

**THE EFFECT OF SCAMMERS ON CUSTOMER
PERCEPTION TOWARD E-COMMERCE
PLATFORM AMONG UNIVERSITI MALAYSIA
KELANTAN STUDENTS**

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The Effect of Scammers on Customer Perception Toward E-commerce Platform Among Universiti Malaysia Kelantan Students

by

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2023

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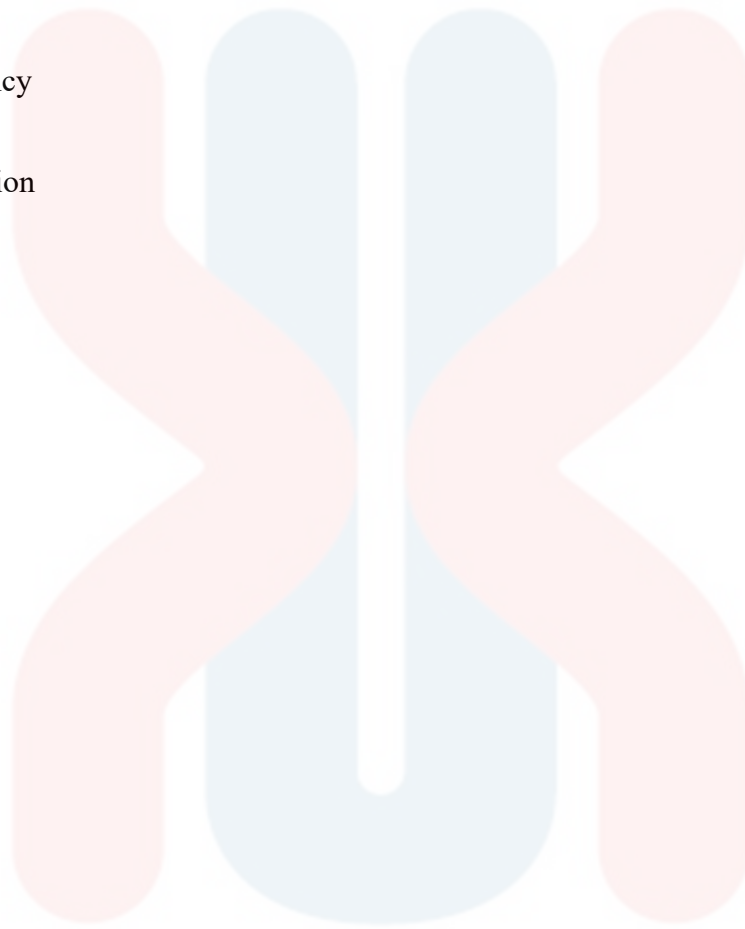
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LIST OF FORMULAS

%	Percent
n	Frequency
N	Population



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LIST OF ABBREVIATIONS

SPSS	Statistical package for the Social Science
MDEC	Malaysian Digital Economy Corporation
CPM	Communication Privacy Management



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ABSTRAK

Kebelakangan ini, bilangan penipu atau scammer di platform e-dagang didapati semakin meningkat di Malaysia. Oleh itu, dalam penyelidikan ini pilihan yang dilakukan untuk menyiasat dan mengetahui tentang kesan penipu atau scammer terhadap persepsi pelanggan di platform e-dagang dalam kalangan pelajar UMK. Objektif bagi penyelidikan ini adalah untuk mengenalpasti hubungan diantara pembolehubah bebas dan pembolehubah bersandar. Pendekatan kuantitatif telah dibuat dalam topik ini dengan menggunakan teknik yang sesuai untuk memastikan setiap soalan mudah untuk dicipta. Soal selidik yang telah siap dihasilkan untuk mengutip data dari 375 orang pelajar di UMK tidak mengira sama ada lepasan ijazah atau sarjana muda. SPSS versi ke-26 telah digunakan bagi menganalisis data. Mengikut data yang diperolehi, pemboleh ubah bebas iaitu faktor kepada pelanggaran privasi pelanggan, risiko sosial pelanggaran privasi dan kelemahan yang dirasakan oleh pelanggan mempunyai ikatan atau pautan yang kuat dengan persepsi pelanggan terhadap platform e-dagang dalam kalangan pelajar UMK. Semua nilai mean dalam penyelidikan ini adalah diantara 4.3419 kepada 4.2176 dimana memberi maksud bahawa semua nilai mean bagi pembolehubah adalah dalam kedudukan yang dipersetujui atau baik. Penyelidikan ini turut menyertakan had dan cadangan bagi membantu penyelidik yang akan datang untuk lebih memahami mengenai penipu atau scammer yang berlaku dalam e-dagang.

ABSTRACT

Recently, the country has seen an increase in the number of scammers using e-commerce platforms. As a result, the goal of this study is to investigate the effect of scammers on customers' perception of an e-commerce platform among UMK students. The objective of this study is to identify the relationship between the independent variable and the dependent variable. Quantitative approaches were employed in this study, as well as the conventional technique, to make the questionnaire easier to distribute. In this study, a questionnaire was also constructed to collect data from 375 UMK students who were exclusively enrolled in undergraduate and postgraduate education. Statistics Package for Social Sciences (SPSS) version 26 was used for data analysis. According to the findings, the independent factors of customer privacy disposition, social risk of privacy breach, and vulnerability of privacy breach have a strong link with customer perception of E-commerce platform among University Malaysia Kelantan students. The range of all means in this research is between 4.3419 to 4.2176 where all means variables are in agree or good range. This study includes limitations and recommendations to help future investigators better understand the scammer that happens in e-commerce.

CHAPTER 1: INTRODUCTION

The first chapter begins with an introduction to this study, and it contains eight main sections that introduce the research background, problem statement, research questions, research objectives, the significance of the study, the scope of the study, the definition of terms, and proposal organization. The researcher will investigate the overall background of the research content, which was elaborated in the research background. The researcher will study the overall background of the research content, which was explained in detail in the research background about the effect of scammers on customer perception toward e-commerce platforms among UMK students.

1.1 BACKGROUND OF THE STUDY

The Malaysia Digital Economy Center has contributed to an increase in the use of e-commerce among Malaysians, with 489,000 SMEs and micros implementing e-commerce and 378,000 SMEs receiving e-commerce training in 2021. In addition to successfully attracting RM1.5 billion in investment for the establishment of a regional e-delivery hub, the number of SMEs exporting goods has increased dramatically to 27,000 from 1,800. Most Malaysians use e-commerce platforms to buy products and services through Shopee, Lazada, eBay, Amazon, Carlist, Alibaba, and so on.

First and foremost, the internet is the main key to being a link to e-commerce channels along with the use of social media in Malaysia. In Malaysia, e-commerce can refer to the purchase and sale of products or services using the internet, along with the transfer of money and required data to complete the transactions. E-commerce is the biggest platform to change Malaysia by 2030. According to the International Trade Administration, Malaysia achieved an e-commerce revenue of 4 billion in 2020

which shows an increase of 37 percent and supports Malaysia's global economic growth rate of 26 percent. According to GlobalData eCommerce Analytics, it shows that the positive reaction in Malaysia's e-commerce activities, which is 24.7 percent will be a contributor to Malaysia's economic growth in 2020 and this market can reach 51.6 billion in 2024.

According to Khan, A.G. (2016), the meaning of e-commerce is a channel that offers buying, selling, and services of products by using the internet. Through the sale of goods and services on the internet, consumers can see the prices and information before deciding to buy in a store or online channel. Thus, according to Zorayda (2003), e-commerce is defined as the process of purchasing and selling merchandise and services by businesses and consumers using digital mediums rather than sheet documentary evidence. E-commerce is a commercial lending trade targeted directly and electronically between business contacts beyond a software system that shortens the perfect opportunity for both parties (Abdalslam, Nurdiana, and Mohd 2013).

