FACTORS INFLUENCING THE USE OF E-WALLET AS A PAYMENT METHOD AMONG STUDENTS IN UNIVERSITI MALAYSIA KELANTAN (UMK) CITY CAMPUS

LIM SZE FANG

NUR ANIS AMIRAH BINTI OTHMAN

NURUL IZZAH BINTI AHMAD SUPIAN

SITI NUR AIDA BINTI ALI @ALIMIN

BACHELOR OF ENTREPRENEURSHIP (COMMERCE)

WITH HONORS

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Factors Influencing The Use Of E-Wallet As A Payment Method Among Students In Universiti Malaysia Kelantan (UMK) City Campus

By

Lim Sze Fang

Nur Anis Amirah Binti Othman

Nurul Izzah Binti Ahmad Supian

Siti Nur Aida Binti Ali @Alimin

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SIGNATURE
NAME: LIM SZE FANG

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SIGNATURE
NAME: NUR ANIS AMIRAH BINTI OTHMAN

_____
SIGNATURE
NAME: NURUL IZZAH BINTI AHMAD SUPIAN

_____
SIGNATURE
NAME: SITI NUR AIDA BINTI ALI @ ALIMIN

DATE: 1 FEBRUARY 2023

_____
SIGNATURE OF SUPERVISOR

NAME: DR. MUHAMMAD JAFFRI BIN MOHD NASIR
Date:

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ABSTRACT

Nowadays, there are noticeable increase of cashless transactions due to development in financial technologies. As the result, there being expansion of fintech products such as e-wallet, that consumers are shifting from cash-based to the cashless. By today, young adult consumers in 21st century especially among students regarded as one of the tech-savvy because they were born in the era of the technologies. This study is aim to examine the factor influencing the use of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus by applying extended technology acceptance model (TAM). Total of 364 questionnaire were collected from the respondent of e-wallet among students in university Malaysia Kelantan City Campus. By applying one step approach for instance, measurement model reliability findings from this study reveal that perceived of use, privacy and security, social influence and speed with the intention in use of e-wallet. This study helps with the service providers of the digital marketplace further to have a better understanding for the usefulness of using this e-wallet for the transaction purposes.

Keyword: Perceived Ease of Use, Privacy and Security, Social Influence, Speed, Intention of E-wallet.

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CHAPTER 1

INTRODUCTION

1.1   BACKGROUND OF THE STUDY

In Malaysia, technology is currently developing quickly in the digital world, which results in several innovative creations that also help the populace. A mobile payment system like an e-wallet was developed using digital technology to make things easier and save people time. The term "e-wallet" refers to a certain kind of digital wallet that enables a person to link their debit or credit cards to the digital wallet so that they can carry out any transactions using the digital wallet (Digital Wallet, 2019). E-wallet commonly known as (digital wallet), is one of the software and technological applications and major innovations of the 21st century as an integral component of the electronic payment system (Karim, Haque, Ulfy, Hossain & Anis, 2020). An e-wallet functions similarly to a real wallet in the sense that it keeps our money, debit card, credit card, and bank account information in the form of a digital application. The purpose of its development is to replace the physical wallet, so that we no longer need to carry cash or handbags everywhere.

The following is a list of the many types of digital wallets that are now in use in Malaysia, as shown in figure 1.1: (Kolandaisamy & Subaramaniam, 2020). There are 43 registered active e-wallets in Malaysia which has received an official license from BNM (Bank Negara Malaysia) and among them six are the most popular and widely used, namely Touch'n Go e-wallet, Boost, Big Pay, Grab Pay, AEON Wallet, and WeChat Pay. Each electronic wallet has its own unique combination of uses and withdrawal methods.

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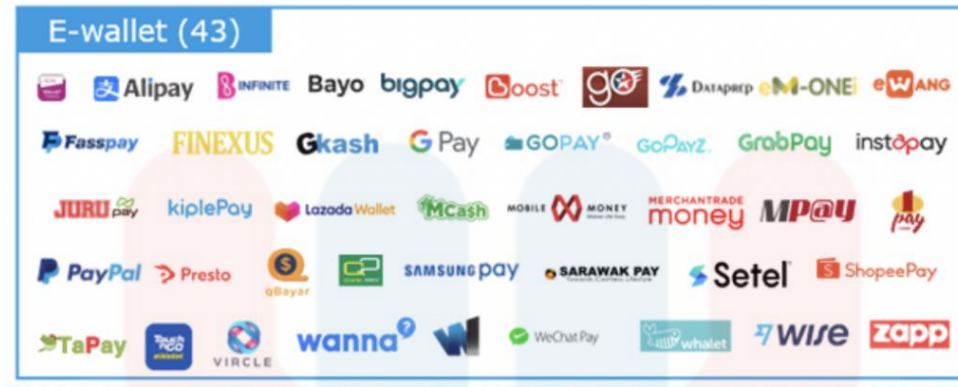
Figure 1.1: Lists of E-wallet in Malaysia Adapted from Fintech News Malaysia's Fintech Map 2022 Report

Figure 1.2 shows the leading digital wallet Malaysia Q1 for 2022. and Touch 'n Go was the most popular e-wallet in Malaysia in the first quarter of 2022, with 86% of respondents having used it previously. This is because it has a brand-new feature and function that can be used for Pay Direct and RFID. TNG e-wallet is one of the most famous and widely used applications in Malaysia. It is easy to use for payment especially for toll payment. Uses and withdrawals are different for each e-wallet. Boost was the second most popular digital wallet, with 48% of users, and this is likely due to the fact that Boost frequently runs promotions and cashback events in an effort to acquire new users and retain existing ones. Following closely behind Boost is Maybank2U digital payment which is 47%.
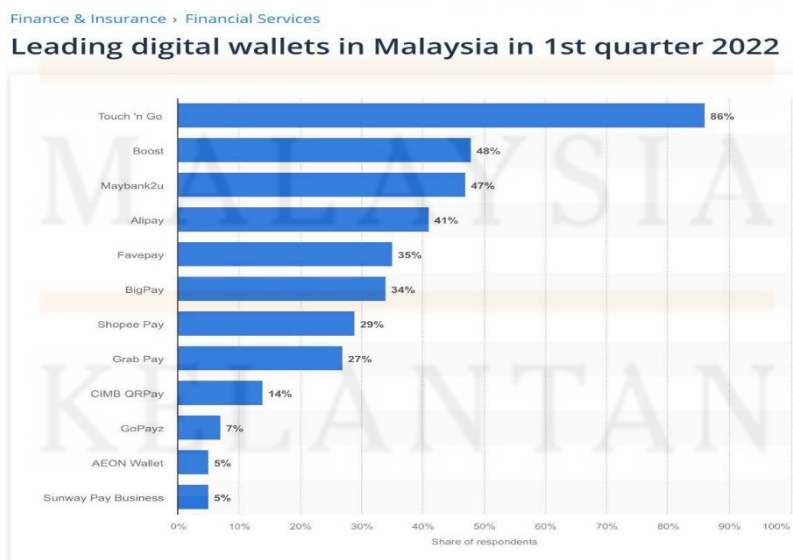
Figure 1.2: Leading Digital Wallet Malaysia Q1 2022 Adapted from Statista Research

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Figure 1.3 shows the demographics of people who use e-wallets are expected to stay relatively unchanged in 2021 in comparison to 2020. According to the idea of human development, an individual is considered to be a young adult when they are between the ages of 19 and 39, whereas the definition of a teenager is someone who is between the ages of 13 and 18. In Malaysia, the majority of people who use electronic wallets are young adults between the ages of 25 and 34 because this age range is the one that is most comfortable using digital systems.
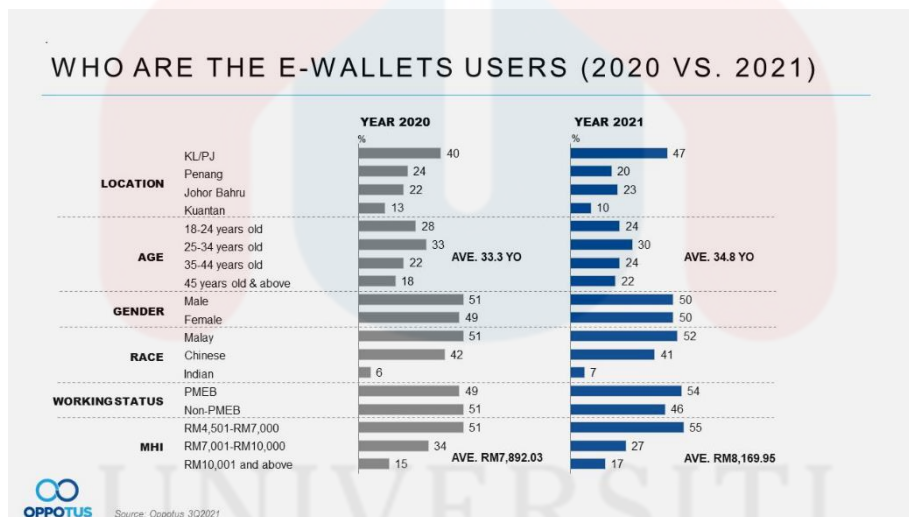
Figure 1.3: The Demographic of E-wallet Users in Malaysia, Adopted by Oppotus.

The preference of users for a technology that delivers a service that is valuable, quick, and easy is one factor that encourages the development of cashless financial transactions in communities (Singh, 2020). According to the Asian Development Bank Institute (2019), digital e-wallets help small and medium-sized enterprises (SMEs) achieve their goals. This technology

can offer products to global markets like PayPal and Alipay. In the meantime, 94.7% of female microentrepreneurs utilized mobile money transfer, whereas 46.4% utilized mobile payment for services. This demonstrates, Gichuki (2018), that mobile internet connectivity enables microentrepreneurs to minimize business transaction costs and increase efficiency.

Next, the privacy and safety of the user are prioritized when it comes to the maintenance of the e-wallet system's security. Among them are the potential dangers that may arise in the event that a cashless system has a negative impact on our system country. The threat posed by identity thieves, fraudsters, computer viruses, malicious software, and cybercriminals comes in second place after the most significant threat. The general public and highly educated individuals are both susceptible to deception websites and online frauds, and the majority of e-wallet companies on the market are primarily focused on luring customers with promotions, cash, and free products (Zolkepli, 2019). Because misplacing your smartphone is analogous to misplacing your debit card, it is strongly advised that the device be secured with a two-factor authentication step, a fingerprint or facial recognition method.

Electronic wallet payments are used instead of ATM withdrawals for long-distance transactions such as online shopping (Ming-Yeng Teoh et. al., 2013). E-wallet lets people do everything and make it easy like making deposits, transferring money, and paying bills online quickly over the Internet.

1.2   PROBLEM STATEMENT

This electronic wallet, or "e-wallet," is like a traditional wallet except that it stores and transfers funds in digital form and can be accessed using a mobile device app. It is similar with the regular wallet as e-wallet will need funds to function and transaction performance. According to the We Are Social, The Malaysia digital 2019 report that 32.5 million population in 2018, there are 125 percent mobile subscription in Malaysia. The high percentage shows that

many Malaysians have own more than one mobile phone. However, only 11 percent has a mobile money account and 42 percent make a mobile payment. In PricewaterhouseCoopers quarter 2 in 2018 "Banking of the E-wallet in Malaysia" survey, it says that the prime group for e-wallet adoption in Malaysia that belong to the 59 percent who are young aged that below than 35 years old. Majority of them are expected to use their e-wallet between 1-5 times a week. Their main purpose for using e-wallet is for food and beverages, accessories, retail and e-commerce.

The younger generation grow up with exposure by the digital technology. Essential tool such as internet, computer and mobile phones have become an integral part of their lives. According to the Dietz, (2003) said that the younger generation were born into a society that call society of electronic, technological and wireless environment. The crossing of the global boundaries is becoming easier and transparent as they embrace the living in a diverse world with anything is possible. As the result, there is a high adoption of smartphone ownership especially among younger people with higher education levels.

Following that, it concludes with the main barrier relating to security issues that claim e-wallets can led to debit and credit card fraud, missing transactions, malicious websites masquerading as mobile wallets, and the leaking of banking details. Not only that, however the problem in e-wallets includes malware and software issues, and it is as easy to hack mobile phones as it is to make purchases. The use of this digital wallet may also encourage excessive spending. Because the convenience of having easier access to cards can be a disadvantage. According to the Central Bank of Malaysia (2019), some customers are hesitant to use.

1.3 RESEARCH QUESTION

These are the questions that will be researched:

Q1: Is there any relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?

Q2: Is there any relationship between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?

Q3: Is there any relationship between examine the social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?

Q4: Is there any relationship between the speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?

1.4 RESEARCH OBJECTIVE

The objective of this research is to identify the several factors that influencing the use of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus. Hence, this is the precise objective:

1. To determine the relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

2. To identify the relationship between privacy and security and intention of E-Wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

3. To examine the relationship between social influence and intention of E-Wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

4. To determine the relationship between speed and intention of E-Wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

1.5   SCOPE OF THE STUDY

The research focuses on students at Universiti Malaysia Kelantan (UMK) City Campus. The Study scope indicates the extent to which the research area will be explored and the limitations within which the investigation will be conducted. The scope of the study is limited to 364 respondents between the age of 19 years old to 25 years old. This period will last for a maximum of one month. We will choose students from Universiti Malaysia Kelantan (UMK) as respondents to answer our questionnaire.

1.6   SIGNIFICANCE OF STUDY

The purpose of this research is to identify the factors influencing the use of e-wallet as a payment method among students in University Malaysia Kelantan (UMK) City Campus. There are three importance of e-wallets which is:

1.6.1   Importance to Students

This research can provide students with many benefits. Students can load their money more easily at any time. This is because the time used to transfer money using a digital wallet is shorter than using cash. In addition, the use of an e-wallet can also ensure that student money can be kept safely. E-wallets' usage of biometric authentication methods like a pin number or fingerprint helps keep users' funds secure. Furthermore, with the research done, students can find out the advantages of using this transaction. For example, students will receive offers such as vouchers, gifts, generous discounts, and special offers when they want to buy something.

