Significant	
	between security and the adoption of	relationship between	P = 0.000		
	e-payment among youth in Kelantan?	security and the			
		adoption of e-pay <mark>ment</mark>			
	RO 3: To study the relationship	among youth in			
	between security and the adoption of	Kelantan.			
	e-payment among youth in Kelantan.				
\mathbf{H}_4	RQ 4: What is the relationship	There is a positive	R = 0.661	Significant	
	between trust and the adoption of	relationship between	P = 0.000		
	e-payment among youth in Kelantan?	trust and the adoption			
		of e-payment among			
	RO 4: To study the relationship	youth in Kelantan.			
	between trust and the adoption of				
	e-payment among youth in				
	Kelantan.				

Based on the table above, there are positive and significant relationships between ease of use, usefulness, security, trust, and the adoption of e-payment among youth in Kelantan. At 0.01 levels of significance, all hypotheses were accepted.



4.8 Summary

This study was conducted using the methods described above based on data collection and analysis techniques. The questionnaires that the respondents provided were analyzed in this study using data analysis. Respondents received the link to the questionnaire through social media channels like Facebook, Telegram, and WhatsApp. Following input from the respondents, we evaluated the data using the Statistical Package for the Social Sciences or IBM SPSS Statistics. We found that all the study's variables were acceptable based on the findings of the reliability analysis. In addition, based on the findings of the correlation analysis, the study's hypothesis also demonstrates a significant relationship. In summary, all research questions and objectives have been met through this statistical analysis. The analysis of this data provides an in-depth explanation of factors influencing the adoption of e-payment among youth in Kelantan.

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CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

In the last chapter of this study, the researcher describes the key findings while researching the adoption of e-payment among youth in Kelantan, followed by a discussion of the hypotheses. This section also covers this study's implications and limitations, such as the inadequacies and weaknesses that some circumstances may cause. This part also includes study suggestions and concludes with a study summary.

5.2 Key Findings

The research conducted among the youth of Kelantan with 384 respondents has been carried out satisfactorily. All research objectives have been attained. Statistical Package for the Social Sciences or IBM SPSS Statistics was used to obtain precise and detailed results from the questionnaire distributed and completed by respondents. In the dependability test, the reliability coefficient ranged from 0 to 1 to provide an overall measurement of a test's performance. The Cronbach's Alpha coefficient values range from 0.70 to 0.90, indicating that the questionnaires used in this study are reliable and consistent.

The respondents were classified by gender, age, race, marital status, employment status, educational level, and frequency of using e-payment. The majority of respondents in this study are female, 19 to 24 years old, Malay, single, non-employed, possessing a bachelor's degree, and constantly using e-payments. Based on this study hypothesis, the researchers also found that ease of use, usefulness, security, and trust had a positive and significant relationship with the adoption of e-payment among youth in Kelantan. In addition, usefulness has the highest mean value, 4.2454, followed by ease of use

at 4.1458 and security at 3.9753. The lowest mean value was trust, with 3.9349.

Next, the hypothesis proved that ease of use has a highly positive connection to the adoption of e-payment among youth in Kelantan. On the other hand, trust, usefulness, and security have a positive and significant relationship with the adoption of e-payment among youth in Kelantan. Thus, the result demonstrates that the majority of youth respondents in Kelantan agreed and chose that ease of use, usefulness, security, and trust have contributed to the adoption of e-payment among youth in Kelantan.



5.3 Discussion

This study discusses the relationship between the factors that influence the adoption of epayment among youth in Kelantan. This study focus on factors such as ease of use, usefulness, security, and trust. There is also more discussion to determine whether the hypothesis is true or just a prediction.

5.3.1 Hypothesis 1

H₁: There is a positive relationship between ease of use and the adoption of e-payment among youth in Kelantan.

In this study, this hypothesis was tested to show that there is a positive relationship between ease of use and the adoption of e-payment among youth in Kelantan. From the result of the correlation test, the correlation value for ease of use and the adoption of e-payment among youth in Kelantan is 0.729 at the value of P-value which is less than 0.01. Therefore, the result indicates the alternative hypothesis (H₁) is accepted.

Based on research question one, the study can conclude that the ease of use with the adoption of e-payment among youth in Kelantan is a positive relationship. According to the supporting article on this study from Najdawi et al. (2021), stated that they measure the extent to which an individual does not use any effort when using an e-payment system. The user's desire to use the system increased significantly. It is because they believe that the system is easy to understand and does not cause any complications for them (Siew et al., 2020).

5.3.2 Hypothesis 2

H₂: There is a positive relationship between usefulness and the adoption of e-payment among youth in Kelantan.