Malaysia has also faced problems in the e-commerce platform in terms of possible scammers who can change the negative perspective of customers, government policies, sellers, investors, and so on. According to the Macmillan dictionary, scammers can refer to anyone who attempts to defraud others, particularly by scamming them into offering to pay for products or services which do not appear on online platforms. In addition, according to Aggarwal & Rahul, (2018), it was stated that fraud cases have increased on e-commerce platforms as apprehension and inadequate security have been considered major obstacles to shopping consumers as well as consumers also have a negative perspective on the e-commerce market. The view to Horrigan (2008), consumers has concerns about purchasing products online from the aspect of the security of user information and money.

1.2 PROBLEM STATEMENT

Malaysia has good economic strength through e-commerce technology, however, e-commerce is a big problem in terms of scammers who can bring down the national economy and Malaysians will also feel afraid to buy or use e-commerce platforms nowadays. Retrieve to the New Straits Times (11 November), 3,318 cases of e-commerce fraud were reported in 2018 and this figure has more than doubled to 5,848 cases of e-commerce fraud in 2020. This figure has also risen to 8,162 cases of e-commerce fraud, resulting in massive losses in 2021, and the total amount lost is RM57.73 million. The type of e-commerce fraud is when consumers purchased items from the seller and did not get the product, the product arrived late, the product obtained is not genuine and not as promised, and the seller fails to offer terms and conditions about the product and sales (Mokhsin, Aziz, Zainol, Humaidi, & Zaini, 2018). Moreover, according to an online guide (2018), Malaysia is also listed as one of the countries with a high risk for online scammers.

In addition, the firm also collects private data from users to find out the customer's favorite items and can maintain the company's revenue, but the external environment is not safe for users due to identity theft, fraud, security risks, and psychological burden. While customers do not understand the company's privacy can lead to information uncertainty and affect the company's activities (White, Zahay, et al, 2008). Customers are also very afraid of e-commerce platforms and also question the safety of privacy breaches in terms of sharing purchase details and mismanagement of customer personal information (Martin & Murphy, 2016). Through the perception of e-commerce, the practice of online purchases increases because the customer's privacy has been shared with other parties, which leads to social risks and mistrust will occur. As a result of data sharing, there is a lack of confidence in terms of privacy, which can lead to low

credibility and a rise in the chance of data collection in e-commerce operations (Chan and Ma, 2013).

Furthermore, scammers' actions can have a negative influence on the e-commerce platform in terms of customer financial risk when there is a gap in the system that can be exploited with hacks, making e-commerce platforms insecure for customers (Kuruwitaarachchi et al., 2019) while, customers also believe that transactions are not stored, viewed, manipulated during transit in e-commerce activities (Chellappa & Sin, 2005). Additionally, this fraudster arises owing to a lack of legal protection, mode of operation, and knowledge, exposing consumers' privacy to risk. This lack of legal protection occurs because there is no legal contract between the seller and the buyer, otherwise legal protection can protect the rights of consumers as well as the goods sold that meet the correct standards and are safe to use by customers.

The modus operandi of fraudsters is to commit fraud in terms of selling non-existent products to customers. Online fraud can be divided into five, namely identity theft, friendly fraud, clean fraud, triangulation fraud, and merchant fraud. To attempt identity theft, a fraudster takes crucial information such as an username, location, email account, and bank card or account information while purchasing items. On the other hand, friendly fraud is obtaining debit and credit card information when customers pay using cards on e-commerce platforms. Clean fraud is when the customer will not get a message from the scammer when using his debit card to buy goods without detection. Finally, fraud triangulation differentiates three levels of fraud: first, fake online businesses that sell high-demand products at extremely low prices, second, to use other people's debit card data and collected names to order goods in a retail shop and deliver the product them to the original customer, and third, using the hackers stealing data to make

additional purchases where the process data and credit card number are now nearly impossible to access, so the scam usually goes undetected (Witke, 2019).

Retrieve to Malaysia's e-commerce map, the majority of active individuals prefer e-commerce platforms such as Shoppe, PG Mall, Lazada, Zalora, Applecrumby, Decathlon, and so on. For example, we find that many people visit e-commerce websites such as Shoppe (50,530,000), PG Mall (22,833,333), and Lazada (13,416,667) each month. The data I provided is encouraging for the e-commerce platform, but it also poses a risk to students in the form of fraudsters. Students are the most recent victims of fraudsters' operations, which include online shopping, non-existent lending, online trades, Macau schemes, African scams, e-mail monitoring, and SMS fraud. Scammers' impact on students can increase digital fraud crime and represent a threat to national security, while economic activity will decline in the long run (Raja Rahim, 2022).

1.3 RESEARCH QUESTIONS

1. What is the relationship between the **privacy violations** and the perception of e-commerce platforms by UMK students?
2. What is the relationship between the **social risk of privacy breach** and the perception of e-commerce platforms by UMK students?
3. What is the relationship between the **customer's perceived vulnerability** and the perception of the e-commerce platform by UMK students?

1.4 RESEARCH OBJECTIVE

1. To identify the relationship between **customer privacy violations** and the perception of e-commerce platform by UMK students.
2. To identify the relationship between **social risk of privacy breach** and the perception of e-commerce platforms by UMK students.
3. To identify the relationship between **customers' perceived vulnerability** and the perception of e-commerce platform by UMK students.

1.5 SCOPE OF THE STUDY

This study is conducted primarily for the purpose to examine the effect of customer perception towards scammers on e-commerce platforms among University Malaysia Kelantan students. Three campuses of University Malaysia Kelantan were involved in this study, Pengkalan Chepa, Bachok, and Jeli.

This study was confined to getting responses from students of University Malaysia Kelantan for the academic year 2019-2022, regardless of their year level, courses, age, and gender. By using conventional techniques, students who are convenient and available can participate in this study. The respondents can answer the questionnaire at anytime and anywhere through the link of the Google Form that will be given. This study considers every aspect of the student's data that has affected their perception of scammers on the e-commerce platform.

1.6 SIGNIFICANCE OF STUDY

Through the comprehensive exploration of this study, the effect of customer perception towards scammers on e-commerce platforms among UMK students will be unraveled, emphasized, and scrutinized. Specifically, the result of this study will be beneficial to:

1.6.1 Online Customers

This study can provide information and raise awareness about scams on e-commerce platforms. So, they will be cautious before making any purchases on this platform.

1.6.2 Researchers

Future researchers might benefit from this study because they could learn some information that they might need for their research and might be able to get some of their questions answered.

1.6.3 University lecturers and administrators

This study data on e-commerce platform scams against students will benefit university lecturers and administrators as they will be more aware of the fraud and will be able to take preventative steps to keep it from spreading to students.

1.7 DEFINITION OF TERM

1.7.1 Customer Privacy Disposition

According to Lee and Turban (2001) describe "customer privacy disposition" as "the level to which e-commerce customers believe in personal privacy and the value of preserving personal details.". According to the theory of fields, dispositions are individuals' innate tendencies to take a given stance in a field that includes customers, product or service providers, and policymakers (Bourdieu, 1993). According to Bandura (1977), in social cognition theory, beliefs, aspirations, and outcome expectancies are internal dispositions that influence human behavior. The Communication Privacy Management theory, consumers' existing privacy dispositions operate as the antecedent that defines the customer's overall attitude toward privacy values and emotional desire for privacy on an e-commerce platform (Li, 2014).