1.6.2   Importance to Organization

This study benefits to organization that run businesses. Businesses that use e-wallet transaction methods able to upgrade their business performance. The use of an e-wallet is a transaction method that can move a business to grow in line with the rapid development

experienced by e-wallets. As it is known, e-wallets are now making Malaysia a cashless country by 2020, with a mobile-based payment action plan developed by the central bank.

1.6.3 Importance to Future Research

This study will help future researchers to obtain new ideas and help them in solving problems about the process involved in the use of e-wallet as a payment method. It will help them to gather more information about the issue studied. When they know they have gathered good information, this will make them feel more confident about the solution being made.

1.7 DEFINITION OF TERM

1.7.1 Perceived Ease of Use

According to Davis (1989), the definition of perceived ease of use is "the degree to which an individual believes that using a specific system would be free of effort." In a generation of an electric device, you only need to have a smartphone then can make transactions. You need to have your bank details and credit card attached to your phone so you can make the transaction with other people.

1.7.2 Privacy and Security

Privacy refers to the information you provide about yourself, while security refers to keeping your data and information safe from unauthorized access (Okta, 2009). The privacy and security of the system are very important. The system involves financial aspects and users will use it carefully because it is very important and sensitive to the individual. The system needs to strengthen and protect the privacy and security of users to avoid data leaked and minimize financial risk to the users.

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1.7.3 Social Influence

The term "social influence" refers to any and all efforts made to sway another person's opinions, the views, attitudes, or behaviors whether they are intended or not (Robert, 2015). The generation is always moving forward, people are gradually not using cash for payment, they use a variety of electronic wallets for payment. The behavior of family and friends around us will affect us in daily life. Besides. They also will recommend us to use electronic wallet to make payment because it is very convenience.

1.7.4 Speed

As the ratio of the distance covered to the amount of time spent doing so, speed is a measure of efficiency. That which determines how quickly something moves (Jones, 2020). People using e-wallets to make transaction will be faster than the traditional payment method which is cash payment because the e-wallets just need to scan a QR code and enter the amount to be paid, while the cash payment method requires the seller to return the change to the customer. Cash payments need to go to the bank to withdraw money and carry it everywhere while using e-wallets just need to bring a smartphone.

1.8 ORGANIZATION OF THE PROPOSAL

Chapter 1 had provided an overview of this study which is highlighted the factors influencing the use of e-wallet as a payment method among students in Universiti Malaysia Kelantan (UMK) City Campus. It described about the background of the study included a problem statement, research question, research objectives, scope of the study, the significance of the study, the definition of the term, and organization of the proposal. While the next chapter will explain about the literature review and the method used in making this study.

Chapter 2 explains about the literature review which is an overview of previously published articles through selected articles. This chapter explains the important information about the topic that has been selected including underpinning theory, research about previous studies, hypotheses statement, conceptual framework, and lastly summary of this literature review.

Meanwhile, chapter 3 explains the method used. It includes research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement of the variables, the procedure for data analysis, and the conclusion of this study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, some of the past researches are reviewed which is the relationship between perceived of use, privacy and security, social influence, speed and intention of e-wallet.

2.2 UNDERPINNING THEORY

The theory of information systems which is the Technology Acceptance Model (TAM) has been developed to understand the intention of users to use IS technology. TAM is the result of research that was largely done by Fred Davis in 1989 when he was part of the Computer and Information Systems, Graduate School of Business Administration at the University of Michigan in the US. Some researchers have extended the TAM model and applied it to many different technologies including e-learning (Cheung and Vogel, 2013; Al-Maroof and Al-Emran, 2018), m-commerce (Barry, et al., 2018) and messaging services brief (Muk, et al., 2015). In addition, the TAM variable is also said to be the most appropriate for the decision to accept new technology (Vijayasarathy, et al., 2004). According to Barry (2018), concerns about one's privacy and security are among the broadened variables that have been discovered to have a beneficial effect on behavioral intention to utilize new technologies. Based on all of these statements, this study (Barry, et al., 2018) includes privacy and security as one of the expanded variables to study how people plan to use e-wallets.

The use of e-wallets at this time has become a new market trend for everyone including university students. E-wallet payment is rapidly becoming one of the most popular methods of making financial transactions in today's world. This is due to the numerous benefits associated

with making electronic transactions utilizing digital wallets, including its ease, adaptability, and security (Uddin, et al., 2014). In addition, to see how a person becomes an e-wallet user, it can be seen from the theory of consumer behavior. According to Galalae and Voicu (2013), consumer behavior refers to the actions taken by customers when searching for, purchasing, utilizing, assessing, and getting rid of various items, services, and ideas. Therefore, the use of e-wallets can also be related to the behavior of consumers who want to achieve and fulfill their needs, whether it is to use, spend, or consume goods and services.

2.2.1 Perceived Ease of Use

The term "perceived ease of use" refers to a system that can provide assistance and make tasks simpler for an individual to carry out. According to the findings of Al-Maroof and Al-Emran (2018), the majority of undergraduate students consider using technology that provides web services is easy and nice to users. Therefore, it has a positive influence on the perception of usefulness and behavioral intention. This has subsequently become one of the factors why the use of e-wallet has become one of the attractions of transactions used by university students. With the usage of an e-wallet system, users can reduce the number of times they visit the bank to withdraw cash, bringing them significant convenience.

2.2.2 Privacy and Security

Without privacy and security, a person will not be interested in technology. According to Milberg, Smith, and Bruke (2000), a lack of security and privacy is one of the aspects that discourages purchasers from acquiring products if they are not safeguarded. This is one of the reasons why consumers are reluctant to acquire products that are not protected. Therefore, according to Soodan (2020) study, one of the factors that influence the use of e-wallets is privacy and security which is found to be more beneficial.

2.2.3 Social Influence

Because e-wallet is a convenient method of transaction, now its popularity is increasing especially among young people including university students. Therefore, the use of new technology such as e-wallet for daily activities is influenced by social influence (Venkatesh, et al., 2000). According to Sudeep (2007), the incorporation of advanced technology has a social influence on consumers since it makes them feel linked to modern society.

2.2.4 Speed

Speed is one of the factors that attract customers to use technology. Speed can also be defined as the total time taken to solve something, which is to test whether something can solve a problem quickly. The authors Salodkar Ambarish, Morey Karan, and Shirbhate Monali (2015) believe that electronic wallets will pave the way for more secure, expedient, and forward-thinking methods of conducting financial transactions. In the research they have done, electronic wallets have advocated that element such as the environment and mobile devices, electronic wallets, and standards aimed at increasing the flexibility of transactions will determine the future of electronics.

2.3 PREVIOUS STUDY

2.3.1 Perceived Ease of Use

The term perceived ease of use refers to "the degree to which a person believes that using a specific new technology or system will be effortless" (Rathore 2016). In other words, it refers to the use of a system that makes something easier and more easy for an individual to perform. It's become a big reason why people use E-wallet services, since using mobile phones has become harder because of technical issues (Kim et al., 2010).

Aside from that, once customers begin using mobile payment, they will understand the relatively high simplicity of use of mobile wallets in comparison to traditional methods of payment, such as cash or credit cards. They will be familiar with the benefits of making payments using an electronic wallet and open to trying with a variety of mobile payment systems. If customers go through the effort of using mobile payment, they will have an experience that is more helpful to them than it would be otherwise. (Lu et al., 2003).

In addition, previous research found that there was a strong and favorable association between the perceived ease of use and the behavioral intention to utilize new technologies such as information systems, self-service technologies, and mobile wallets (Jia et al., 2020). According to the findings of these previous study, it has been demonstrated that there is substantial evidence proving that perceived ease of use is one of the key elements in explaining the intention of E-wallet usage among consumers. Al-Maroof and Al-Emran (2018) conducted a study on undergraduate students who believe that using technology to access online services is easy and intuitive. The participants in the study were given a survey. As a result, according to their findings, this outlook positively affects perceptions of perceived usefulness and behavioral intention.

2.3.2 Privacy and Security

According to the findings of the research that was done out by Soodan et al. (2020), one of the elements that influence the use of e-wallets is privacy and security, which was found to be more suggestive. This conclusion was reached as a result of the study that was carried out. These findings were presented in the form of a set of findings. The consumer's financial information can be protected while they use an e-wallet, which is directly proportional to the transaction's level of security (Harris et al., 2011). One of the factors that discourages customers from making purchases is the absence of adequate privacy and security measures, (Milberg,

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Smith & Bruke, 2000). A payment made using an e-wallet that lacks a security feature, could result in an unlawful access of personal information as well as a lucrative chance for cybercriminals to penetrate the data (Kaur et al., 2018).

Kaur et. Al. (2018) also investigated the factors that influence the use of e - wallets, including security concerns. According to the conclusions of the survey, the vast majority of respondents were of the opinion that purchasing things online presents a considerable risk to one's personal information and financial data. Respondents also expressed concern regarding the safety of using electronic wallets, which indicates that the existing security features must to be strengthened so that users feel comfortable using them.

Rathore (2016) investigated the factors that influence the client acceptability of electronic wallets. According to the findings of the study, security does not play a significant role in the decision-making process of consumers when it comes to the adoption of digital wallets; yet, it is the factor that presents the greatest challenge to users. E-wallets will gain more adoption and pose less of a threat to consumers if existing security challenges can be successfully addressed and resolved. The goals of the study were to find out how customers felt about E-wallets, what made them use them, and what stopped them from using them.

2.3.3 Social Influence

Through the power of social influence, a one person's perspective has the potential to make a considerable contribution to the development of our technology (Tenk et al., 2020). There is a good chance that the user's friends or the people in his or her immediate circle will persuade the user to start using an e-wallet. Therefore, social influence is considered to be the primary motivation among young consumers to adopt new technologies such as e-wallets. Two fundamentally different sets of underlying elements make up this social construct. First, there are the beliefs that the consumer has about their peer, who they believed to be a reference, and

second, there is the motive that the consumer has to conduct according to the desires of the people of reference (Crespo and Bosque, 2005).

However, some studies have found no correlation between social impact and direct influence, indicating that peer pressure does not play a role in determining whether or not people will use cashless transactions. This contradicts the findings of some of the earlier studies and suggests that the variable social influence does have an effect on the intention to adopt an e-wallet payment method. The purpose of the research was to determine the factors that influence people's propensity to utilize cashless payment systems, both among consumers and non-consumers. The research has shown that the reason social influence on user adoption isn't working is because there aren't enough target respondents.

In addition, Oliveira, Thomas, Baptista, and Campos (2016) conducted additional research in which they investigated the factors that determine whether or not individuals intend to use mobile payment systems. The results of this study demonstrated that the intention to utilize mobile payment is significantly impacted by a person's own beliefs, the resources available to them, and the social influences they are exposed to.

2.3.4 Speed

One factor that could influence consumers' preferences toward using E-wallets is the speed of transactions. According to the previous study of Tella and Olasina (2012), speed is one of the characteristics that plays a role in determining a user's inclination to continue making payments. In this context, "speed" refers both to the time that it takes to complete a single transaction and the number of transactions that may be completed within a certain amount of time. Speed has been mentioned as one of the things that might make people decide to use an E-wallet.

Roozbahani et al. (2015) conducted study with the intention of determining whether or not there is a connection between the use of electronic payment instruments and electronic banking and the level of customer satisfaction. The results demonstrated a strong connection between the use of E-payment methods and high levels of customer satisfaction. There was also a statistically significant association between customer satisfaction and the other variables included in this study when it came to e-payment methods.

Pagani (2004) believed that speed was the least important factor for young people. However, the results of the determinant analysis differ by age group and showed that people between the ages of 18 and 24 are more concerned with the speed of use than persons in any other age group. Next, according to Wasiaturrahma et al. (2019) research, the perceived simplicity of use and quickness for the larger community are the advantages of using online payment transactions. These advantages come with the use of online payment systems. According to the results of the research, the speed of the transactions had a substantial association with consumers' intentions to adopt mobile payment systems. Many people believe that the speed of transactions will increase if mobile payment is used.

2.4 HYPOTHESES STATEMENT

This research was made to look at how the dependent variable is related to the other four independent variables. Consequently, there are four hypotheses have been developed:

H1: There is significant influence between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

H2: There is a significant influence between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

H3: There is significant influence between social influence and intention of e-wallet as a payment method among student in Universiti Malaysia Kelantan City Campus.

H4: There is significant influence between speed and intention of e-wallet as a payment method among students in University Malaysia Kelantan City Campus.