In this study, this hypothesis was tested to show that there is a positive relationship between usefulness and the adoption of e-payment among youth in Kelantan. From the result of the correlation test, the correlation value for usefulness and the adoption of e-payment among youth in Kelantan is 0.471 at the value of P-value which is less than 0.01. Therefore, the result indicates the alternative hypothesis (H₂) is accepted.

Based on research question two, the study can conclude that the usefulness and the adoption of e-payment among youth in Kelantan is a positive relationship. According to the supporting article on this study from Karim et al. (2020), stated usefulness is defined as the extent to which individuals believe that using a certain information system will further extend the productive time and can improve a person's career performance. From Siew et al. (2020), many studies have shown that using online payment methods, such as e-payment, e-banking, or e-wallet, has a significant and positive effect on consumer behavioral intentions regarding the use of the method.



5.3.3 Hypothesis 3

H₃: There is a positive relationship between security and the adoption of e-payment among youth in Kelantan.

In this study, this hypothesis was tested to show that there is a positive relationship between security and the adoption of e-payment among youth in Kelantan. From the result of the correlation test, the correlation value for security and the adoption of e-payment among youth in Kelantan is 0.418 at the value of P-value which is less than 0.01. Therefore, the result indicates the alternative hypothesis (H₃) is accepted.

Based on research question three, the study can conclude that security and the adoption of epayment among youth in Kelantan is a positive relationship. According to Hajazi et al. (2021) state that security is a group of processes and programs that verify information sources. However, security has a positive effect on the use of e-payment systems, indicating that a high level of security can increase the use of e-payment systems. A study by Kumar (2018) stated in his article that security is one of the most important factors leading to the widespread use of mobile wallet payment methods.



5.3.4 Hypothesis 4

H₄: There is a positive relationship between trust and the adoption of e-payment among youth in Kelantan.

In this study, this hypothesis was tested to show that there is a positive relationship between trust and the adoption of e-payment among youth in Kelantan. From the result of the correlation test, the correlation value for trust and the adoption of e-payment among youth in Kelantan is 0.661 at the value of P-value which is less than 0.01. Therefore, the result indicates the alternative hypothesis (H₄) is accepted.

Based on research question four, the study can conclude that trust and the adoption of e-payment among youth in Kelantan is a positive relationship. This study is also supported by the TAM model, where Liebana-Cabanillas et al. (2018) found that the perception of trust significantly affects customer attitudes and the perception of ease of use when using e-payment services. Ding et al. (2020) have stated that trust has a positive relationship with the use of electronic payment systems. It is because users have high confidence and trust in the e-payment system. Therefore, they are more willing to bear the risk of doing transactions through the e-payment system. As a result, trust in the security of online payment systems positively affects consumers' propensity to use them.



5.4 Implication of the Study

Research implications are the impact of research on future research, policy choices, and related fields of study for researchers. So, the implication obtained from this study has the potential to serve as a reference for further research. Studies on the factors that influence the use of e-payments are growing in Malaysia. However, the subject content and sentences used in each study are different. This study found that factors such as ease of use, usefulness, security, and trust affect the adoption of e-payment among youth in Kelantan. The results of this study have been compared with previous studies, and it shows that these factors significantly impact the adoption of e-payment among youth. It is possible that the research is done today, and the previous research was not the same as the research in the future. However, the results of this study can be used as a reference for future studies, and comparisons can be made to find the best findings that can be used as a guide for all parties. Additionally, it is hoped that the study's findings will increase people's understanding of electronic payments.

The implication of this study is to the youth who are the e-payment users themselves. The statement given can help them know and understand it better. For example, the use of e-payments can make it easier for users to carry out their financial activities using the many channels offered by electronic payments. Furthermore, e-payment can save time because it can be done anywhere and anytime without going to the bank. So, through this statement, users can consider their decision in the future to continue using e-payment because it can facilitate their daily activities that involve payment.

Next, this research is also beneficial to the management of electronic payment development. The management can refer to this research data to find out the reasons and desires of the users in using e-payment. Most users use e-payments with a transparent security system that can protect all their account information. As a result, the management can improve the security of their e-payment system so that users are comfortable and want to keep using e-payment as their payment method.

Furthermore, the findings of this study can be a guideline for the community to increase awareness and readiness toward using payment through e-wallets. At the same time, the community begins to be directly exposed to the use of e-payments wherever they are.

Finally, this study can help all merchants know the extent of consumer acceptance of e-payment methods and better understand the advantages of implementing e-payment as a payment method in business. In this study, the question about the frequency of use of e-payment among users received a high response from users who said they always use e-payment. Using the information obtained, merchants can improve the implementation of e-payment as a payment method in their business, making it easier for users while improving the quality and productivity of the business.