1.7.2 Social Risk of Privacy Breach

The risk of incurring unfavourable repercussions as a result of population-based activities and negative public perception is characterised as this risk. In other words, social risk is a reflection of what is happening on around us and is impacted by internal elements such as beliefs, feelings, psychological health, fears, and concerns. According to Dinev and Hart (2006), "social risk of privacy breach" refers to the degree to which e-commerce buyers feel that personal data leaks harm their reputation in society. Butler and Miller (2018) observed that social risks resulting from human activity are unexpected and unmanaged because of ambiguity about the possible negative experience or intentions of others. Consumers face social risk when they fear their others will judge them poorly as a result of a purchase they have made. (DeVecchio, 2005).

1.7.3 Vulnerability of Privacy Breach

Vulnerability refers to a person's susceptibility to injury (Smith and Cooper-Martin, 1997). According to Martin et al. (2017) “vulnerability” is defined as people's perceptions of being susceptible to harm as a result of unauthorized uses of their data, such as data breaches or identity theft. Customers' views of vulnerability are influenced by a variety of factors, including perceived privacy risks, perceived information exploitation, and a perceived absence of control. (Zhang et al., 2019). Dinev and Hart (2006) noted that “perceived vulnerability” is defined as the extent to which e-commerce clients think that personal data leaking poses risks and may adversely affect their safe online browsing activity. The nature of the information gathered by the company and the customer's understanding of the firm's information handling practices, such as collection, storage, utilization, and distribution, affect vulnerability perceptions (Phelps, Nowak, and Ferrell, 2000). Perceived vulnerability is just a worry about an online threat as a result of personal information being leaked. Individual perceptions of vulnerability concerning data disclosure are directly related to the sensitivity of the material (John, Acquisti, and Loewenstein, 2010).

1.8 ORGANIZATION OF THE PROPOSAL

The first chapter of this paper discusses the introduction. It covers a study on the background of studies that have been employed up to the present day. The problem statement, research questions, research objectives, scope of the study, and significance of the study are then studied. Furthermore, chapter one includes definitions of terms, an organization of the study, and the chapter's conclusion.

The second chapter will go over the research introduction, literature review, and research framework. The framework illustrates the link between the variables graphically.

The methodology of the research, which is chapter three includes methodologies and approaches, will be discussed in full in chapter three. A summary for this chapter, addresses the research design, study of data collection methods, sampling techniques, sample size, target population, research instruments, variable procedure, data analysis, and conclusion.

CHAPTER 2 :LITERATURE REVIEW

2.1 INTRODUCTION

In recent years, customers already use social media to network and interact, but after a period, they began to employ it as an e-commerce platform. This trend has transformed e-commerce from a brand culture to a modern generation of "social commerce," which is more interactive and customer-oriented (Wigand, Benjamin, and Birkland, 2008). However, the social commerce environment and its specific functionalities make it possible for online scams to occur. It is anticipated that as users' trust in social media and intent to shop via social media rise, it will increase the risks and vulnerabilities for scammers. As a result of fraudulent activities on this e-commerce platform, consumers' perception of this platform has changed.

According to Md. Ashraful Islam Chowdhury (2000), perception is the process through which one gathers, processes, and interprets information from the environment. Consumers' experience of their surroundings is filtered by their perception, which is the unique method by which each individual perceives, organizes, and interprets things. Because of the online purchase environment and its unique qualities, online frauds are possible. It is expected that as consumers' confidence in social media develops, so will their willingness to purchase through it, and so will the threats and vulnerabilities of scammers. (Mokhsin, Aziz, Zainol, Humaidi, & Zaini, 2018).

This chapter is specifically focusing on the theory and research findings made by a previous study about scammers that affect the perception of an e-commerce platform by students. The relationship between theoretical and methodological variables would be examined and discovered by researchers. Related issues will be explored.

2.2 UNDERPINNING THEORY

2.2.1 Communication Privacy Management (CPM) Theory

According to Sandra Petronio (1991), the CPM theory proposes that by studying how their personal information is shared or dispersed, consumers make purposeful judgements about their impression of privacy and identify the difference around releasing private information. Personal and public information are differentiated by conceptual lines. Sandra Petronio (2004) observed that people trust in their ability to control the sharing of personal information, as well as the consumers of such disclosures. According to the theory, customer privacy information should be properly controlled by ensuring that only important parties have access to the information, but this method is very insufficient because the scammer can decide to purchase data in several ways, such as the holder of privacy information only has a limited period and he also has the right to give information to a third party. As a result, there is a social and vulnerable violation of customer privacy.

The three primary components of CPM theory are private ownership, privacy control, and privacy turbulence. Private ownership establishes someone's privacy limitations, which include information that an individual owns but others do not. The decision to exchange private information with another individual is within the scope of privacy control. When handling private information does not proceed as planned, privacy turbulence occurs.

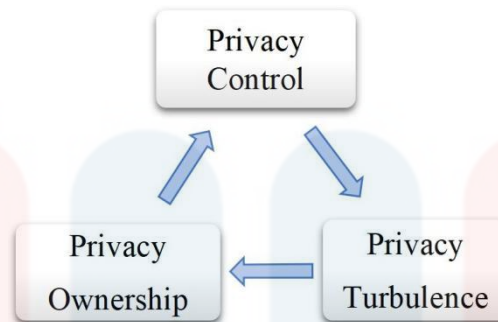


Figure 1.0: Communication Privacy Management (CPM) Theory by Sandra Petronio 1991s.

2.3 PREVIOUS STUDIES

2.3.1 Privacy Violations

Privacy Violation means improper disclosure, theft, or misappropriation of an employee's sensitive, personal, and identifying information, as well as the violation, or non-compliance with data protection regulations pertaining to employee information. According to Ayaburi & Treku, (2020), Misuse of a company's customers' personal information may result in the perception of privacy violations and a lack of confidence among consumers. Personal information is frequently collected in an inconspicuous manner by businesses (Montgomery & Smith, 2009) to understand individual preferences and provide better customer experience through personalization (Verhoef et al, 2009). Nonetheless, factors such as identity theft, fraud, safety risk, and the accompanying psychological impact on the customer limit the potential advantages of data utilisation by corporations. Furthermore, when consumers do not comprehend the logic for the collection of their personal information, the firm's gain from high degrees of personalization is unknown (White, Zahay, Thorbjørnsen, and Shavitt (2008).

2.3.2 Social risk of privacy breach

According to Law Insider, privacy breach means a legal system or established by law breach of confidence or violation of any common law or statutory right to privacy, such as but not limited to a violation of an insured's privacy policy, a violation of a person's right to media exposure, false light, interruption into a person's seclusion, or disclosure of information of a person's processing of personal data. The social risk of privacy breach could be increased. The risk of a privacy breach might enhance the customer's fraudulent activity because somebody uses the information about individuals, such as social security number or bank account details to commit crimes in the customer's name. The privacy breach perception refers to consumer worries or uncertainties regarding the usage of their data. (Robbin, 2001).

2.3.3 Customers perceived vulnerability

Perceived vulnerability indicates a threat of an online risk as a result of the revelation of personally identifiable information. Individual sense of vulnerability in connection with data disclosure is direct proportion to the data's sensitivity. (John, Acquisti & Loewenstein, 2010). The protection motivation theory (Rogers, 1975) suggests that people attempt to protect themselves because of four aspects: the perceived severity of a perceived threat, the perceived possibility of its incidence or vulnerability, the effectiveness of the preferred preventive behaviours, and the perceived self-efficacy. In this application, perceived severity refers to a person's opinion of the seriousness of the repercussions of a potentially dangerous incident or situation caused by the exposure of private information.