2.5   CONCEPTUAL FRAMEWORK
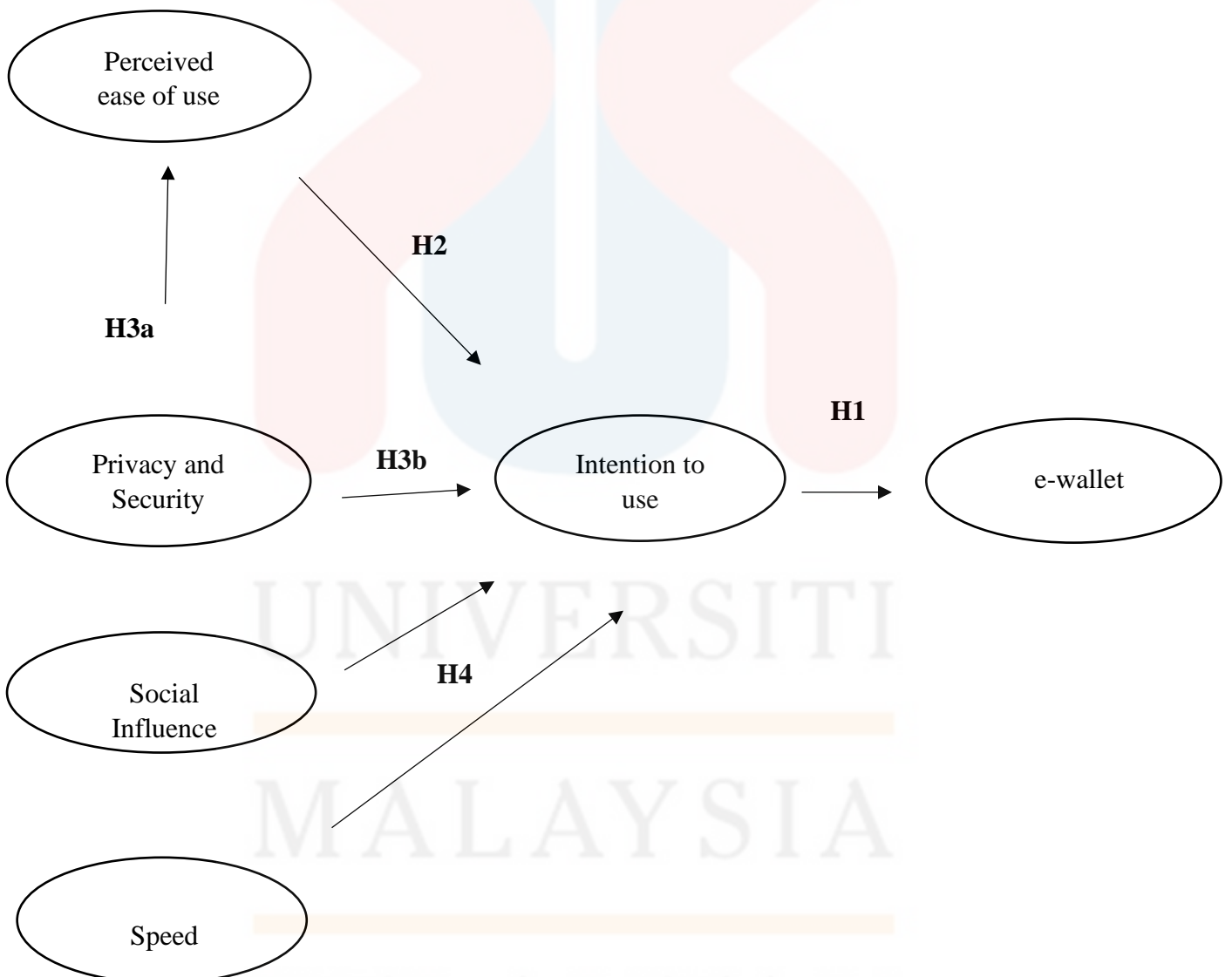
Figure 2.1: Conceptual Framework.

According to the preceding research and analysis, this study shows the conceptual framework for assessing the use of e-wallet as a payment method among students at Universiti Malaysia Kelantan (UMK) City Campus, as shown in Figure 2.1. It appears to contain the relationship between four independent variables and a dependent variable. Independent variables for this study include perceived e-wallet usefulness, perceived ease of use, privacy, e-wallet security, and speed. The dependent variable, on the other hand, refers to the intention to use an e-wallet. Finally, the purpose of this research is to obtain a greater understanding of the relationship between independent and dependent variables.

2.6   SUMMARY

In conclusion, this chapter discusses the previous research on the topic of e-wallet usage. All this collected information helps improve a deep understanding of the e-wallet payment method. In addition, through literature review, it helps to improve the methodology of the research that will be conducted while to bringing clarity and focus to the research problem. In addition, through the previous research information, it can help in identifying the relationship between independent and dependent variable.

CHAPTER 3

RESEARCH METHODS

3.1   INTRODUCTION

This chapter describes the strategies or techniques that be used in data collection about the issues discussed. The content in this chapter includes research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement of the variables, and procedure for data analysis.

3.2   RESEARCH DESIGN

The term "research design" is used to describe the overarching approach taken during the research process, outlining a clear and coherent strategy for answering the predetermined research questions via data collection, interpretation, analysis, and discussion. This study also used a quantitative research approach for data collection, with an online survey questionnaire and a date instrument. According to Creswell et al. (2009), the quantitative survey method can assist researchers in gathering large data sets in a short period of time. As a result, a Google form was created, and data collection is done through a self-administered questionnaire.

3.3   DATA COLLECTION METHODS

According to Sekaran & Bougie (2016), data collection methods are essential for the study design. The method of data collecting will methodically handle the gathering of information for the desired variable. There are the two major classifications of data, known as primary data and secondary data. An online survey (also known as an online questionnaire) will be utilized to collect primary data for this research. Students from Universiti Malaysia Kelantan (UMK) City Campus will be selected at randomly to fill out the questionnaires and

disseminate surveys via social media. Next, secondary data will consist of information compiled by a third party for a purpose other than the present review.

3.4   STUDY POPULATION

Population can be defined as any group of individuals or objects to have one or similar characteristics. According to the e-capsule UMK City Campus, the total population in Universiti Malaysia Kelantan (UMK) City Campus estimated 6,814 students. The population for this study is focused on the Faculty of Entrepreneurship and Business (FKP) which is 3451 students, Faculty of Hospitality, Tourism, and Wellness (FHPK) 2723 students, and Faculty of Veterinary Medicine (FPV) 224 students. The population targeted students aged between 19-25 years old who are taken as a sample for this research is Universiti Malaysia Kelantan (UMK) City Campus students.

3.5   SAMPLE SIZE

According to Kothari (2004), the sample size refers to the number of objects that will be chosen at random from the entire universe in order to compile a sample. For the study we did, we estimated respondents are required to represent the entire population in our research. According to the data active student enrolment for bachelor's degree session 2021/2022, there are 6,814 undergraduate students enrolled at the UMK City Campus. This research will be undertaken using a sample size for this study, we required 364 respondents in FKP, FHPK, and FPV students from the Universiti Malaysia Kelantan City Campus. The sample size that researchers need to achieve a valid sample size is determined in this study by using a table that was produced by Krejcie and Morgan (1970). This information is presented in table 3.1. Therefore, the sample size will be given a questionnaire form for us to obtain data. They were picked from different courses, years, genders, ages, races, and religions.

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Table 3.1: The Estimate Number of Samples of a Known Population.

Table for Determining Sample Size of a Known Population									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384
Note: N is Population Size; S is Sample Size						Source: Krejcie & Morgan, 1970			

3.6 SAMPLING TECHNIQUES

For this research, the technique of sampling that we used was non-probability sampling. Non-probability sampling contains four types of different samples that include convenience sampling, quota sampling, snowball sampling and judgmental sampling. Due to time and budget constraints as well as a large sample size, convenience sampling will be used in this study because it is the most appropriate technique for this research and we have the target people who want to select and answer the questionnaire that we had prepared. The researchers will seek out UMK City Campus students who engage in cashless transactions and provide online surveys to them.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

The questionnaire instrument was developed and adjusted based on past studies. The questionnaire consisted of three sections which is section A. B and C. The design of the questionnaire is a very important step that must ensure that exact data are collected from the respondents in order to answer research questions and satisfy research goals.

3.7.1 Questionnaire Design

In this research, three sections of questions will be answer by university students. In section A, that contained nominal and ordinal scales for demographic profiles such as gender, age, and level of education. In addition, dependent variables can be covers in section B, which is the e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus. Moreover, section C will consist with four independent variables which is perceived ease of use, privacy and security, social influence and speed. Because all respondents are familiar with the national language, the questionnaire is written in both language which is Bahasa Malaysia and English. The purpose of this studies was to obtain data from respondents.

3.7.2 Likert-Scales

According to the suggestions made by Yoo and Gretzel (2011), the questionnaire for this research will use five-point Likert scales. Likert scales is a rating scale that used to measure a statement. The verbal statement "strongly disagree" was used to provide a rating of 1 to every item on the scale, while the rating "strongly agree" was assigned a rating of 5. For the purpose of this study, a Likert scale with five points was selected to be utilized which is strongly disagree, disagree, neutral, agree, strongly agree.

Table 3.2: Five-Point Likert Scale

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Sangat Tidak Setuju	Tidak Setuju	Neutral	Setuju	Sangat Setuju
1	2	3	4	5

Table 3.3: Overview of Research Instrument

SECTION	VARIABLES	AUTHORS
A	• Demographic	• Rajasekar et al. (2021)
B	• Intention in use of E-Wallet	• Alraimi et al. (2015)
C	• Perceived Ease of Use	• Venkatesh and Davis (2000)
	• Privacy and Security	• Kumar, Adlakaha & Mukherjee (2018)
	• Social Influence	• Yang et al (2021)
	• Speed	• Davis, Balaji & Gurusamy (2017)

Source: Developed for the research

Table 3.4: The Distribution of Items in the Questionnaire Study

SECTION	VARIABLE TO BE IDENTIFY	NO. OF ITEM	TOTAL OF ITEM
A	Demographic Profile (Personal Information)	5	1-5
B	**Dependent Variable** • Intention in use of E-Wallet	5	1-5
C	**Independent Variables**		
	• Perceived Ease of Use	5	1-5
	• Privacy and Security	5	6-10
	• Social Influence	5	11-15
	• Speed	5	16-20
	Total of Questions	**30**	

3.8   MEASUREMENT OF VARIABLES

An attribute that measures a particular entity and can take on one or more values to represent the value of the measurement is known as a measurement variable. The level of measurement that defines the kind of statistical analysis that can be carried out and, as a result, the kinds of conclusions that can be taken from the research is the measurement of the variables. This online questionnaire uses nominal, and interval measurement scales (Likert-scale). The surveys were divided into three (3) sections: respondents' demographic information in Section A, dependent variable questions in Section B, and independent variable questions in Section C.

3.8.1   Nominal scale

As stated by swink et al. (2014), nominal scale data collecting involves categorizing a variable into two or more groups that are mutually exclusive and comprehensive. Nominal scale questions are consisting to answers of age, gender and yes or no. One definition of a nominal scale is one that gives the researcher the ability to classify people into specific categories or groups that can then be evaluated using a number scale. The scale categories are only labels, and the only information they can provide is through frequency. The research questions under Section A in this study will be categorized into five questions about demographic profile which is age, gender, faculty, course, and year are all measured in the nominal scale based on the questionnaires to analyse the target respondent.

3.8.2   Interval Scale

The interval scale enables the researchers to turn up a "quantitative" form in the ordinary sense of the word. Interval scale is a five -point Likert Scale scoring system and it is also known as an evaluation scale. A Likert scale is used in sections B and section C of the questionnaire to apply an interval scale. Participants are prompted to make their selections

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using a rating scale, such as the Likert Scale, which ranges from strongly disagree = 1, Disagree = 2, Natural = 3, Agree = 4 and strongly agree = 5. Respondents are given the option of using a scale ranging from 1 to 5 to describe the level to which they agree or disagree with the procedure that was used. As a result, five points of Likert Scale was used to determine the degree to which respondents agreed or disagreed with the assertions included in sections B and C. (Sekaran, 2016).

3.9   PROCEDURE FOR DATA ANALYSIS

In data analysis, the researcher adjusts the acquired data to investigate its meaning and messages in order to develop a framework for analysis and appreciation. Within the context of this research, Statistical Package for the Social Sciences (SPSS), was utilized to demonstrate the various approaches to data analysis taken by various sorts of researchers. Because of this, the reliability test for this investigation will be carried out making use of the SPSS software. Statistical Package for the Social Sciences (SPSS), a pilot test, descriptive analysis, reliability analysis, and Pearson's correlation were utilized in this study to analyse the collected data.

3.9.1   Reliability Analysis

The reliability analysis method results in the production of a number of commonly employed scale reliability measures in addition to information on the correlations between particular scale items. The intraclass correlation coefficients can be utilized in order to get estimates of inter-rater dependability. However, according Bonett & Wright, 2014, a higher coefficient alpha value closer to 1 is said to have greater reliability, and the minimum acceptable coefficient alpha value is 0.6; any number less than 0.6 is presumed inadequately reliable. So, Cronbach Alpha values for each construct surpass 0.8, which is regarded to be extremely high and acceptable.

Table 3.5: Cronbach's Alpha Coefficient Range

Alpha Coefficient Range	Indication
0.0 - < 0.6	Poor
0.6 - < 0.7	Acceptable
0.7 - < 0.8	Good
0.8 - < 0.9	Very Good
0.9 - 1.0	Excellent

3.9.2 Descriptive Analysis

In this research, all of the data from the questionnaires are being summed up with descriptive analysis. This section measures the frequency with which respondents select the same response. This descriptive analysis will examine the outcomes of the study in relation to the questions in section A that pertain to the respondents' demographic information. In the descriptive analysis, this study must determine the central tendency mode, median, mean, and standard deviation.

3.9.3 Pearson Correlation

The objective of conducting a correlation analysis is to ascertain how strong a positive or negative link is between a set of four independent variables. The linear relationship between two variables, X and Y, can be measured using Pearson's product moment correlation coefficient, which is a method developed for use in the field of statistics. Its value can range from +1 to -1, where 1 is the total number of positive correlations, 0 is no correlation, and -1 is the entire number of negative correlations. The correlation coefficient is obtained whenever

there is a relationship between two variables. In a Pearson correlation matrix, the direction, strength, and significance of a bivariate relationship between all variables assessed at the interval or ratio level are shown in a straightforward and concise manner. In order to compute the correlation, changes in one variable are compared to changes in another variable. The purpose of this section is to determine the factors influence the use of e-wallet as a payment method among University Malaysia Kelantan City Campus students.

Table 3.6: Pearson's Strength of Coefficient Relationship

CORRELATION COEFFICIENT'S SCALE	VALUE
± 0.91 - ± 1.00	Very strong (Positive correlation)
± 0.71 - ± 0.90	Strong
± 0.51 - ± 0.70	Moderate
±0.31 - ± 0.50	Low
± 0.01 - ± 0.30	Very Weak (Negative correlation)
0.00	No Correlation

3.10 SUMMARY

This chapter explains the research that will be conducted and how data collection is done to examine the relationship between the use of e-wallets among students in Universiti Malaysia Kelantan (UMK) City Campus. This process occurs with the distribution of questionnaires through Google Forms to the surveyed respondents. Each question given to respondents requires a design that allows accurate data to be collected. This has an impact so that the results can be interpreted and generalized. Thus, the collection of data is important to study the relationship between the groups to be evaluated and the statistical analysis that will

be used. Therefore, determining the appropriate sample size used in the study is an important step in the study design. In this chapter it is also very important in measuring the independent variables which are the factors that influence among students in Universiti Malaysia Kelantan (UMK) City Campus, namely perceived ease of use, privacy and security, social influence, and speed. While the dependent variable is the intention use of e-wallet payment methods. In this issue, the value is dependent on the change in the independent variable. Therefore, these two variables are very meaningful in the study conducted to identify factors and effects in the issue of e-wallet use among students in Universiti Malaysia Kelantan (UMK) City Campus.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter will be discussing about data analysis and findings from the survey data. The preliminary analysis was carried out by testing the reliability of the questionnaires. In addition, the descriptive analysis and correlation analysis are and discussed.