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5.5 Limitations of the Study

While conducting this research, we found several limitations or challenges that affected the study's progress. One of them is the limitation of the data collection technique chosen. In this study, we utilized a quantitative approach to distribute the questionnaires through Google Forms. This method is the most convenient because we can easily approach many respondents without spending a budget or energy. However, the downside of this method is that we cannot identify the validation of the information given by the respondents since most of the respondents are anonymous. Besides, some of them may have trouble understanding the question and have difficulty responding honestly. Thus, this limitation affected the research's progress because the inaccuracy of collected data harms data quality and reliability.

Furthermore, the quantitative method was initially a time-saving method. Still, due to the certain attitude among the respondents, we need to spend extra time to obtain and collect their responses to the questionnaires. The attitude here includes their reluctance to open the Google Forms link and being uncooperative in answering the provided questionnaires, even though they only take approximately three minutes to complete. Worst of all, some of the respondents just ignored the Google Forms link we provided. Thus, the limitation in the data collection method chosen affected the progress of the research, which led to a longer time taken for us to complete the study.

The next challenge is in the target respondents involved. While conducting the study, our target respondents are youth in Kelantan who use e-payment for purchase transactions in their daily routines. However, we have difficulty finding the desired respondents as the target respondents' scope is big. We need to reach out and approach youth around Kelantan to distribute the questionnaires to collect data. Even though the Internet makes it easier to reach out to people since we use online questionnaires, without help from our friends' contacts, we will have trouble distributing Google Forms to reach our target respondents. Plus, we do not have that many acquaintances around Kelantan, and we are mostly

surrounded by Universiti Malaysia Kelantan (UMK) students from campus Kota. Moreover, anonymous respondents increase the possibility of getting inaccurate information, as previously mentioned. Thus, this constraint makes collecting data time-consuming, affecting the research progress.



5.6 Suggestions for Future Research

There are some suggestions to enhance the inadequacies in this research for the next researchers who will conduct research relevant to this subject. The time given to complete our research project is minimal. In the future, if the next researchers conducting studies similar to this topic have a long time allotted to complete the overall study, they can use the quantitative and qualitative research methods altogether. Combining these two methodologies can aid researchers acquire a more complete picture than a standalone quantitative or qualitative study, as it integrates the benefits of both techniques. A combination of quantitative and qualitative data is feasible offline and online. When researchers interview someone in person to collect qualitative data, they can request them to fill out a survey or give them the Google Forms link so that they can fill it out on the spot. So, if the respondent has trouble understanding the questionnaires, they can ask for further explanation on the spot. Hence, this approach enhances the validity and accuracy of the results and, at the same time, can also collect the data of respondents' responses more easily and quickly.

Apart from that, future researchers can focus on the target respondent involved in the study with a smaller scope. For instance, if the next researchers are Universiti Malaysia Kelantan (UMK) students, their target respondents can be among the 3rd and 4th year students from Islamic Banking and Finance (SAB) program. So it will be easier for them to reach out and approach their desired respondents. Plus, targeting the 3rd and 4th year SAB students will likely increase their cooperation in answering the questionnaires since they know the importance of it to the researcher and the difficulties experienced by the researcher in conducting the study as they are also experiencing the same thing. Thus, researchers should choose their target respondents wisely when conducting the research project.

5.7 Conclusion

This research aims to study factors influencing the adoption of e-payment among youth in Kelantan. The analysis results and the finding indicated that all the independent variables, which are ease of use, usefulness, security, and trust, show a positive and significant relationship with the adoption of e-payment among youth in Kelantan. The data were evaluated using SPSS software, and methods of preliminary analysis, descriptive analysis, validity, reliability, normality test, and hypothesis testing were used. In Chapter 4, the reliability analysis was good and acceptable for the independent and dependent variables. The reliability analysis for ease of use, usefulness, security, and trust was 0.926, 0.922, 0.621, and 0.892. It shows that the result could be accepted.

In the fast-paced world, the transformation of e-payment from a traditional to an online system has made the customer prefer a quick and efficient transaction, which makes life easier but holds back if it is not user-friendly and poses security threats. Hence, there is a need for financial service providers to ensure their banking applications are easy to understand and manage by the most non-tech-savvy consumers.

This study questionnaire was posed only to Kelantan youth respondents, so the result might be limited to such a culture. Therefore, for future research, a greater study population should be able to give better and more generalized results than this study, for example, by extending it to all Malaysian youth. There are also some limitations that we faced throughout conducting this study. Furthermore, as a benchmark for an upcoming study, this report includes recommendations for future studies and limitations of the study, which can allow researchers to provide additional recommendations to improve the quality of the research.