2.3.4 Customers' perception

The perception of customers toward scammers is important because it was their belief in something. Developing personal control is part of an individual's conviction that exercising such power will result in a preferred outcome. Since their opinion about influence over the privacy risk pertains to their thoughts or cognitions, the firm's information management methods may impact an individual's personal abilities. There under perception of risk, an individual may exert privacy control (Dinev&Hart,2004; Phelps et al.,2000) and refrain from providing private or personal data. Furthermore, if an individual has the opportunity to exert privacy control, privacy issues are effectively decreased. (Milne & Boza, 1999). Self-efficacy is the level of self-assurance and potential that an individual has to effectively accomplish a task, and coping skills are the capability to deal with problems that arise as a result of privacy breaches (Yao et al., 2007). These factors influence a customer's privacy concerns and litigation intentions.

2.4 HYPOTHESIS STATEMENT

H1: The privacy violation of scammers will affect the perception of e-commerce platform by UMK students.

H2: The social risk and privacy breach of scammers will affect the perception of e-commerce platform by UMK students.

H3: The customer's perceived vulnerability of scammers will affect the perception of e-commerce platform by UMK students.

2.5 CONCEPTUAL FRAMEWORK

Based on the past literature review, the researcher has proposed a framework to study the scammers on customers perception toward e-commerce platforms. Hence, the framework is shown below.

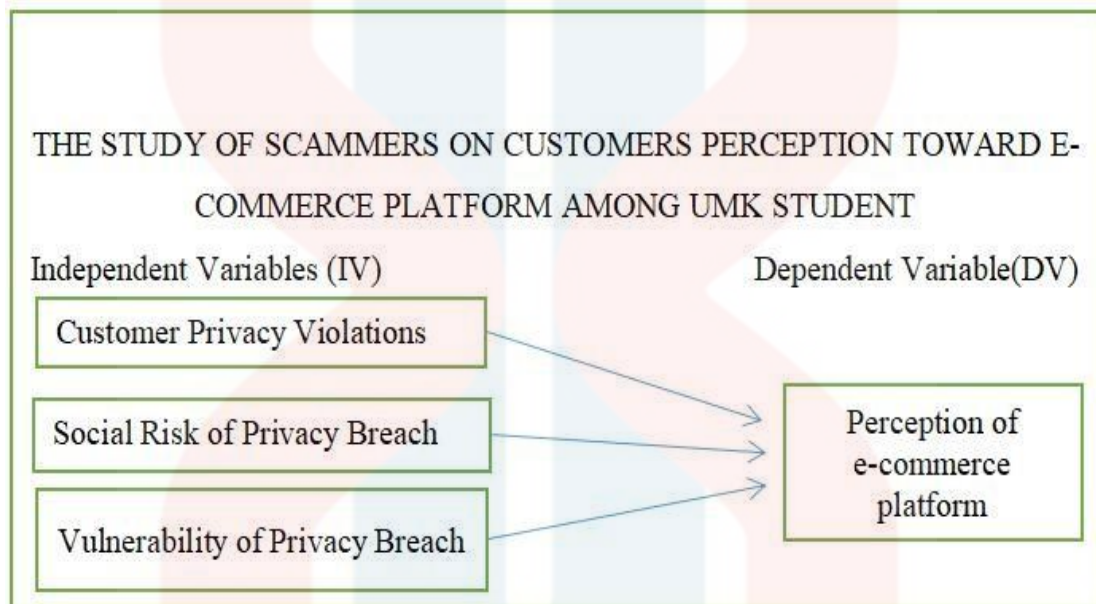


Figure 2: Conceptual Framework Rejikumar 2021

Figure 2.0 shows how the research framework is essential to the theory's effectiveness by illustrating the relationship between the independent variables (IV) of customer privacy violations, social risk of privacy breach, and vulnerability of privacy breach and the dependent variable (DV) of customers' perceptions of e-commerce platforms among UMK students. However, this figure shows the relationship between independent variables and dependent variables.

2.6 SUMMARY

Lastly, this part included details and a review of previous publications and studies on the problem of worry about the research of scammers on customers' perceptions of e-commerce platforms among UMK students. Furthermore, the research highlighted the theoretical underpinnings as well as the link between the hypotheses.

CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

This chapter is about the research methodology which is necessary to ensure the study explained the efficient method and the most significant ways to address the research question. The study aims to review the independent variables to find out whether the scammer changes the perception towards the scammers. In this investigation, a paper-based questionnaire was created among the UMK Students to look into the scammers changing their perception enough. This study attempts to answer the research questions.

3.2 RESEARCH DESIGN

The research design, according to Dulock, (1993), is a design or plan prepared expressly to answer the questions of the study and manage the variation. The fundamental goal of every research is to answer the research question or test the research hypothesis. In this study, we use the quantitative research methodology. Quantitative research is the technique of collecting statistical data, and it is the inverse of qualitative research technique (Pritha Bhandari, 2020). Quantitative research can be used to find a pattern and averages and is widely used in the natural and social sciences. This study focuses on the effects of scammers and the perception of customers toward e-commerce platforms among UMK Students. Therefore, the target respondents are the students of UMK including the postgraduates or undergraduates from the three campuses at UMK.

3.3 DATA COLLECTION METHODS

According to Dudovskiy (2016), data collection is the process of collecting all relevant information to solve a research problem. The information-gathering techniques are separated into two groups primary and secondary methods (Gray, 2014). Researchers will use both methods to collect the data. The main technique collects data directly from first-hand sources such as experiments, surveys, or observations. In the secondary method, data is acquired by someone other than the actual user. It signifies to researchers that the data is already accessible and has been analyzed, such as in journals, newspapers, books, and magazines.

Researchers could identify influencing factors and understand collection methods concerning suitability by studying previous research journals. The questionnaire was distributed randomly to the UMK students of three campuses which were in Pengkalan Chepa, Bachok, and Jeli through WhatsApp Messenger and Telegram. These surveys are important since they allow researchers to obtain a substantial quantity of data on the effect of scammers on customer perceptions of an e-commerce platform among UMK students in a very small amount of time.

3.4 STUDY POPULATION

A population is a group of people from whom you want to conclude this study. According to Buddenbaum and Novak (2001), "Some researchers recommend to describe the population as a collection of all people from or about whom data is required, and the universe as a collection of linked papers, institutions, or other aspects." The population does not always refer to people in research. This can relate to any group of things that you wish to investigate, such as products, events, institutions, and nations.

The primary focus of this research is on customers who were scammed while buying and selling services on various online trading platforms. The scope of the student is 11965 students from Universiti Malaysia Kelantan (UMK) were chosen for this study.

3.5 SAMPLE SIZE

The sample size is the number of participants involved in a research study to reflect a population. The overall number of respondents included in a research is referred to as the sample size, and the number is typically divided by demographic such as age, gender, and geography so that the total sample represents the whole population. Choosing the suitable sample is one of the most crucial components of statistical analysis. A sample is a subset of the population. For this study, Krejcie & Morgan, 1970 diagram and technique will be applied based on the study population is 375 sample size UMK students because they are customers who frequently use the online e-commerce platform.

Figure 3.0 : Krejcie & Morgan, 1970

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3200	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

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

3.6 SAMPLE TECHNIQUES

In a research project, sampling is the selection of a subset of the population of study. Because it is not possible to involve the entire population of interest in most research endeavors, smaller groups rely on data collection. Sampling from a population is typically more practicable, allowing for faster and lower-cost data collection than attempting to contact every person in the community. However, since the sample will be employed to make inferences about the population, recognizing how the data entered the database is important to interpreting and extracting conclusions from the information.