4.2 PRELIMINARY ANALYSIS

A determination of source classification is evaluated as part of the decision-making process known as preliminary analysis. Before distributing the question to the target respondents, the researcher must do the pilot test to get the reliability result between the dependant and independent variables. As a result, the Cronbach's Alpha Coefficient was calculated by putting the dependability of the questionnaire through its paces with the help of 30 different respondents.

Table 4.1: Reliability Statistics for Pilot Test

Variables	Dimensions	Cronbach's Alpha	Number of Item
Dependent Variable	Intention to use e-wallet	0.865	5
Independent Variable	Perceived ease of use	0.906	5
	Privacy and Security	0.956	5
	Social Influence	0.918	5
	Speed	0.941	5

Source: Data generated by IBM SPSS Version 27

Table 4.1 shows that the reliability statistics of the pilot test for each variable. Based on result, the reliability testing indicated the Cronbach's Alpha for all variables are above 0.80. It has also been determined that the questionnaires for both the dependent and independent variables are valid. This means that the researcher can now disseminate the questionnaires to target respondents in order to carry on with the study.

4.3   DEMOGRAPHIC PROFILE OF RESPONDENTS

The total for respondent involves in answering the questionnaire was 364 respondents from Universiti Malaysia Kelantan (UMK). The demographic profile was included were their gender, age, faculty, course and e-wallet usage as payment method.

4.3.1   Gender

Table 4.2: Respondent's Gender

GENDER/JANTINA				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male/Lelaki	124	34.1	34.1	34.1
	Female/Perempuan	240	65.9	65.9	100.0
	Total	364	100.0	100.0	
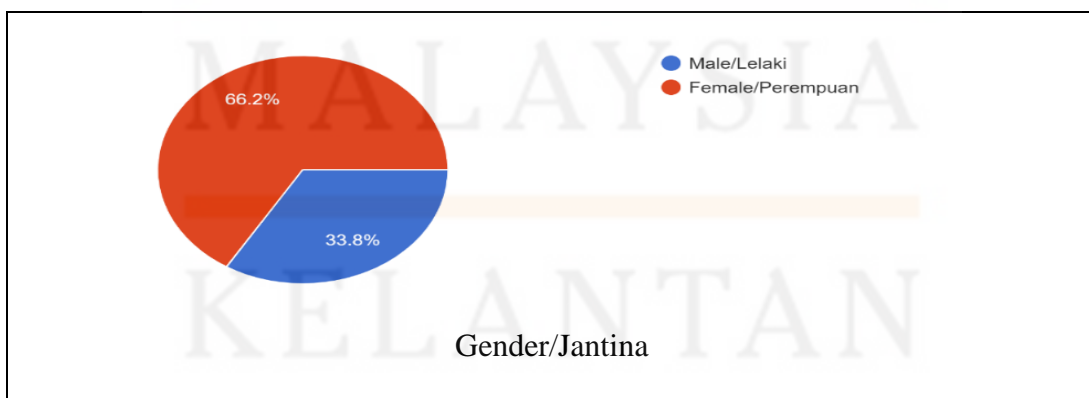
Figure 4.1: Respondent's Gender

Table 4.2 shows the gender with 364 respondent who involve in answering the questionnaire. From the data collected, the majority who answer the questionnaire are female which is 66.2% or 240 female respondents, while for male respondents is 33.8% or 124 male respondents.

4.3.2   Age of Respondents

Table 4.3: Age of Respondents

AGE/UMUR					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-20 years old	29	8.0	8.0	8.0
	21-22 years old	91	25.0	25.0	33.0
	23-24 years old	220	60.4	60.4	93.4
	25 years old and above	24	6.6	6.6	100.0
	Total	364	100.0	100.0	
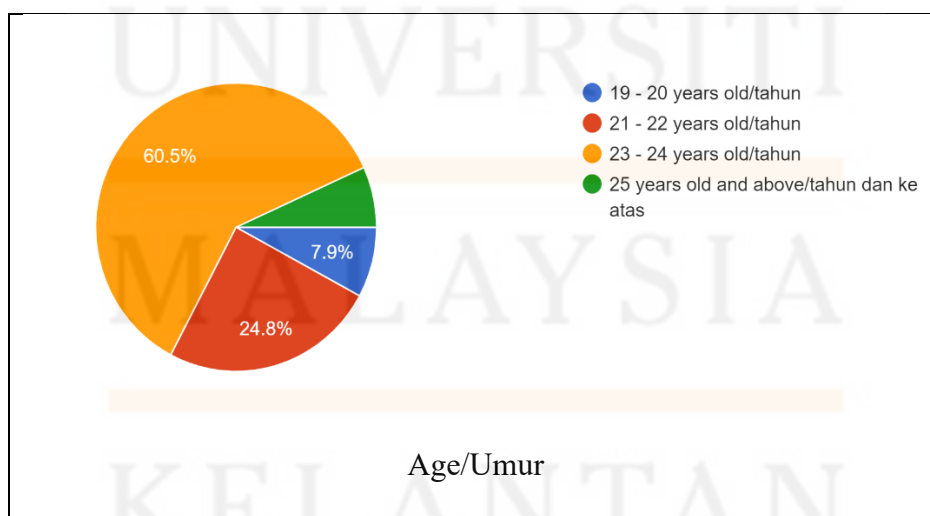
Figure 4.2: Respondent's Age

Table 4.3 and Figure 4.2 shows the total for ages are 364 respondents that answer the questionnaire. There were 4 ages group respondents which are 19-20, 21-22, 23-24 and 25 years old and above. For 19-20 years old, there were 29 respondents (8.0%), 21-22 years old consist 91 respondents (25%), 23-24 years old consist 220 respondents (60.4%) and 25 years old and above consist 24 respondents (6.6%) from the 364 respondents.

4.3.3 Faculty

Table 4.4: Respondent's Faculty

		Frequency	Percent	Valid Percent	Cumulative Percent
FACULTY/FAKULTI					
Valid	FKP	239	65.7	65.7	65.7
	FHPK	91	25.0	25.0	90.7
	FPV	34	9.3	9.3	100.0
	Total	364	100.0	100.0	
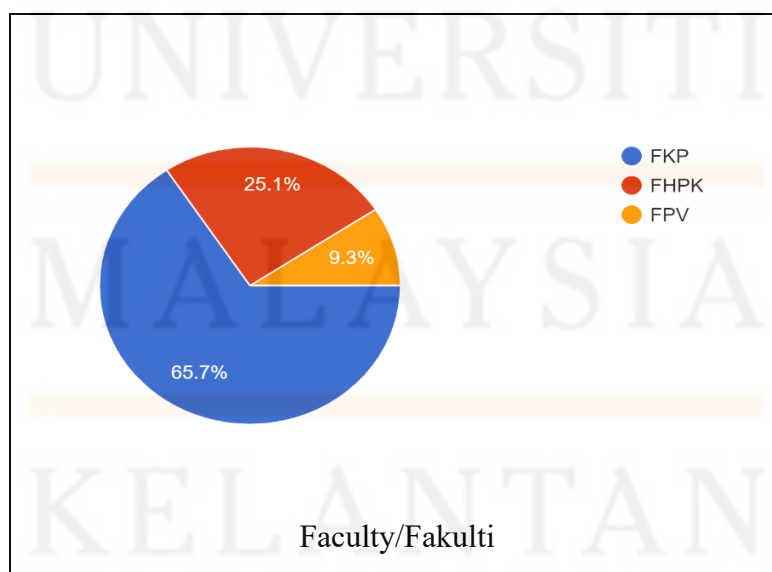
Figure 4.3: Respondent's Faculty

Table 4.4 and Figure 4.3 shows the total of faculty are 364 respondents answering the questionnaire. There were 3 faculty which are FKP, FHPK and FPV. For FKP, there were 239 respondents (65.7%), FHPK consist 91 respondents (25%) and FPV consist 34 respondents (9.3%) from 364 respondents.

4.3.4 Course

Table 4.5: Respondent's Course

COURSE/KOS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAK	133	36.5	36.5	36.5
	SAL	46	12.6	12.6	49.2
	SAR	33	9.1	9.1	58.2
	SAB	30	8.2	8.2	66.5
	SAE	25	6.9	6.9	73.4
	SAW	27	7.4	7.4	80.8
	SAP	22	6.0	6.0	86.8
	SAH	20	5.5	5.5	92.3
	SAV	28	7.7	7.7	100.0
	Total	364	100.0	100.0	
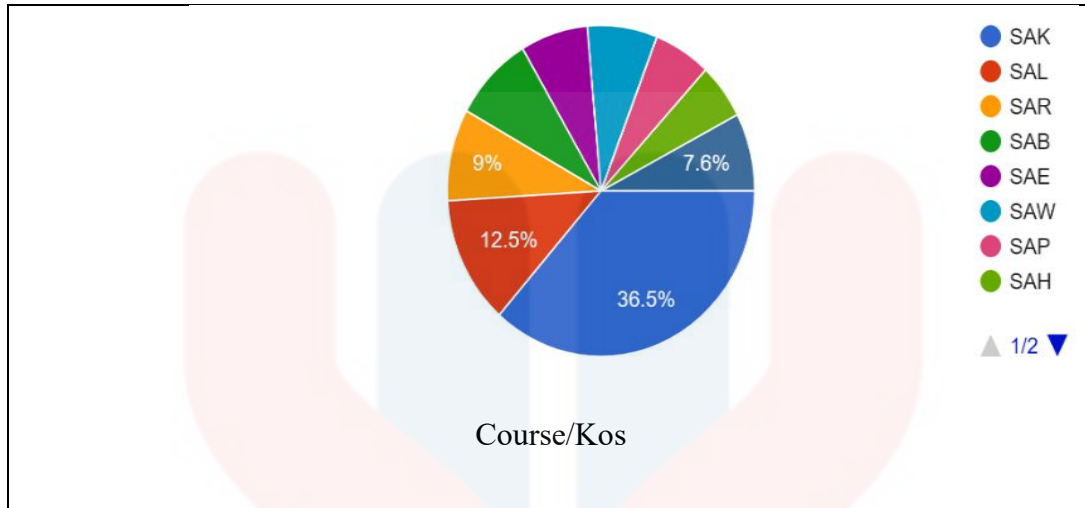
Figure 4.4: Respondent's Course

Table 4.5 and Figure 4.4 shows the total for course are 364 respondents that answer the questionnaire. There were 9 courses group respondents which are SAK, SAL, SAR, SAB, SAE, SAW, SAP, SAH and SAV. For course SAK is highest number of respondents which was 133 respondents (36.5%), SAL consist 46 respondents (12.6%), SAR consist 33 respondents (9.1%), SAB consist 30 respondents (8.2%), SAE consist 25 respondents (6.9%), SAW consist 27 respondents (7.4%), SAP consist 22 respondents (6.0%), SAH consist 20 respondents (5.5%) and SAV consist 28 respondents (7.7%) from the 356 respondents.

4.3.5 E-wallet usage as payment method

Table 4.6: E-wallet usage as payment method's respondents

E-WALLET USAGE AS PAYMENT METHOD/PENGGUNAAN E-DOMPET SEBAGAI KAEDAH PEMBAYARAN					
		Frequency	Percent	Valid Percent	Cumulative Percent
	User/Pengguna	320	87.9	87.9	87.9

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Valid	Non-user/Bukan pengguna	44	12.1	12.1	100.0
	Total	364	100.0	100.0	

E-wallet Usage as Payment Method/Penggunaan e-dompet sebagai Kaedah Pembayaran
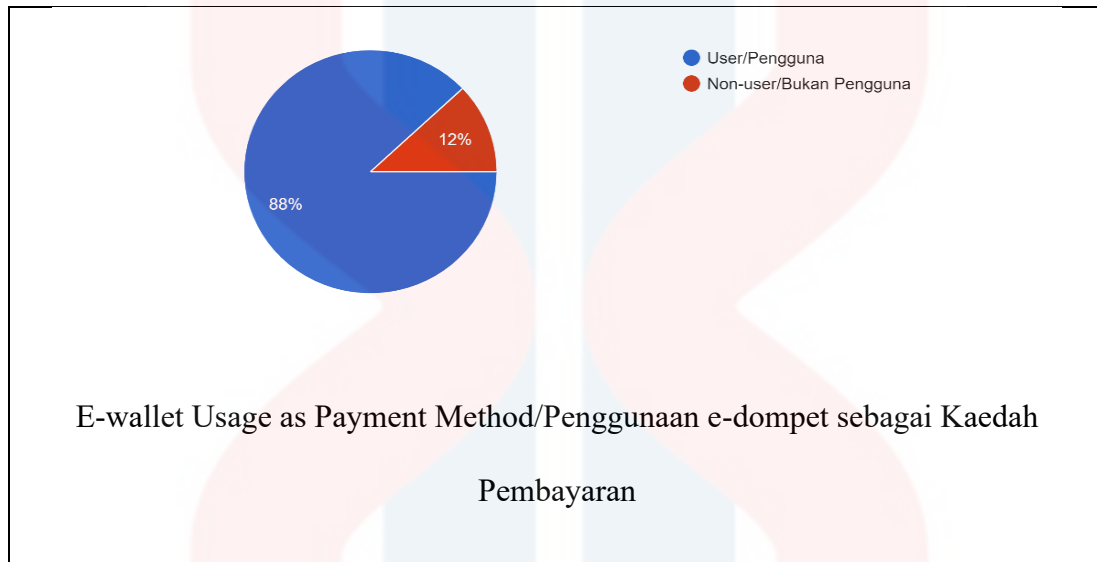
Figure 4.5: Respondent's E-wallet Usage as Payment Method

Table 4.6 and Figure 4.5 shows the total for e-wallet usage as payment method are 364 respondents answering the questionnaire. For user, there were 320 respondents (87.9%) while for non-user there were 44 respondents (12.1%).