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APPENDIX A

Draft of Questionnaire

Section A (Demographic Profile)

DEMOGRAPHIC QUESTIONS	S ITEMS	MARK (/)
Gender	Male	
	Female	
	19-24	
Age	25-29	
	30-35	
	36-39	
2000	Malays	
Kace	Chinese	
	Indians	
Marital Status	Single	
	Married	
Employment Status	Non-employed	
	Self-employed	
	Employed	
Education Level	SPM	

	STPM	
	Matriculation	
	Diploma	
	Degree	
	Master	
	PhD	
Frequency of Using E-payment	Constantly	
	Rarely	
	Never	

Section B (Dependent Variable)

VARIABLE	SOURCES	QUESTIONS	1	2	3	4	5
The Adoption of	Voronenko	1. One of my preferred methods					
E-payment	(2018)	of payment would be using an					
Among Youth in	UN	e-wallet.					
Kelantan		2. E-payment is more practical					
		than traditional payment					
	M 2	methods.					
	IVIII	3. The consumer perspective is					
		one of the biggest challenges					
		affecting the use of e-					
	KE	payment.					
	1717	4. I will inform and invite my					
		contact to use e-payment.					

VARIABLES	SOURCES	QUESTIONS	1	2	3	4	5
Ease of Use	Teoh et al.	1. I think that a user-friendly e-					
	(2013)	payment system influenced me					
		to use it.					
		2. I may easily make payments					
		using the numerous payment					
		channels offered by e-					
		payment.					
		3. I think using e-payments					
		makes it easier for me to run					
		financial activities.					
		4. I think the ease of using e-					
		navment makes me a quick					
		and skilled person.					
Usefulness	Tu (2019)	1. I find the e-payment					
		application very useful.					
	IIN	2. I think the use of e-payment					
	UN	can help me to save time.					
		3. I can avoid carrying a lot of					
		cash by using e-payments.					
		4. My daily tasks become					
	TATT	simpler by using an e-					
		payment.					
Security	Goh (2017)	1. I will be concerned about my					
	KE	account security when using					
		an e-payment.					

Section C (Independent Variable)

		2. It is safe to use an electronic			
		payment system to do			
		transactions or pay for goods			
		and services.			
		3. I will choose to use a credible			
		e-payment that has protected			
		software.			
		4. I will choose to use e-payment			
		that has a security insurance			
		cover.			
Trust	Putri et al.	1. I think that the e-payment			
	(2017)	system is reliable and safe to			
	and	use.			
	Teoh et al.	2. I am confident that an			
	(2013)	electronic payment sy <mark>stem can</mark>			
		keep my information private.			
		3. I trust that confidential user			
		data is stored securely without			
		a leak.			
	IIN	4. I trust there is little risk			
	UN	involved with e-payment.			

MALAYSIA

KELANTAN

APPENDIX B

Gantt Chart

FINAL YEAR PROJECT GANTT CHART

MONTH	l	Mar	ch	A	pril	N	Iay		Jı	ıne			Jul	y		No	vem	ıber	Dece	mber	Jan	uary	Feb	ruary	
WEEK ACTIVITY	WEEK 1																								
Project Title Selection																									
Project Research and Finding Journal																									
Introduction																									
Literature Review						T		T		V	F	1	2	S	Ľ	Т	Ī.								
Research Methodology															1	1									
Preparation for Proposal Presentation						N	/[A]		A		Y	S	Ι	A									
Final Corrections and Amendments																									
Collecting Data														Γ.	Å	1									

Analyze and Discussion								
Conclusion and Summary								
Preparation for Final Presentation								







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

 Student's Name:
 NURUL IZZAH IZZWA BINTI MOHD RUZMAN
 Matric I

 Student's Name:
 NURUL IZZATE BINTI AZIZAN
 Matric I

 Student's Name:
 NURUL IZZATI BINTI ZAKRI
 Matric I

 Student's Name:
 NURUL NAJIHAH BINTI ABDULLAH
 Matric I

 Name of Supervisor:
 MRS. SITI ROHANA BINTI MOHAMAD
 Name of

 Research Topic:
 THE STUDY OF FACTORS INFLUENCING THE ADOPTION OF E-PAYMENT AMONG YOUTH IN KELANTAN

Matric No. <u>A19A0750</u> Matric No. <u>A19A0752</u> Matric No. <u>A19A0756</u> Matric No. <u>A19A0761</u> Name of Programme: SAB

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

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

	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and	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)
2	Dessere Findings and	Data is not	closure is ineffective.	Data is adaguata	Deta is adagueta	× 1
э.	Discussion (20 MARKS)	adequate and irrelevant.	adequate and irrelevant.	and relevant.	and very relevant.	(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)

I X T

4.	Conclusion and	Implication of study	Implication of study is	Implication of study	Implication of study is	x 1.25	
	Recommendations (15 MARKS)	is not stated.	weak.	is good.	excellent	(Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily	Conclusion is well explained.	x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	x 1.25 (Max:5)	
					TOTAL	(50 MARKS)	