Non-probability is divided into four categories quota, snowball, convenience, and purposive sampling or judgment. For this study, we use the convenience sampling method. These techniques many researchers use to collect market research data from an easily accessible pool of respondents. It is the most widely used sampling technique because it is quick, simple, and time-saving. Members are frequently approached to be a part of the sample. Furthermore, this technique is simple to use for data collection because data can be collected using survey questionnaires, and google forms.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

We will employ questionnaires as research tools to collect information from respondents more conveniently and precisely. According to Ian Brace (2018), the questionnaire is designed to be completed by the survey participants themselves, and the participants become volunteers for the study by filling out the google form for no remuneration, and we also expect to obtain accurate information from the respondents. Our research will gather data from respondents using

an online survey, which will be a google form. This questionnaire is distributed via WhatsApp, telegram, and other social media platforms.

For this study, the google form will be divided into three sections, beginning with part A and concluding with part C, which represents independent variables and dependent variables. Part A contains demographic information such as age, gender, ethnicity, campus, faculty, year of study, and postgraduate or undergraduate. The independent variables in part B are divided into three sections B i) is the question about customer privacy violation, B ii) is the question regarding the social risk of privacy breach, and B iii) contains the question about the vulnerability of privacy breach. The dependent variable in part C is a question about customers' perceptions. The questions in the Google form will be evaluated on a 5-point Likert scale, from strongly disagree to strongly agree. Our goal is to utilize a Likert scale to determine how much people agree or disagree with the statement.

3.8 MEASUREMENT OF VARIABLES

According to Coursera (2022), the meaning of data analysis is to analyze the data collected to make decisions in the study. The researcher will gather data for our study using the questionnaire. Each variable in this study is assessed using a 5-point Likert scale approach, and the study also produces closed questions to form the simplest data utilizing the nominal method.

We employed nominal and ordinal techniques in questionnaire sections A, B, and C in this study. Ordinal not only categorizes variables to describe differences across several categories, but it also rank-orders categories in some meaningful way. The surveys we created are simple to read, and we utilize multilingual language so that responders can understand each question we asked. The questions we created are closed questions, and the measuring method is a Likert scale.

3.9 PILOT TEST

In this study, we will conduct a pilot test to examine the questionnaire that we created. According to Wright & So (2022), a pilot test is used in questionnaire research to test the question method with a limited number of participants. We must set aside time to conduct a pilot test to improve or evaluate the questionnaire. In this manner, we can ensure that our research works smoothly and that the outcome of our research is increased. Retrieve Hill (1998) recommends 10 to 30 survey participants for a pilot study. We will use 30 individuals in this study to answer our questionnaire before sending it to a larger population.

3.10 PROCEDURE OF DATA ANALYSIS

Data analysis is the stage at which the researcher must change the data collection to examine the data purpose and contents in order to develop a potential for analysis method and understanding. (Swift, 2006). The data that will collect by the researchers from the questionnaires will be analyzed using the International Business Machines (IBM) Statistical Package for Social Science (SPSS) Statistics with version 26.0 computer software in this study. Using this software can shorten the time required to collect data and make quantitative analysis faster and easier. After collecting all of the data, it will be analyzed and summarised in an easy-to-understand way for interpretations and tabulations. Pearson's Correlation was used in this study to analyze the linear relationship between two variables, each of which is an independent variable and a dependent variable.

3.10.1 Descriptive Analysis

Descriptive analysis is used to examine the findings related to the respondent's demographic questions. In this study's descriptive analysis, the researcher must generate central tendency measures such as mean, mode, median, and standard deviation. In this study, descriptive statistics were used to summarise the data acquired from questionnaires, such as their relevant information, such as gender and age, and to comprehensively investigate their demographic profile.

3.10.2 Reliability Analysis

According to Piaw C. (2013), reliability analysis refers to the capability of research to obtain the same values when the same thing is measured repeatedly using the same measuring method. There are numerous methods for doing reliability analysis, which are classified into two categories: stability of measures and internal consistency of measures (Mukesh K. et al. 2013). A reliability analysis may be performed by the researcher using the Cronbach's Alpha internal consistency technique, which is known as the best index score for determining the correlation value between the scores for each item on the questionnaire and the total score for all items on the questionnaire. Reliability is an important factor to examine in research since researchers must prove that measurement error and reliability are high. The purpose of using Cronbach's Alpha is to measure the level of understanding of questionnaire items among target respondents. An alpha of 0.7 indicates reasonable reliability, whereas an alpha of 0.9 or above shows excellent reliability.

Table 3.0: Cronbach's Alpha (Lee J. Cronbach, 1951)

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

3.10.3 Pearson's Correlation Analysis

Pearson's correlation, also known as Pearson Product Moment Correlation, is the most often used method for measuring correlation. In this study, the researcher intended to apply Pearson's Correlation to calculate the level of linear relationship between two variables, the dependent variable and the independent variable. Moreover, researchers will calculate the amount of linear relationship between the customer perception towards scammers on e-commerce platforms by UMK students with the privacy violation, social risk of a privacy breach, and customers' perceived vulnerability.

Pearson's correlation was used because the researcher believes it is the simplest and most accurate method available. The following table shows the rule of thumb for Pearson's coefficient value. The result will be computed and shown between -1 and 1. The value -1 indicates the perfect negative correlation between two variables, while 1 represents the perfect positive correlation between two variables. While the value of 0 indicates that there is no linear relationship between the two variables.

Table 3.1 Rule of Thumb for Pearson Coefficient Value (Timothy C.

Krehbiel, 2004)

Coefficient Range (R)	Strength of Association
± 0.91 to ± 1.00	Very strong
± 0.71 to ± 0.90	High
± 0.41 to ± 0.70	Moderate
± 0.20 to ± 0.40	Small but definite relationship
± 0.01 to ± 0.20	Slight, almost negligible

3.11 SUMMARY

As a result of the questionnaire, this study was conducted to collect data from UMK students on a variety of topics. The collected data will be evaluated and studied in order to find ways to control trade fraud, particularly among students.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In this chapter, the researchers will be discussing the research findings accumulated from a survey. The preliminary analysis also will be carried out to test the reliability of the questions. This chapter also covers descriptive analysis, reliability testing, Spearman Correlation analysis, and hypothesis testing. The researcher will use IBM SPSS Statistics Version 26.

4.2 PRELIMINARY ANALYSIS

In the questionnaire study, a pilot test is performed to test the question procedure with a small group of participants. In this study, data from 30 respondents were collected and used to carry out the pilot test. The researcher utilized a reliability test to determine the validity of the correlations between the independent and dependent variables. A reliability test is required to determine the dependability of the observed variables concerning the article's variables, these included customer privacy disposition, social risk of privacy breach, the vulnerability of privacy breach as independent variables, and customer perception of an e-commerce platform as the dependent variable. The reliability of the variables is measured by Cronbach's Alpha. All independents have sufficient reliability because the value of the measurement is over 0.7 to 1.00 which means the value of Cronbach Alpha is acceptable and good according to Lee Cronbach in 1951.

Table 4.0: Reliability Test

Variables	Cronbach Alpha	Number of Item
Customer Privacy Violation	.826	6
Social Risk of Privacy Breach	.906	5
Customer Percieved Vulnerability	.855	5
Perception of e-commerce platform	.660	5

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

The total number of respondents who completed the questionnaire was 375 students from UMK's three campuses. Age, gender, race, campus, academic qualification, faculty, year of study, course, and a qualifying question for respondents before answering the section comprise the demographic profile. Furthermore, we also ask respondents about online purchasing.