4.4   DESCRIPTIVE ANALYSIS

In this particular study, descriptive analysis is comprised of independent variables and dependent variables, and the goal is to determine the mean for each variable. There is one dependent variable (Intention in use of E-Wallet), and four independent variables (Perceived Ease of Use, Privacy and Security, Social Influence, Speed).

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Table 4.7: Central Tendencies Measurement of Intention in use of E-Wallet (DV)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1) I have utilized e-wallet payment method for some time now.	364	1	5	4.42	.827
2) Because of government support, I will continue dealing with the e-wallet service in the future.	364	1	5	4.31	.849
3) I intend to recommend the use e-wallet to others as a payment method.	364	1	5	4.40	.766
4) I will use e-wallet for my transaction, if there is high acceptance among merchants.	364	1	5	4.44	.749
5) I like using e-wallet because e-wallet has many uses.	364	2	5	4.44	.749
Valid N (listwise)	364				

Source: Data generated by IBM SPSS Version 27

Table 4.7 shows the dependent variable of the intention of using e-wallet. This dependent variable consists of five (5) different elements. The highest mean is on the statements "I will use e-wallet for my transaction, if there is high acceptance among merchants." and "I like using e-wallet because e-wallet has many uses." which are 4.44. This suggests that the vast majority of respondents endorse these statements. Meanwhile, the lowest mean for this variable is on the statement "Because of government support, I will continue dealing with the e-wallet service in the future." which is 4.31. Despite that, this does not mean that the respondents do not agree with this question because the mean value collected is high.

Table 4.8: Central Tendencies Measurement of Perceived Ease of Use (IV1)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1) I find the e-wallet is easy to use.	364	1	5	4.46	.751
2) I find it simple to remember how to use an e-wallet.	364	1	5	4.42	.762
3) E-wallets are convenient for me to use as a method of payment in my daily life.	364	1	5	4.43	.777
4) Utilizing an e-wallet would increase the efficiency of my payments.	364	1	5	4.43	.781
5) I think the systems of e-wallets are easy to understand and user-friendly.	364	1	5	4.44	.767
Valid N (listwise)	364				

Source: Data generated by IBM SPSS Version 27

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Table 4.8 displays the independent variable of the perceived ease of use. There are five (5) items for these independent variables. The highest mean is on the statement "I find the e-wallet is easy to use." with the value 4.46. It shows that the respondents were agreed with this statement and believe that e-wallets are easy to use. Meanwhile, the lowest mean for this variable is on the statement "I find it simple to remember how to use an e -wallet." which is 4.42.

Table 4.9: Central Tendencies Measurement of Privacy and Security (IV2)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1) I feel confident over the security aspects of e-wallet system.	364	1	5	4.30	.838
2) I believe that the e-wallet system keeps customer information and financial information secure.	364	2	5	4.31	.803
3) I am certain that the e-wallet platform will not incorrectly process my transactions.	364	1	5	4.27	.831
4) I feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank card.	364	1	5	4.27	.827
5) E-wallet protect against risk of fraud and financial loss.	364	2	5	4.30	.837
Valid N (listwise)	364				

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Table 4.9 show the independent variable of the privacy and security. There are five (5) items for these independent variables. The highest mean is on the statement "I believe that the e-wallet system keeps customer information and financial information secure." which is 4.31. This shows that most respondents agree with this statement and believe that their privacy and security is protected when using e-wallets. Meanwhile, "I am certain that the e-wallet platform will not incorrectly process my transactions." and "I feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank card." are the lowest mean with the value of 4.27.

Table 4.10: Central Tendencies Measurement of Social Influence (IV3)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1) Family members can influence my behaviour in using e-wallet payment.	364	2	5	3.87	.885
2) Closer-friends at university also can influence my behaviour in using e-wallet payment.	364	2	5	3.93	.854
3) Because of the surrounding factors, it influenced me to make payments using e-wallet.	364	1	5	4.17	.727
4) People who are important to me expect me to use mobile payment technology likes e-wallet.	364	2	5	3.94	.841

Descriptive Statistics					
5) People who are important to me are likely to recommend using e-wallet as mobile payment technology.	364	2	5	4.15	.718
Valid N (listwise)	364				

Table 4.10 shows the independent variable of the intention of using e-wallet. There are five (5) items for this dependent variable. The highest mean is on the statement "Because of the surrounding factors, it influenced me to make payments using e-wallet." with the value of 4.17, in this statement that means respondents agreed that they are influenced to use e-wallet due to surrounding factors. "Closer-friends at university also can influence my behavior in using e-wallet payment" showed the lowest mean for this variable with the value of 3.93.

Table 4.11 Central Tendencies Measurement of Speed (IV4)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1) I presume that using e-wallet will increase transaction speed.	364	1	5	4.48	.740
2) E-wallet transaction process will be faster than traditional payment methods.	364	1	5	4.42	.801
3) Using e-wallet has helped me save time to make a payment.	364	1	5	4.45	.735

4) I have no time to wait or delay when using e-wallet transactions.	364	1	5	4.39	.793
5) I believe the use of cashless transaction such as e-wallet will increase transaction speed.	364	1	5	4.48	.729
Valid N (listwise)	364				

Source: Data generated by IBM SPSS Version 27

Table 4.11 shows the ranking of means and standard deviations for the five (5) statement of speed. The highest mean is on the statements "I presume that using e-wallet will increase transaction speed." and "I believe the use of cashless transaction such as e-wallet will increase transaction speed." with the value of 4.48. This shows that most respondents strongly agree with this statement and believe that using cashless transactions is faster. Meanwhile, "I have no time to wait or delay when using e-wallet transactions." is the lowest mean with the value of with the is 4.39.

Table 4.12: Summary of Descriptive Statistics of Independent Variables and Dependent Variables

Descriptive Statistics			
	Mean	**Std. Deviation**	**N**
Intention in use of E-Wallet (DV)	22.0055	3.49103	364
Perceived Ease of Use (IV1)	22.1841	3.47865	364
Privacy and Security (IV2)	21.4615	3.75285	364
Social Influence (IV3)	20.0577	3.43928	364
Speed (IV4)	22.2143	3.35309	364

Source: Data generated by IBM SPSS Version 27

Based on table 4.12 the means and standard deviations for the dependent variable and independent variables has presented. This result shows that the highest mean of the independent variable is speed with the value of 22.2143, while the social influence is the lowest mean of the variable with the value of 20.0577. As a short summary, the 4 independent variables can influence students in the use of e-wallet transactions.

4.5   VALIDITY AND RELIABILITY TEST

In this research, Cronbach's Alpha was used to assess reliability. This statistic is intended to assist in determining whether or not a collection of objects consistently measures the same feature. The statistics regarding the reliability of each variable are presented in the table below.

Table 4.13: Reliability Test output of Intention in Use of E-Wallet (DV)

Reliability Statistics		
Cronbach's Alpha	**Number of Items (N)**	**Result**
0.865	5	Very Good

Based on table 4.13, demonstrates Cronbach's Alpha for five (5) items in the intention of the use of an e-wallet is 0.865. For this investigation, a Cronbach's Alpha value that exceeds 0.60 is considered high reliability and an acceptable index. In the following table, the statistical information pertaining to the dependability of each variable is presented. Hence, the questionnaires that are being used in this study are concerned with understanding users' intentions when it comes to using e-wallets.

Table 4.14: Reliability Test output of Perceived Ease of Use (IV1)

Reliability Statistics		
Cronbach's Alpha	Number of Items (N)	Result
0.906	5	Very Good

Based on table 4.14, demonstrates Cronbach's Alpha for five (5) items in perceived ease of use is 0.906. For this investigation, a Cronbach's Alpha value that exceeds 0.60 is considered high reliability and an acceptable index. The internal consistency results show very good and excellent values. According to the findings of the research, the component that was used to measure thoughts has a high level of internal consistency. Therefore, the questionnaire used in this study is related to perceived ease of use understanding.

Table 4.15: Reliability Test output of Privacy and Security (IV2)

Reliability Statistics		
Cronbach's Alpha	Number of Items (N)	Result
0.956	5	Very Good

Based on table 4.15, demonstrates Cronbach's Alpha for five (5) items in privacy and security shows an excellent value of 0.956. As a result, the value is regarded as suitable for usage. The results indicate that the research item has a high degree of internal consistency in

measuring concepts. Therefore, the questionnaire used in this study is related to privacy and security understanding.

Table 4.16: Reliability Test output of Social Influence (IV3)

Reliability Statistics		
Cronbach's Alpha	**Number of Items (N)**	**Result**
0.918	5	Very Good

Based on table 4.16, demonstrates Cronbach's Alpha for five (5) items in social influence variable is 0.918. For this investigation, a Cronbach's Alpha value that exceeds 0.60 is considered high reliability and an acceptable index. The results show that the item in the study has strong internal consistency in gauging thoughts. Therefore, the questionnaire used in this study is related to social influence among students in UMK City Campus.

Table 4.17: Reliability Test output of Speed (IV4)

Reliability Statistics		
Cronbach's Alpha	**Number of Items (N)**	**Result**
0.941	5	Very Good

Based on table 4.17, demonstrates Cronbach's Alpha for five (5) items in speed is 0.941. For this investigation, a Cronbach's Alpha value that exceeds 0.60 is considered high reliability and an acceptable index. The internal consistency results show very good and excellent values.

According to the findings of the research, the component that was used to measure thoughts has a high level of internal consistency. Therefore, the questionnaire used in this study is related to speed variable.

4.6   NORMALITY TEST

Table 4.18: Test of Normality

Tests of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean of intention in use of e-wallet	.225	364	.000	.821	364	.000
Mean of perceived ease of use	.233	364	.000	.794	364	.000
Mean of privacy and security	.206	364	.000	.854	364	.000
Mean of social influence	.136	364	.000	.930	364	.000
Mean of speed	.237	364	.000	.804	364	.000
a. Lilliefors Significance Correction						