Table 4.1: Demographic Data

		Frequency	Percentage	Cumulative Percentage
Age	19-21 years	89	23.7	23.7
	22-24 years	257	68.5	92.3
	25-27 years	28	7.5	99.7
	28 years and above	1	.3	100.0
Gender	Male	174	46.4	46.4

	Female	201	53.6	100.0
Ethnic	Malay	215	57.3	57.3
	Chinese	69	18.4	75.7
	Indian	91	24.3	100.0
Campus	UMK Campus Kota	291	77.6	77.6
	UMK Campus Bachok	41	10.9	88.5
	UMK Campus Jeli	43	11.5	100.0
Academic qualification	Undergraduate degree	354	94.4	94.4
	Postgraduate degree	21	5.6	100.0
Faculty	Faculty of Entrepreneurship and Business	205	54.7	54.7
	Faculty of Hospitality, Tourism and Wellness	83	22.1	76.8
	Faculty of Veterinary Medicine	17	4.5	81.3

	Faculty of Creative Technology and Heritage	13	3.5	84.8
	Faculty of Agro Based Industry	10	2.7	87.5
	Faculty of Earth Sciences	18	4.8	92.3
	Faculty of Bioengineering and Technology	8	2.1	94.4
	Faculty of Architecture and Economics	8	2.1	96.5
	Faculty of Language Studies and Human Development	12	3.2	99.7
	Faculty of Data Science	1	.3	100.0
Year of study	Year 1	47	12.5	12.5
	Year 2	81	21.6	34.1
	Year 3	93	24.8	58.9
	Year 4	149	39.7	98.7
	Year 5	5	1.3	100.0

Table 4.1 shows the number and percentage of respondents by age who completed the survey. There are 375 research respondents in total. According to the data, the highest majority of respondents are (68.5%) aged between 22 and 24. The age group of 19-21 years followed by a percentage of 23.7%, and the age group of 25-27 years followed by a percentage of 7.5%. In addition, for the age group of 28 years and above a percentage of 3% is the lowest percentage. Next, according to the results shown in the same table above, male respondents account for 46.4% of all respondents, while female respondents account for 53.6% which is the highest. The questionnaire was completed by 174 male respondents and 201 female respondents.

For ethnic demographic questions, it shows the frequency of respondents for questions about various races, Malays, Chinese, and Indians found in the questionnaire. There is the highest percentage of 215 Malay respondents (57.3%), followed by 69 Chinese respondents (18.4%) which is the lowest, and 91 Indian respondents (24.3%) among the 375 respondents who are the second highest. Besides that for the question campus, UMK Campus Kota has valid respondents to be taken into account. The data is as shown above. The higher percentage is for UMK Campus Kota, (77.6%), followed by UMK Bachok, (10.9%) and UMK Campus Jeli the lowers with (11.5%).

According to the results of a survey completed by active UMK students, as shown in the table above and there were 354 respondents with undergraduate degrees (94.4%). In addition, 21 postgraduate degree respondents with a percentage of 5.6% are included.

Referring to the table for questions from the faculty, which were obtained from a survey completed by 375 active UMK students. There were respondents from the Faculty of Entrepreneurship and Business (FKP) was higher with a percentage of 54.7%. It is followed by two higher percentages 22.1% for the Faculty of Hospitality, Tourism and Wellness and the Faculty of Earth Sciences with 4.8%. And the lowest percentage is 3% from the Faculty of Data Science.

The frequency of the respondent's year question is shown in the table for UMK students in their first, second, third, and fourth years of participation in the questionnaire. Out of 375 respondents, 12.5% are in their first year, 21.6% are in their second year, 24.8% are in their third year, 39.7% are in their fourth year, and 1.3% are in their fifth year. Finally, 375 respondents used the online purchase platform and all the respondents with 100% have experience with and use the online purchasing platform until now and it is one of the questions from our research.

4.4 DESCRIPTIVE ANALYSIS

Central tendency is a significant aspect of a variable used by researchers in research to analyze data in this description. The mean is the average of the values observed in a data set. The mean is typically used to calculate the central tendency, which is calculated by adding all of the values and dividing by the number of values. In this study, descriptive statistical evaluation was used to calculate the variable's average value.

This survey received responses from 375 active Universiti Malaysia Kelantan students. The results show the mean value and standard deviation as a function of each question's factors. The researcher conducted this descriptive analysis to

determine the mean for each component of the independent variable and the dependent variable.

4.4.1 Customer Privacy Disposition

Table 4.2: Descriptive Statistic for Customer Privacy Disposition

Descriptive Statistics		
	Mean	Std. Deviation
I am worried about the third party handling my personal information	4.52	.989
I prefer to keep my personal information	4.12	.895
Keeping my personal information as a private is my priority	4.41	.944
My personal information exposed to third party threats	4.17	1.004
Use of mobile applications will reveal the customer privacy information to the third party.	4.47	.895
My personal information could be misused while transacting online.	4.30	.971

Table 4.2 displays the mean value of the independent variable, perceived usefulness. "I am concerned about third parties handling my personal information," had the highest mean value of 4.52. While the lowest mean is for the question "I

prefer to keep my personal information" with a mean value of 4.12. All of these things are achieved with varying degrees of agreement. It shows that the majority of respondents strongly agree that the position of customer privacy is important in the factors that influence the effect of scammers on customer perception among students of the Universiti Malaysia Kelantan (UMK) e-commerce platform.

4.4.2 Social Risk of Breach

Table 4.3: Descriptive Statistics for social risk of breach

Descriptive Statistics		
	Mean	Std. Deviation
My social acceptance will be at risk if my buying preferences are known to others.	4.43	1.049
My purchases are risky when others know.	3.94	.908
My financial position is risky when known to the third party (community	4.25	1.044
The community will criticize if they know my online purchase patterns.	4.17	1.054
Third parties can access social media without the customer's permission.	4.31	1.076

The mean value of the independent variable, the risk of social violation, is shown in Table 4.3. The question "My social acceptance will be a risk if my purchase choices are known by others" has the highest mean value of 4.43, while the question "My purchase is risky when others know" has the lowest mean value of 3.97. This data is also followed up with the question "My financial position is at risk when it is

known to a third party (society) with a mean value of 4.25 which makes it an intermediate mean value. This shows that the majority of respondents strongly agree with the value of the variable.

4.4.3 Vulnerability of Privacy Breach

Table 4.4: Descriptive Statistics for Vulnerability of Privacy Breach

Descriptive Statistics		
	Mean	Std. Deviation
My personal information risk of exposure to third party.	4.42	1.044
My personal information will be misused if not protected during online purchase.	3.94	.868
My interests in a service will be interrupted by pop-ups.	4.29	1.028
Violation of privacy can reduce social respect.	4.17	.997
Privacy breach may occur if my personal information is shared with a third party.	4.39	1.039

Shown in Table 4.4 are the mean values for privacy violation vulnerability. The item with the highest mean value of 4.42 is "Risk of my personal information being exposed to third parties". After that, it is followed by the item "My interest in the service will be interrupted by a pop-up (4.29) as the medium mean value. In this section the lowest item with a mean value of 3.94 is "My personal information will be misused if not protected during online purchases". In this regard as well, the majority of respondents strongly agree with the privacy violation vulnerability variable.

4.4.4 Perception Of e- Commerce Platform

Table 4.5: Descriptive Statistic for Perception of E-commerce Platform

Descriptive Statistics		
	Mean	Std. Deviation
The internet is a threat to individual privacy.	4.47	.983
Scammer activities in e-commerce platforms can affect purchasing decisions.	4.12	.827
Customers will be disappointed when items are not the same as advertised in e-commerce platforms.	4.41	.949
Online purchases are unsafe because third parties obtain customer personal data.	4.27	.895
Physical stores are safer and better than online platforms.	4.44	1.001

Shown in table 4.5 is the mean value for the variable perception of the e-commerce platform. The item with the highest mean value of 4.47 is "The Internet is a threat to individual privacy". Followed by the item "Customers will be disappointed when the item is not the same as advertised in the e-commerce platform, (4.41), and the lowest mean value of 4.12 is "The activity of fraudsters in the e-commerce platform can affect the purchase decision." This shows that the respondents are very agreeing to the breach of privacy will cause the perception of the e-commerce platform.