Source: Data generated by IBM SPSS Version 27
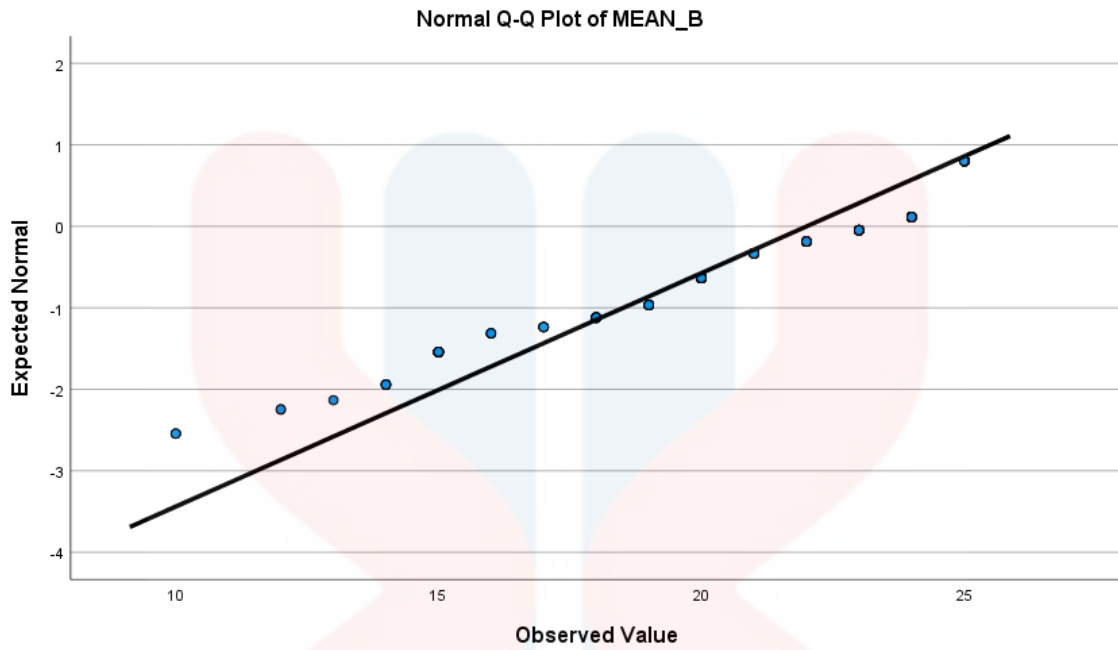
Figure 4.6: Intention in use of e-wallet
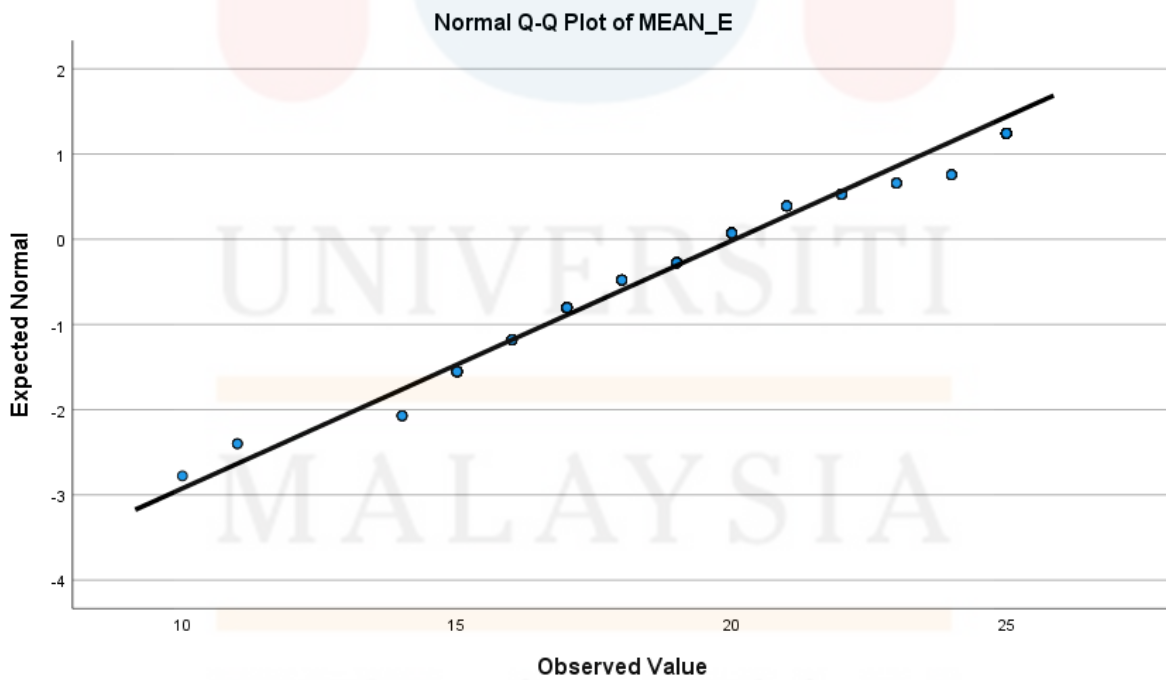
Figure 4.7: Perceived ease of use
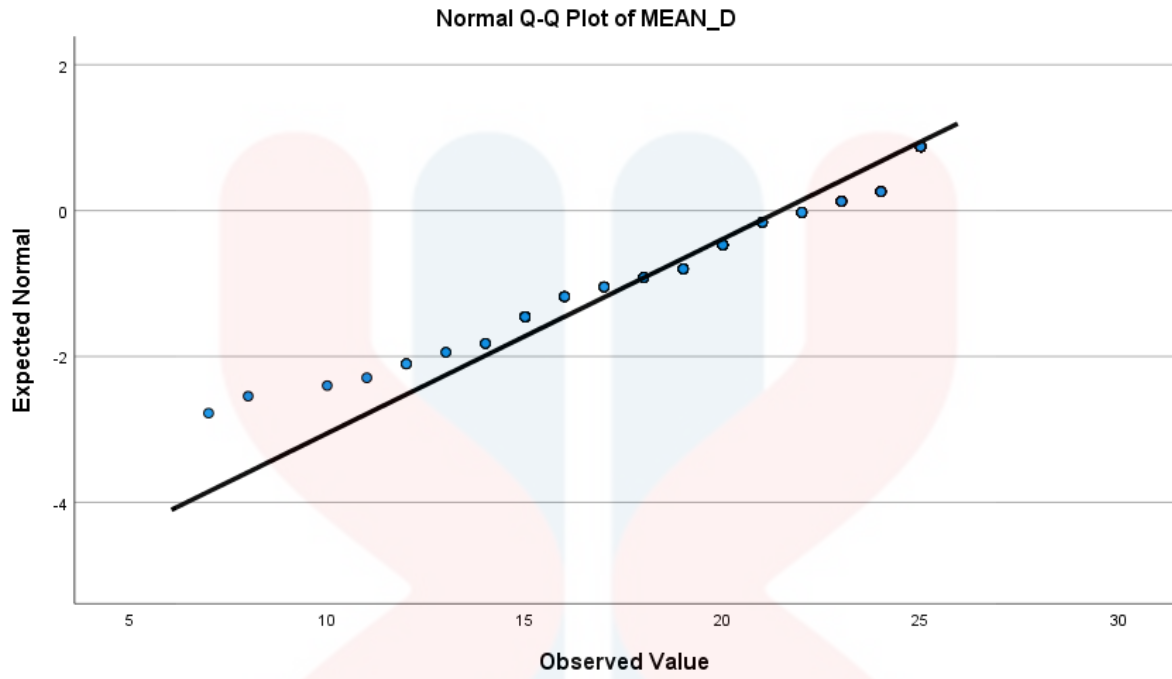
Figure 4.8: Privacy and security
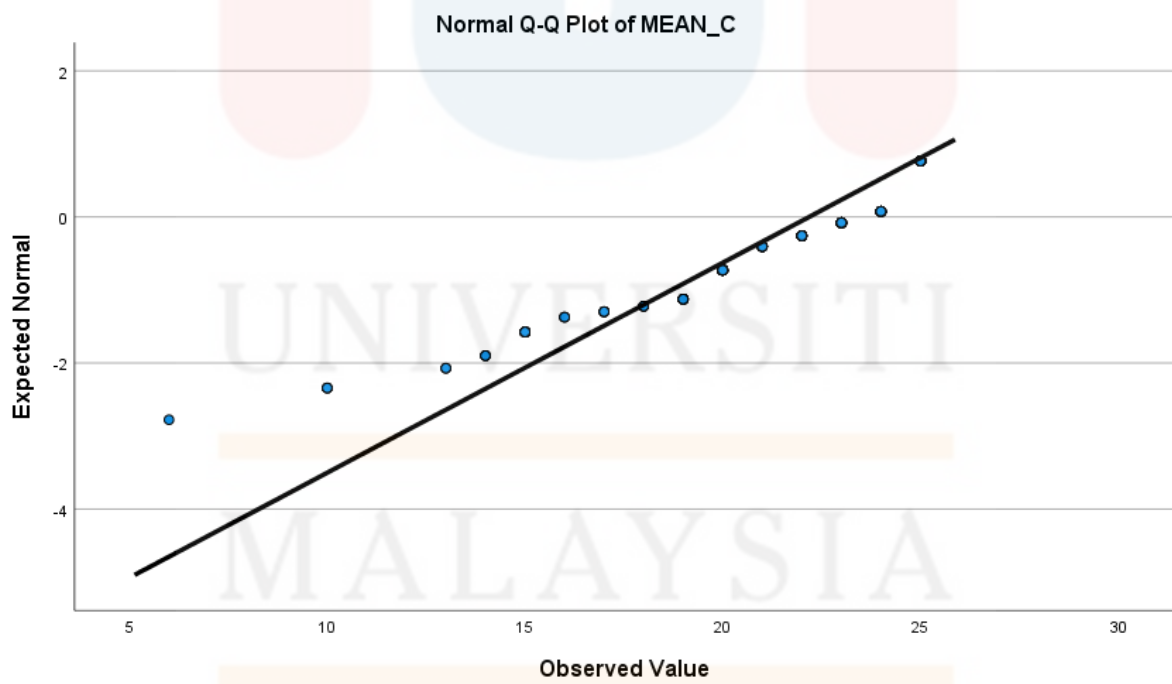
Figure 4.9: Social influences

Normal Q-Q Plot of MEAN_F
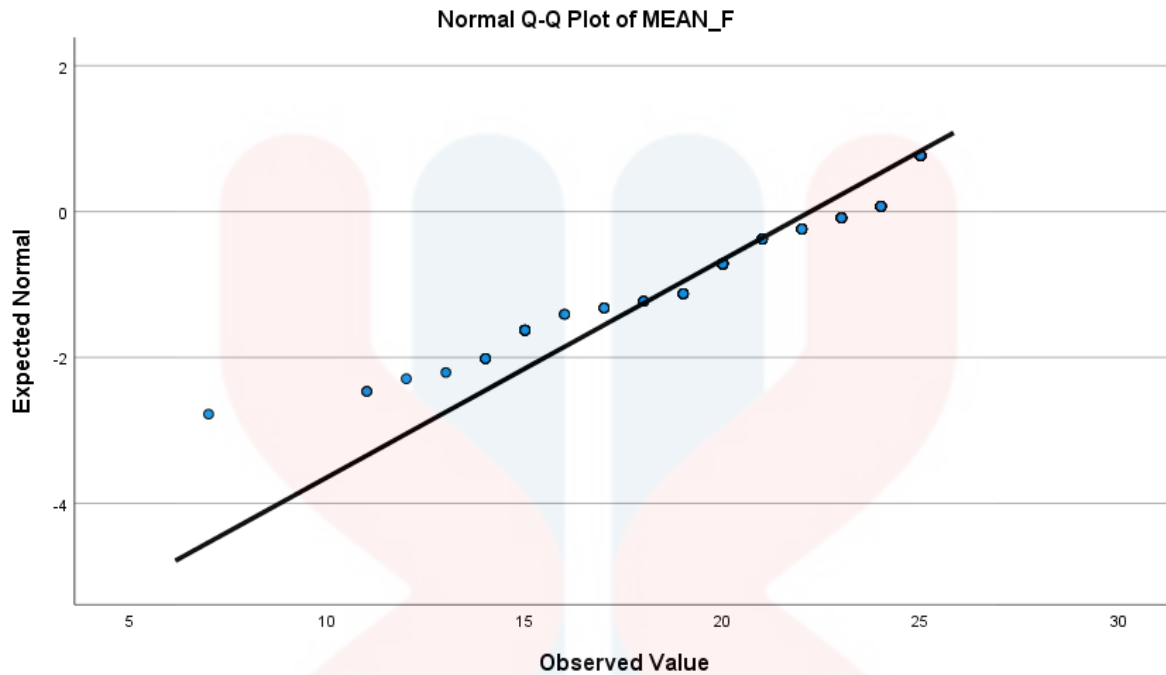
Figure 4.10: Speed

Based on the table, it shows that all variables have p<0.05 so each variable can be considered non-typical. As a result, all of the variables in this examination met to the standards of normality. In this study, the Kolmogorov-Smirnov test was used to test the null hypothesis that a set of data comes from a normal distribution. The Kolmogorov Smirnov test produces a test statistic that is used along with the degrees of freedom parameter to test for normality. In this study, we used the Kolmogorov-Smirnov test instead of the Shapiro-Wilk test because this method is more suitable for large sample sizes of ≥50.

4.7   HYPOTHESIS TESTING

Hypothesis testing aims to draw conclusions for a population based on some sample data. The analysis accepted perceived ease of use, privacy and security, social influence, and speed because the p-value was less than 0.005. The analysis of all hypotheses has been accepted.

Hypothesis 1

H1: There is significant influence between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Table 4.19: Pearson Correlation Analysis of Perceived Ease of Use (IV1) and Intention of E-wallet (DV)

Correlations

		Perceived Ease of Use	Intention of E-wallet
Perceived ease of use	Pearson Correlation	1	.878**
	Sig. (2-tailed)		.000
	N	364	364
Intention of e-wallet	Pearson Correlation	.878**	1
	Sig. (2-tailed)	.000	
	N	364	364

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

Based on the correlation coefficient test in table 4.19 the output of the results shows the positive relationship between perceived ease of use and intention of e-wallet because the p value is less than 0.05, which is 0.000. Therefore, H1 is accepted. The Pearson correlation is 0.878 which shows the strong positive correlation. As a result, there is a positive strong relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Hypothesis 2

H2: There is a significant influence between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Table 4.20: Pearson Correlation Analysis of Privacy and Security (IV2) and Intention of E-

Wallet (DV)

Correlations

		Privacy and Security	Intention of e-wallet
Privacy and security	Pearson Correlation	1	.746**
	Sig. (2-tailed)		.000
	N	364	364
Intention of e-wallet	Pearson Correlation	.746**	1
	Sig. (2-tailed)	.000	
	N	364	364

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

Based on the correlation coefficient test in table 4.20, the output of the results shows the positive relationship between privacy and security and intention of e-wallet because the p value is 0.000. Therefore, H2 is accepted. The Pearson correlation is 0.746 which shows the strong positive correlation. Hence, there is a positive strong relationship between privacy and security and intention of e-wallet among the students in Universiti Malaysia Kelantan City Campus.

Hypothesis 3

H3: There is significant influence between social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Table 4.21: Pearson Correlation Analysis of Social Influence (IV3) and Intention of E-Wallet (DV)

Correlations

		Social Influence	Intention of e-wallet
Social influence	Pearson Correlation	1	.426**
	Sig. (2-tailed)		.000
	N	364	364
Intention of e-wallet	Pearson Correlation	.426**	1
	Sig. (2-tailed)	.000	
	N	364	364

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

Based on the correlation coefficient test in table 4.21 show the positive relationship between social influence and intention of e-wallet because the p value is 0.000. Therefore, H3 is accepted. The Pearson correlation is 0.426 which shows the moderate positive correlation. As a result, there is a positive moderate relationship between social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Hypothesis 4

H4: There is significant influence between speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Table 4.22: Pearson Correlation Analysis of Speed (IV4) and Intention of E-wallet (DV)

Correlations

		Speed	Intention of e-wallet
Speed	Pearson Correlation	1	.816**
	Sig. (2-tailed)		.000
	N	364	364

Intention of e-wallet	Pearson Correlation	.816**	1
	Sig. (2-tailed)	.000	
	N	364	364

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

Based on the correlation coefficient test in table 4.22, the output of the results shows the positive relationship between speed and intention of e-wallet because the p value is 0.000. Therefore, H4 is accepted. The Pearson correlation is 0.816 and it shows the strong positive correlation. As a result, there is a positive strong relationship between speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

4.8   CONCLUSION

In this chapter, we provided the findings of the study and analyse the data. We used the SPSS software to help us analyse the data that we had collected before. In the process of analyzing data, we display the results using statistics and graphs to make it easier for people to understand. Besides that, we also need to confirm whether the hypothesis we made earlier was accepted, or what factors caused the hypothesis to not be accepted. Through the data that we collect, all hypothesis is accepted. Independent variable and dependent variable have a strong relationship and will affect each other. Each independent variable may influence the dependent variable and affect the outcome of the research.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1   INTRODUCTION

In this chapter, we will discuss the findings, hypothesis, implications and limitations, recommendations, and make conclusions about the research. This chapter also explains the results of a study based on the respondent's evaluation by responding to the questionnaire that the researcher provided.

5.2   KEY FINDINGS

All of the results will be discussed in greater detail in this chapter. Based on the findings, the researcher will go into greater detail in explanation. The purpose of this research is to determine the factors that influence students' use of e-wallets as a payment method. City Campus of Universiti Malaysia Kelantan (UMK). The questionnaire was created using the research information and distributed to the intended respondents.

The factor influencing students' use of e-wallets as a payment method The researcher examined data from the Universiti Malaysia Kelantan (UMK) City Campus. The primary data for this study will be gathered from the target respondents via a Google form, which will be distributed to the respondents via an online questionnaire. The total number of respondents collected. The total number of respondents collected from the Google form was 364 with 124 males and 240 females. The results show that females were more influential than males among respondents at Universiti Malaysia Kelantan.

Following that, independent variables such as perceived ease of use, privacy and security, social influence, and speed are equally related in influencing the use of e-wallet as a payment method among students at Universiti Malaysia Kelantan. The research data is based on a conceptual framework, and the data was analysed using SPSS version 27. The descriptive

test, reliability and validity test, normality test, and hypothesis testing will be summarised in the data result. As a result of the findings in this chapter 4, both of the independent variables have shown a positive correlation.

5.3 DISCUSSION HYPOTHESIS

Table 5.1: Summary of Correlation Coefficient Result

No.	Research Question	Hypothesis	Result
1.	Is there any relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?	H1: There is a positive relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.	There is a positive relationship. $r = 0.878$ $p = < 0.001$
2.	Is there any relationship between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?	H2: There is a positive relationship between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.	There is a positive relationship. $r = 0.746$ $p = < 0.001$
3.	Is there any relationship between social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?	H3: There is a positive relationship between social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.	There is a positive relationship. $r = 0.426$ $p = < 0.001$

4.	Is there any relationship between the speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus?	H4: There is a positive relationship between speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.	There is a positive relationship. r = 0.816 p = < 0.001

5.3.1 Hypothesis 1

H1: There is a positive relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Based on table 5.1, the researcher identified that there is a relationship between perceived ease of use and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus. The significant of the p-value between perceived ease of use and intention of e-wallet is 0.00 and the correlation coefficient indicates 0.878. The hypothesis one is accepted. In a generation of electric devices, you only need to have a smartphone then can make transactions with other people. It is very easy to use but needs to be careful and pay attention when making transactions. You need to have your bank information and credit card attached to your phone so you can make the transaction with other people.

5.3.2 Hypothesis 2

H2: There is a positive relationship between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Based on table 5.1, the researcher identified that there is a relationship between privacy and security and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus. The significant of the p-value between privacy and security

and intention of e-wallet is 0.00 and the correlation coefficient indicates 0.746. The hypothesis two is accepted. Privacy is your personal information and how you allow it to be accessed and viewed while security is the protection of this data and information (Okta, 2009). The users will attach great importance to the privacy and security of e-wallets because it can also be stolen or leaked information by other people. The system of e-wallets needs to strengthen security management and protect the privacy of users. Hence, protect users' privacy and security so as not to bring capital loss to the user.

5.3.3 Hypothesis 3

H3: There is a positive relationship between social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Based on table 5.1, the researcher identified that there is a relationship between social influence and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus. The significant of the p-value between social influence and intention of e-wallet is 0.00 and the correlation coefficient indicates 0.426. The hypothesis three is accepted. Social influence involves intentional and unintentional efforts to change another person's beliefs, attitudes, or behavior (Robert, 2015). The generation is always moving forward, people are gradually not using cash for payment, they use a variety of digital wallets for payment. We will be influenced by the behaviour of family and friends to use e-wallets in daily life. They also will recommend using a digital wallet to make payments because it is very easy and convenient.

5.3.4 Hypothesis 4

H4: There is a positive relationship between speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus.

Based on table 5.1, the researcher identified that there is a relationship between speed and intention of e-wallet as a payment method among students in Universiti Malaysia Kelantan City Campus. The significant of the p-value between speed and intention of e-wallet is 0.00 and the correlation coefficient indicates 0.816. The hypothesis four is accepted. The speed will influence users in using digital wallets when making payments. People use mobile phones to make payments only need the internet and bind a bank card. People paying with a mobile phone will be quicker than paying with cash because people just need to enter the amount that wants to pay and complete the payment while using cash will become slower because the owner does not have the small change and return to the customer and it takes time to change money with other people. Hence, people using e-wallets for payment improves the efficiency of the whole payment process.

5.4   IMPLICATIONS OF THE STUDY

This study was conducted to understand the use of e-wallets as a payment method and the factors that influence the use of e-wallets among students at Universiti Malaysia Kelantan (UMK) City Campus. There are four variables used in this study, which are the factors that have been studied by previous researchers. They have confirmed the information of perceived ease of use, privacy and security, social influence, speed have a positive influence on consumer intention in using e-wallets as a payment method. In addition, e-wallet is an application that is sure to run smoothly, and it is packed with useful features such as unlimited password storage, random password generator, cloud sync, and more.

This study can leave an impact on several parties, especially on users among university students, organizations that run businesses, the government, and parties that use e-wallet transactions. Using the e-wallet payment method has paved the way for e-commerce where one can shop online from the comfort of home. Also, any fraud in cash payments can be made

invisible, but for every cashless transaction, there is a digital footprint. This can make someone more interested in using this transaction for their financial security. University students are young adults who like and are interested in the latest technology because by using the internet, they can easily access information to inform and educate themselves. Same with the existence of e-wallet transactions. University students are more interested in using it as well to getting additional benefits during the use.

5.5   LIMITATIONS OF THE STUDY

The findings of this study have to be seen in light of some limitations. The first is researcher have not had enough time to collect data from the respondents. Due to time constraints, the researcher had to rushed to collect data from the respondents to meet the deadline. Other than that, this study is only focused on students from Universiti Malaysia Kelantan (UMK) City Campus and the questionnaire distributed was through a social network, the online questionnaire Google Forms. Thus, the sample size in this research is limited to one university only and finds only certain respondents which are students from (UMK) City Campus only. Besides, questionnaires distributed through social networks are collected from the same group of students that is from the same faculty or cost which leads to limited research results. Here we can see that access is restricted to one group only. However, despite these constraints, the researcher can still obtain good and reliable findings because they are close to the issue being discussed.

The second limitation concerns the willingness of the participants to answer the questionnaire. Various efforts have been made by the researcher in distributing the questionnaire to the respondents. But there are some limitations in this regard. The limitation encountered is accuracy of the answer depends on the willingness of the participants to answer correctly and completely. There are some of the respondents did not concentrate fully when

they answered the questions. They only answer questions without looking at the information provided. This has had little effect to the accuracy of data collection.

5.6   RECOMMENDATION / SUGGESTION FOR FUTURE RESEARCH

E-wallet payment method will continue to evolve among students in UMK City Campus. Therefore, e-wallet researcher should strive to lead this change. Based on the limitation made, the following are a few recommendations or suggestions for future research to add to this research. Firstly, the researchers have to successfully schedule adequate time to collect data at the specific location that has been selected. It was essential to effectively manage time in order to delegate tasks and obtain responses from all of the samples within a predetermined time frame. In addition, researchers can arrange a time when respondents can fill out the survey when they are not otherwise occupied. If the respondent is given sufficient time to read the question and give a sincerely answer, the outcomes for the researchers will be better.

Aside from that, the researcher provides a number of recommendations for further enhancing the quality of the study's findings. The researcher encourages to investigate a bigger population such as a study for the sample size of the respondents that using e-wallet in UMK City Campus. Because of this study, the sample size in this research is limited to one university and finds only certain respondents which are students from UMK City Campus only. Researchers in the future ought to increase the sample size by carrying out their studies across all three campuses that compose the University of Malaysia Kelantan. The bigger population size can help the researcher obtain more rigorous findings and can generalize in a bigger context in further research.

Lastly, future researchers can also focus on several data collection instruments in gathering data. Besides using the quantitative method like a questionnaire, the researcher can

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also use the qualitative method like through a direct approach which was a face-to-face method (interview) during data collection. This is because the respondents can ask the questions and the researcher can direct contact with the respondents and understand what they need during this interview. This way of getting information was more honest, and people gave good answers. Researchers in the future may want to think about the suggestion to enhance the study's findings.

5.7 OVERALL CONCLUSION OF THE STUDY

Digital transactions are generally safer, and they can be tracked more reliably, reducing the possibility of fraud. Furthermore, all e-wallets require some form of verification before making any payment, which means it is very safe to use because most e-wallets use some form of encryption, so this threat is often minimal. This feature is a major motivator for people to use e-wallets because digital wallets make transactions faster, more convenient, and more secure. This study seeks to determine whether perceived ease of use, privacy and security, social influence, and speed can influence young adult satisfaction with the use of e-wallets as a payment method at Universiti Malaysia Kelantan (UMK) City Campus.

The questionnaire for this study is built with four independent variables and one dependent variable. Perceived usability, privacy and security, social influence, and speed are the four independent variables. The intention to use an e-wallet as a payment method at Universiti Malaysia Kelantan City Campus is the dependent variable. This research finding may aid in determining how the use of an e-wallet as a payment method influences students to use an e-wallet in their daily lives. They may also discover flaws and improve their advantage in using an e-wallet as a payment method as a result of this analysis. The researcher successfully collected all 364 questionnaires after distributing them to 364 respondents.

In addition, based on research findings, the researcher measures the relationship between the factor influencing the use of e-wallet as a payment method among students Universiti Malaysia Kelantan with four independent variables. The results showed that all four independents variable have a significant relationship.

In conclusion, all four independent variables were successfully achieved in this study. The findings of this study can be used as a reference for other researchers, resulting in greater adoption of e-wallet use among people, as e-wallets have many advantages that can be used to make payments without the use of cash. They must provide high-quality service and efficient customer service to earn positive word-of-mouth, particularly among young people, or risk losing customers to a competitor's e-wallet. To summarize, this study may persuade more people to use e-wallets as a payment option, thereby increasing the overall number of digital transactions among young adults.

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FACTORS INFLUENCING THE USE OF E-WALLET AS A PAYMENT METHOD AMONG UNIVERSITY MALAYSIA KELANTAN (UMK) CITY CAMPUS STUDENTS IN KOTA BAHRU, KELANTAN

Dear Respondents,

We are final year students of the programme Bachelor of Entrepreneurship (Commerce) with Honors (SAK), Faculty of Business and Entrepreneurship (FEB/FKP), University Malaysia Kelantan City Campus (UMK). As part of our final year project, we gave out this questionnaire to find out what makes University Malaysia Kelantan (UMK) City Campus students more or less likely to use an e-wallet. We'd like to thank you for taking the time to work with us and answer our questions in a fair way.

This survey was prepared by:

LIM SZE FANG (A19A0244)

NUR ANIS AMIRAH BINTI OTHMAN (A19A0524)

NURUL IZZAH BINTI AHMAD SUPIAN (A19A0746)

SITI NUR AIDA BINTI ALI @ ALIMIN (A19A0867)

SECTION A / BAHAGIAN A: DEMOGRAPHIC / *DEMOGRAFIK*

Please read each question carefully and tick (/) on your answer. Each question should have ONE answer only. **/** *Sila baca setiap soalan dengan teliti dan tandakan (/) pada jawapan anda. Setiap soalan hendaklah mempunyai SATU soalan sahaja.*

1. **Gender /** *Jantina*
   ☐ Male / *Lelaki*
   ☐ Female / *Perempuan*

2. **Age /** *Umur*
   ☐ 19 -20 years old / *tahun*
   ☐ 21 – 22 years old / *tahun*
   ☐ 23 – 24 years old / *tahun*
   ☐ 25 years and above / *tahun dan ke atas*

3. **Faculty /** *Fakulti*
   ☐ FKP
   ☐ FHPK
   ☐ FPV

4. **Course /** *Kos*
   ☐ SAK
   ☐ SAL
   ☐ SAB
   ☐ SAR
   ☐ SAE
   ☐ SAW
   ☐ SAP
   ☐ SAH
   ☐ FPV

5. **E-wallet Usage as Payment Method** / *Penggunaan E-Dompet Sebagai Kaedah Pembayaran.*
   ☐ User / *Pengguna*

☐ Non-user / *Bukan Pengguna*

SECTION B / BAHAGIAN B:

Please select the extent to which you agree or disagree with select a number from the scale provided. You can circle your honest response between 1 to 5. Please take note that there is no right or wrong in your answer. / *Sila pilih sejauh mana anda bersetuju atau tidak bersetuju dengan pilih nombor daripada skala yang disediakan. Anda boleh bulatkan jawapan jujur anda antara 1 hingga 5. Sila ambil perhatian bahawa tiada betul atau salah dalam jawapan anda.*

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Sangat Tidak Setuju	Tidak Setuju	Neutral	Setuju	Sangat Setuju
1	2	3	4	5

DEPENDENT VARIABLES: INTENTION IN USE OF E-WALLET

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
1	I have utilized e-wallet payment method for some time now. *Saya telah menggunakan kaedah pembayaran e-dompet untuk beberapa waktu sekarang.*	1	2	3	4	5
2	Because of government support, I will continue dealing with the e-wallet services in the future. *Kerana sokongan kerajaan, saya akan terus berurusan dengan perkhidmatan e-dompet pada masa hadapan.*	1	2	3	4	5
3	I intend to recommend the use e-wallet to others as a payment method.	1	2	3	4	5

	Saya bercadang untuk mengesyorkan penggunaan e-dompet kepada orang lain sebagai kaedah pembayaran.					
4	I will use e-wallet for my transaction, if there is high acceptance among merchants. *Saya akan menggunakan e-dompet untuk transaksi saya, jika terdapat penerimaan yang tinggi di kalangan peniaga.*	1	2	3	4	5
5	I like using e-wallet because it is very interesting. *Saya suka menggunakan e-wallet kerana ia sangat menarik.*	1	2	3	4	5