4.5 VALIDITY AND RELIABILITY TEST

In this section Cronbach’s Alpha was used to test the reliability coefficient to know does each statement positively correlated with another statement. When there was high reliability means that the statement was correlated with all the variables. This reliability contained 375 sets of the questionnaire and the result will show below.

Table 4.6: Reliability Test Result of The Study

Variable	Dimensions	Cronbach’s Alpha	Number of Item
Dependent Variable	Perception of e-commerce platform	.891	5
Independent Variable	Customer privacy violation	.907	6
	Social risk of privacy breach	.908	5
	Customer perceived vulnerability	.927	5

Based on table 4.6, the result has shown Cronbach’s Alpha for the dependent variable and independent variable. The value of Cronbach’s Alpha for the perception of an e-commerce platform is 0.891, then the value of customer privacy violation is 0.907, the value of the social risk of privacy breach is 0.908 and the customer perceived vulnerability is 0.927. according to the result of the reliability test, it can be seen that each question of the questionnaire was consistence and stable. From the table we can see that the result of the reliability test is mostly high and more than 0.5 which is mean that the result is accepted and answer the objective perfectly.

4.6 NORMALITY TEST

Table 4.7: Test of Normality

		Test Of Normality				
		Kolmogorov-Smirnova		Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
IV1	.281	375	.000	.696	375	.000
IV2	.274	375	.000	.731	375	.000
IV3	.252	375	.000	.715	375	.000
DV	.262	375	.000	.706	375	.000

Lilliefors Significance Correction

Based on table 4.7 the test of normality, there are 2 types of tests used which are the Kolmogorov-Smirnova test and the Shapiro-Wilk test was running in this normality test. The significant value of both tests between the Kolmogorov-Smirnova test and Shapiro-Wilk test shows the value of all the variables are abnormal data ($p=0.00$) which is less than 0.05. This variable is normally distributed and the null hypothesis for each variable is accepted.

4.7 HYPOTHESES TESTING

4.7.1 Pearson Correlation Coefficient

Pearson correlation analysis is a statistical technique used to measure the strength of the linear relationship between two variables. It is used to determine how closely two variables are related to each other. The Pearson correlation coefficient (also known as the Pearson product-moment correlation coefficient) is a measure of the strength of the linear relationship between two variables. It ranges from -1 to +1, where -1 indicates a perfect negative linear relationship, 0 indicates no linear relationship, and +1 indicates a perfect one. Table 4.15 shows the result of the correlation coefficient among independent variables and dependent variables by using Pearson's Correlation Coefficient.

Table 4.8: Result of Pearson Correlation Coefficient

Correlations		
		Customers Perception
Customer Privacy Violation (IV1)	Pearson Correlation	.672**
Social Risk of Privacy Breach (IV2)	Pearson Correlation	.785**
Customer Percieved Vulnerability (IV3)	Pearson Correlation	.745**
Perception of e-Commerce platform	Pearson Correlation	1
**Correlation is significant at the 0.01 level (2-tailed).		

Table 4.8 points out a major link between each independent variable customer privacy violation, social risk of privacy breach, and vulnerability of privacy breach. Furthermore, the result also shows that all independent variables and customers' perceptions toward e-commerce platforms have a positive, perfectly relevant relationship. The value between the customer privacy violation and the customer's perception of e-commerce platforms is 0.672, while the social risk of privacy breach is 0.705 and the vulnerability of privacy breach is 0.785. As a result, the most favorable relationship to customer's perception toward e-commerce platforms ($r=0.785$) was the vulnerability of privacy breach, followed by social risk of privacy breach ($r=0.705$), then the customer privacy violation ($r= 0.672$). Furthermore, the correlation from the mediator (vulnerability of privacy breach) to the dependent variable (customer's perception toward e-commerce platforms), with $r = 0.785$ at 0.01 levels, is positively related.

Table 4.9: Hypothesis Relationship

Hypothesis Relationship	
H1	There is significant relationship between customer privacy violation that effect the perception of e-commerce platform among UMK students.
H2	There is significant relationship between social risk of privacy breach that effect the perception of e-commerce platform among UMK students
H3	There is significant relationship between customer perceived vulnerability that effect the perception of e-commerce platform among UMK student.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

This chapter will be summarizing the result of the previous chapter and will provide recommendations and suggestions for improving the research. Apart from that the implication and the limitation of the study will also be presented in this chapter.

5.2 KEY FINDINGS

This chapter will go through all of the end outcomes in greater detail. Based on the findings, the researcher will give a wealth of information and explanation. The research aims to identify the relationship between the effect of scammers on customers' perception of e-commerce platforms among Universiti Malaysia Kelantan students. The questionnaire was designed from the information required by the research and distributed to the target respondent.

First and foremost, once the questionnaire has been distributed and analyzed, the researcher must determine if it answered our purpose or not, as well as the link between all of the variables. The first objective which is to identify the relationship between customer privacy violation and the perception of e-commerce platforms by UMK students is related and it was answered positively. It can see in chapter 4 that there is a fair amount of significance, which was 0.757, and the p-value is less than 0.01 which is mean that it was a positive relationship between objective one and the perception of the e-Commerce platform among UMK students.

Next, the relationship between objective two is also showing a positive result and it was answering the objective perfectly. Identifying the relationship between the

social risk of a privacy breach and the perception of e-commerce platforms by UMK students is objective two of this research. The reason why it shows a positive relationship is that based on the result in Chapter 4, the correlation is 0.816, which is average, and the p-value is less than 0.01. That means is a positive relationship between the social risk of a privacy breach and the perception of e-commerce platforms by UMK students.

Identifying the relationship between the customers' perceived vulnerability and the perception of e-commerce platforms by UMK students is the last objective of this research. Based on the result in chapter 4, the correlation value is 0.672, and the p-value is less than 0.01. It showed the positive relationship between objective three and the perception of the e-Commerce platform among UMK students.

Lastly, all of the objectives discussed in this section were showing the positive answer and the good relationship. It is because the result that came out from the questionnaire were exactly distributed in IBM SPSS Statistic Version 26 are the source that can believe. It can be concluded with all the variables and the perception of the e-Commerce platform are showing a good, accepted, and positive relationship.

5.3 DISCUSSION

5.3.1 Hypothesis 1

There is positive relationship between the privacy violations and the perception of e-commerce platforms by UMK students.

Based on the study, the first research objective is to identify the relationship between privacy violations and the perception of the e-commerce platform by UMK students. According to the result in Chapter 4, there is a fair amount of significance, which was 0.672, and the p-value is less than 0.01. The result has exposed that there was a positive relationship between privacy violations and the perception of e-commerce platforms by UMK students. The privacy violations have clearly shown that there is a significant impact on the perception of the e-commerce platform by UMK students. Martin, K. (2018) studied that the presence of a violation of privacy expectations will decrease the user's trust in a website and the consumers' general privacy valuation or concern impacts trust perceptions.

5.3.2 Hypothesis 2

There is a positive relationship between the social risk of privacy breach and the perception of e-commerce platforms by UMK students.

The second objective is to identify the relationship between the social risk of a privacy breach and the perception of e-commerce platforms by UMK students. Based on the result in Chapter 4, the correlation is 0.705, which is average, and the p-value is less than 0.01. It clearly showed that there is a positive relationship between the social risk of a privacy breach and the perception of e-commerce platforms by UMK students. It has been shown that the social risk of a privacy breach has a significant

effect on UMK students' perceptions of e-commerce platforms. According to R. G et al. (2021), the higher the customers' perceived social risk related to personal information disclosure, the greater will be their privacy breach perceptions in an e-commerce context.