SECTION C / BAHAGIAN C

INDEPENDENT VARIABLES:

i. PERCEIVED EASE OF USE

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
1	I find the e-wallet is easy to use. *Saya dapati e-dompet mudah digunakan.*	1	2	3	4	5
2	I find it simple to remember how to use an e-wallet. *Saya rasa mudah untuk mengingati cara menggunakan e-dompet.*	1	2	3	4	5
3	E-wallets are convenient for me to use as a method of payment in my daily life. *E-dompet adalah mudah untuk saya gunakan sebagai kaedah pembayaran dalam kehidupan seharian saya.*	1	2	3	4	5

4	Utilizing an e-wallet would increase the efficiency of my payments. *Menggunakan e-dompet akan meningkatkan kecekapan pembayaran saya.*	1	2	3	4	5
5	As a whole, I think that the systems of e-wallets are easy to understand and user-friendly. *Secara keseluruhannya, saya berpendapat bahawa sistem e-dompet mudah difahami dan mesra pengguna.*	1	2	3	4	5

ii. PRIVACY AND SECURITY

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
1	I feel confident over the security aspects of e-wallet system. *Saya yakin dengan aspek keselamatan sistem e-dompet.*	1	2	3	4	5
2	I believe that the e-wallet system keeps customer information and financial information secure. *Saya percaya bahawa e-dompet sistem memastikan maklumat pelanggan dan maklumat kewangan selamat.*	1	2	3	4	5
3	I am certain that the e-wallet platform will not incorrectly process my transactions. *Saya pasti bahawa platform e-dompet tidak akan salah memproses transaksi saya.*	1	2	3	4	5
4	I feel the risks associated with e-wallet transactions are low through internet banking websites and lowers the risk of losing the bank card.	1	2	3	4	5

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
	Saya merasakan risiko yang berkaitan dengan transaksi e-dompet adalah rendah melalui laman web perbankan internet dan juga menrendahkan risiko kehilangan kad bank.					
5	E-wallet protect against risk of fraud and financial loss. *E-dompet melindungi daripada risiko penipuan dan kerugian kewangan.*	1	2	3	4	5

iii. SOCIAL INFLUENCE

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
1	Family members can influence my behaviour in using e-wallet payment. *Ahli keluarga boleh mempengaruhi tingkah laku saya dalam menggunakan pembayaran e-dompet.*	1	2	3	4	5
2	Closer-friends/ friend at university also can influence my behaviour in using e-wallet payment. *Rakan rapat dan rakan di university juga boleh mempengaruhi tingkah laku saya dalam menggunakan pembayaran e-dompet*	1	2	3	4	5
3	Because of the surrounding factors, it influenced me to make payments using e-wallet. *Kerana faktor sekeliling, ia mempengaruhi saya untuk membuat pembayaran menggunakan e-dompet.*	1	2	3	4	5
4	People who are important to me expect me to use mobile payment technology likes e-wallet. *Orang yang penting bagi saya mengharapkan saya menggunakan teknologi pembayaran mudah alih seperti e-dompet.*	1	2	3	4	5

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
5	People who are important to me are likely to recommend using e-wallet as mobile payment technology. *Orang yang penting bagi saya mungkin mengesyorkan menggunakan e-dompet sebagai teknologi pembayaran mudah alih.*	1	2	3	4	5

iv.   **SPEED**

NO	QUESTIONS / *SOALAN*	SCALE / *SKALA*				
1	I presume that using e-wallet will increase transaction speed. *Saya menganggap bahawa menggunakan e-dompet akan meningkatkan kelajuan transaksi.*	1	2	3	4	5
2	E-wallet transaction process will be faster than traditional payment methods. *Proses transaksi e-dompet akan lebih cepat daripada kaedah pembayaran tradisional.*	1	2	3	4	5
3	Using e-wallet has helped me save time to make a payment. *Menggunakan e-dompet telah membantu saya menjimatkan masa untuk membuat pembayaran.*	1	2	3	4	5
4	I have no time to wait/delay when using e-wallet transactions. *Saya tidak mempunyai masa untuk menunggu / kelewatan apabila menggunakan transaksi e-dompet.*	1	2	3	4	5
5	I believe the use of cashless transaction such as e-wallet will increase transaction speed. *Saya percaya penggunaan transaksi tanpa tunai seperti e-dompet akan meningkatkan kelajuan transaksi.*	1	2	3	4	5

Universiti Malaysia KELANTAN	**REKOD PENGESAHAN PENYARINGAN *TURNITIN*** ***VERIFICATION RECORD OF TURNITIN SCREENING***

Kod/Nama Kursus*: ACS4112 & ACS4113*

Code/ Course Name:

Sesi/*Session: 2022/2023*

Semester*: 7*

Nama Program/*Name of Programme: SAK*

Fakulti/*Faculty:* Fakulti Keusahawanan Dan Perniagaan/ *Faculty of Entrepreneurship and Business*

Pengesahan Penyaringan Plagiat/ *Verification of Plagiarism Screening*

Saya Lim Sze Fang (A19A0244), Nur Anis Amirah Binti Othman (A19A0524), Nurul Izzah Binti Ahmad Supian (A19A0746), Siti Nur Aida Binti Ali @ Alimin (A19A0867) dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 28%.

I, Lim Sze Fang (A19A0244), Nur Anis Amirah Binti Othman (A19A0524), Nurul Izzah Binti Ahmad Supian (A19A0746), Siti Nur Aida Binti Ali @ Alimin (A19A0867) hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of 28%.

Tajuk Kertas Kerja Penyelidikan/ *The Tittle of Research Project Paper*: -
FACTORS INFLUENCING THE USE OF E-WALLET AS A PAYMENT METHOD AMONG STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK) CITY CAMPUS

Tandatangan/*Signature*

…………………………………………….

Nama Pelajar/*Student Name*: LIM SZE FANG

No. Matrik/*Matrix No*: A19A0299

Tarikh/*Date*: 31 JANUARY 2023

Tandatangan/*Signature*

…………………………………………….

Nama Pelajar/*Student Name*: NUR ANIS AMIRAH BINTI OTHMAN

No. Matrik/*Matrix No*: A19A0524

Tarikh/*Date*: 31 JANUARY 2023

Tandatangan/*Signature*

…………………………………………….

Nama Pelajar/*Student Name*: NURUL IZZAH BINTI AHMAD SUPIAN

No. Matrik/*Matrix No*: A19A0746

Tarikh/*Date*: 31 JANUARY 2023

Tandatangan/*Signature*

…………………………………………….

Nama Pelajar/*Student Name*: SITI NUR AIDA BINTI ALI @ ALIMIN

No. Matrik/*Matrix No*: A19A0867

Tarikh/*Date*: 31 JANUARY 2023

Pengesahan
Penyelia/*Supervisor*:
Tandatangan/*Signature:*
Tarikh/*Date:*

RESULT OF TURNITIN GROUP 31

28%	24%	9%	17%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	discol.umk.edu.my Internet Source	7%
2	www.researchgate.net Internet Source	2%
3	Submitted to Asia Pacific University College of Technology and Innovation (UCTI) Student Paper	2%
4	Submitted to Universiti Malaysia Kelantan Student Paper	1%
5	www.coursehero.com Internet Source	1%
6	Submitted to Berjaya University College of Hospitality Student Paper	1%
7	Submitted to Heriot-Watt University Student Paper	1%
8	Submitted to Kyungpook National University Student Paper	1%
9	Submitted to Sunway Education Group	

RESEARCH ACTIVITIES	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14
Guideline for undergraduate academic report	■													
Selection of research title and main articles.	■													
State DV and IV & discuss with Supervisor		■												
Discussion Chapter 1 • Problem statement • Research objective • Research questions		■												
Start writing chapter 1		■	■	■										
Chapter 1 review by Supervisor and do correction			■	■										
Discussion Chapter 2 • Underpinning theory' • Review hypotheses				■										

Task															
Start writing chapter 2				X	X	X									
Chapter 2 review by Supervisor and do correction					X	X									
Discussion Chapter 3 • Research design • Data collection method • Study population • Sample size					X										
Start writing chapter 3					X	X	X								
Starting compile Chapter 1-3						X	X								
Submission of full proposal final year research project 1 to Supervisor							X								
Submission of full proposal final year research project 1 to Examiner								X							
Online presentation final year research project 1								X							
Preparation the Questionnaire & start to distribute								X	X						
Collect data respondents									X						

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Task														
SPSS Information									■					
Discussion Chapter 4 & Start Writing									■	■				
Chapter 4 checking & editing										■				
Chapter 4 completed										■				
Discussion Chapter 5 & Start Writing										■	■			
Chapter 5 checking & editing											■			
Chapter 5 completed											■			
Research Paper, E-poster & Video presentation Information											■			
Start writing Research Paper, E-poster & Video presentation											■	■		
Submission Research Paper, E-poster & Video presentation												■		
E-poster, Presentation & Research Paper Online Competition													■	
Submission full report PPTA														■
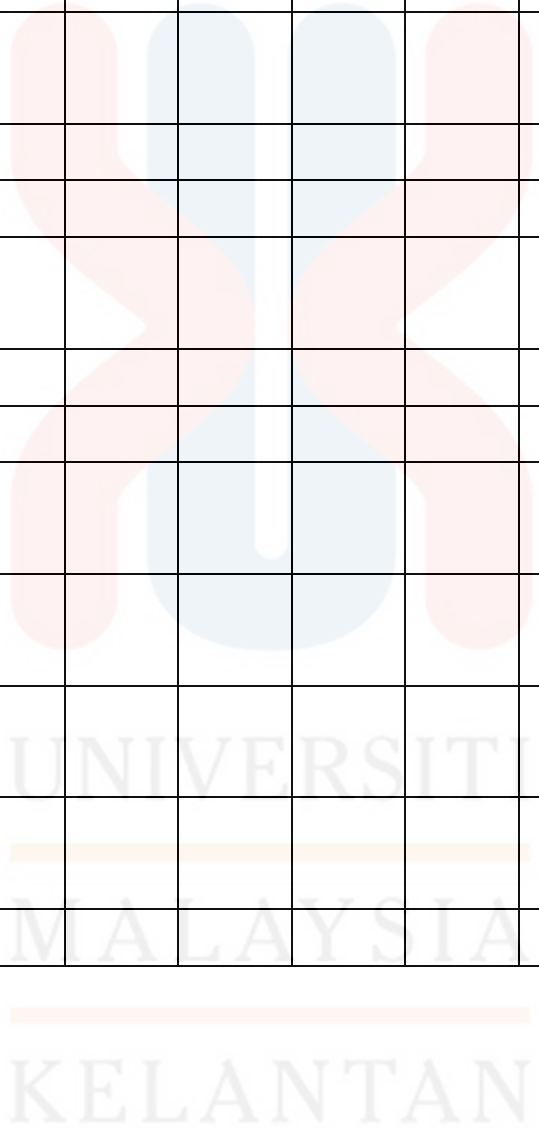
ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)

Student's Name: Lim Sze Fang   **Matric No.** A19A0244

         Nur Anis Amirah Binti Othman   **Matric No.** A19A0524

         Nurul Izzah Binti Ahmad Supian   **Matric No.** A19A0746

         Siti Nur Aida Binti Ali @ Alimin   **Matric No.** A19A0867

Name of Supervisor: Muhammad Jaffri Bin Mohd Nasir   **Name of Programme:** SAK

Research Topic: FACTORS INFLUENCING THE USE OF E-WALLET AS A PAYMENT METHOD AMONG STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK) CITY CAMPUS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
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	Poorly clarified and not focused on Research objective and Research Methodology in accordance to	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to	Good and clear of Research objective and Research Methodology in accordance to comprehensive	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive	____ x 1.25	

							(Max: 5)	
	Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		comprehensive literature review.	comprehensive literature review.	literature review with good facts.	literature review with very good facts.		
			Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
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.	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	The report is written in an excellent manner and easy to read. All of the points made are	____ x 0.25	

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		Flow of ideas is incoherent.		explained, and flow of ideas is coherent.	crystal clear with coherent argument.	(Max: 1)
	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
	Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)
3.	**Research Findings and Discussion**	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1

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

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| | | 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)** | |

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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAII): TOTAL MARKING SCHEME
(COMPLETED BY SUPERVISOR & EXAMINER)

Research Topic: <u>FACTORS INFLUENCING THE USE OF E-WALLET AS A PAYMENT METHOD AMONG STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK) CITY CAMPUS</u>

Student's Name: <u>Lim Sze Fang</u>   Matric No. <u>A19A0244</u>

<u>Nur Anis Amirah Binti Othman</u>   Matric No. <u>A19A0524</u>

<u>Nurul Izzah Binti Ahmad Supian</u>   Matric No. <u>A19A0746</u>

<u>Siti Nur Aida Binti Ali @ Alimin</u>   Matric No. <u>A19A0867</u>

Assessment	Marks Given By Supervisor	Marks Given By Examiner	Total
Effort (20%) - Reflective Note			
Presentation (20%)			/ 2 =
Research Paper (10%)			/ 2 =
Research Report (50%)			/ 2 =
GRAND TOTAL (100%)			

Name of Supervisor: <u>Muhammad Jaffri Bin Mohd Nasir</u>   Signature: _____   Date: _____

Name of Examiner : <u>Dr. Tan Wai Hong</u>   Signature: _____   Date: _____

ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAII): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)

Student's Name: Lim Sze Fang   **Matric No.** A19A0244

                              Nur Anis Amirah Binti Othman   **Matric No.** A19A0524

                              Nurul Izzah Binti Ahmad Supian   **Matric No.** A19A0746

                              Siti Nur Aida Binti Ali @ Alimin   **Matric No.** A19A0867

Name of Supervisor: Muhammad Jaffri Bin Mohd Nasir   **Name of Programme:** SAK

Research Topic: FACTORS INFLUENCING THE USE OF E-WALLET AS A PAYMENT METHOD AMONG STUDENTS IN UNIVERSITY MALAYSIA KELANTAN (UMK) CITY CAMPUS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	**FAIR (2 MARKS)**	**GOOD (3 MARKS)**	**EXCELLENT (4 MARKS)**		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	____ x 1 (Max: 4)	

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4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	____ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	____ x 1 (Max: 4)	
	TOTAL (20 MARKS)						/20

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