5.3.3 Hypothesis 3

There is a positive relationship between the customers' perceived vulnerability and the perception of e-commerce platforms by UMK students.

The last objective is to identify the relationship between the customers' perceived vulnerability and the perception of e-commerce platforms by UMK students. The correlation value is 0.785, and the p-value is less than 0.01 based on the data in Chapter 4 of the study. It showed a positive relationship between the customers' perceived vulnerability and the perception of e-commerce platforms by UMK students. It indicated a positive correlation between customers' perceived vulnerability and the perception of e-commerce platforms by UMK students. The higher the customers' perceived vulnerability related to personal information disclosure, the greater will be their privacy breach perceptions in an e-commerce context (R. G. et al., 2021).

5.4 IMPLICATIONS OF THE STUDY

This study has implications for students at Universiti Malaysia Kelantan, the community, consumers, and the government. By using the E-commerce platform to buy the goods they want or simply to wash their eyes, society and consumers can save time and energy. They can do it at any time and from any location. As a result, a few sellers or users on the E-commerce platform experienced fraud and discovered a

violation of their private data. As a result, steps must be taken to improve all e-commerce platforms, including Shopee, Lazada, and Zalora. Finally, the findings of this study have implications for the government. By utilizing the cash flow between vendors or sellers and customers, e-commerce platforms can assist the government in generating high economic growth. Furthermore, consumers prefer to buy online because it is easier, and faster, and gives them the freedom to choose without being forced to buy a product they want.

5.5 LIMITATIONS OF THE STUDY

The definition of research limitation, according to (Wordvice Hj 2022) is the researcher's shortcomings and limits in producing the research report. This is because the approach and research materials give causes and effects at the end of the study. These may include the sample size, data collecting method, research scope, or other factors that may have influenced the results. It is critical to be aware of this. Weaknesses are key in the study to find the potential in learning and acknowledgment as a method for improving the quality of the findings and looking at the literature and identifying gaps in knowledge or areas that require further research.

As you already know, this study is about the effect of scammers on customer perception of e-commerce platforms among UMK students. This study's limitations in terms of data gathering from participants using google forms. Researchers took 2 until 3 weeks to get 375 respondents from the UMK campus, and they also had problems gathering respondents from the Bachok and Jeli campuses. We also disseminated surveys via social media channels such as Facebook, Whatsapp, and Instagram,

although half of those who received them did not respond. As a result, we spent a long time analyzing the data.

Next, the time allotted to complete this research is insufficient, making it impossible to acquire more reliable data. For instance, in the dissemination of google forms as well as data analysis. This occurred as a result of the researcher experiencing flooding in Kelantan for a week, making it impossible to disseminate the google form and hold a meeting with the supervisor to discuss the questionnaire before it was distributed to the respondents. Because of restricted time availability, researchers have reduced the target population to a limited sample size, which is just around UMK, rather than the biggest sample size population.

5.6 RECOMMENDATIONS/ SUGGESTION FOR FUTURE RESEARCH

The researcher also makes suggestions for further research. Researchers advocate increasing the population sample size and choosing a large region for future investigation. The population is necessary to collect reliable data for future research. The researcher chose a sample size of 375 respondents for the current study, which was limited to university students. Researchers also recommend selecting areas within Kelantan or concentrating on the northern and southern regions. As a result, a large sample size can shed light on the impact of scammers on customer perception of e-commerce platforms.

This study focuses on three variables that influence customer perception of E-commerce platforms among UMK students. Researchers also disregard vital information regarding scammers, which influences user opinion of e-commerce platforms. Furthermore, future studies will propose numerous aspects such as the

impact on the economy, small and medium-sized businesses, digital marketing, and scammer awareness.

Furthermore, the researcher might apply various research methodologies in the future when doing the study. This is because the researcher just utilized a questionnaire to collect data for this study, and the participants simply rounded the responses and did not read the questionnaire thoroughly, which might lead to mistakes in the dataset. Following that, the new researcher can employ new methods in future studies such as face-to-face meetings or contacting respondents, handing out surveys in person, and other tactics. This strategy will provide us with a wealth of knowledge and relevant data for the study.

Finally, the management might provide a considerable amount of time to perform research studies. This is because the researcher may collect a large amount of data and information from the respondents over a lengthy period, which will be useful for future research. For example, the management can assign researchers a 6-month term to conduct research or divide the research study into two sections, such as semester 6 and semester 7. As a result, the faculty may devote more time to research.

5.7 OVERALL CONCLUSION OF THE STUDY

This research was carried out to better understand customer privacy violations, the social risk of privacy breaches, and the vulnerability of privacy breaches as the effect of scammer customers' perception toward e-commerce platforms among UMK students. This study project has met its objectives of determining the effect of three variables on customers' perception of e-commerce platforms. Furthermore, the research was established and substantiated by the literature that was reviewed. Meanwhile, the researchers intended to investigate the link between each constituent

of the independent variables and the dependent variables. Moreover, 375 respondents participated in this survey through Google Forms, and we also conducted a pilot test with 30 UMK students. SPSS software version 26 was used to gather and analyze the data, which provided descriptive statistics, reliability analysis, and correlation analysis. The result showed that all three variables including dependent variables have a positive and significant relationship with customer perception of e-commerce platforms. As a result, all of the variables are interconnected and will have an effect on the perception of scammer customers about e-commerce platforms among UMK students.

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APPENDIX A – DRAFT OF QUESTIONNAIRE

THE EFFECT OF CUSTOMERS PERCEPTION TOWARDS SCAMMER ON E-COMMERCE PLATFORM AMONG UNIVERSITI MALAYSIA KELANTAN STUDENTS / KESAN PERSEPSI PELANGGAN TERHADAP PENIPUAN DI PLATFORM E-DAGANG DI KALANGAN PELAJAR UMK

Greetings to all dear respondents,

We are final year students from Faculty of Entrepreneurship and Business (FKP) Universiti Malaysia Kelantan (UMK) pursuing Degree in Bachelor of Entrepreneurship (Commerce) with Honours. We are currently conducting a research survey regarding the outcome of scammers on customer perception toward e-commerce platforms among UMK students.

Your participation with this study would be highly appreciated. Thank you for your valuable time, attention and cooperation.

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Section A: Demographic Background*Bahagian A: Latar Belakang Demografi*

You are required to tick (✓) the appropriate answer/
 Anda dikehendaki menanda (✓) pada maklumat yang sesuai

1. Age / *Umur*

19-21 years / <i>tahun</i>	<input type="checkbox"/>
22-24 years / <i>tahun</i>	<input type="checkbox"/>
25-27 years / <i>tahun</i>	<input type="checkbox"/>
28 years and above / <i>tahun dan keatas</i>	<input type="checkbox"/>

2. Gender / *Jantina*

Male / <i>Lelaki</i>	<input type="checkbox"/>
Female / <i>Perempuan</i>	<input type="checkbox"/>

3. Ethnic / *Bangsa*

Malay / <i>Melayu</i>	<input type="checkbox"/>
Chinese / <i>Cina</i>	<input type="checkbox"/>
Indian / <i>India</i>	<input type="checkbox"/>
Others / <i>Lain-lain</i>	<input type="checkbox"/>

4. Campus / *Kampus*

UMK Kampus Kota	<input type="checkbox"/>
UMK Kampus Bachok	<input type="checkbox"/>
UMK Kampus Jeli	<input type="checkbox"/>

5. Academic qualification / *Kelayakan akademik*

Undergraduate degree / <i>Sarjana Muda</i>	
Postgraduate degree / <i>Lepasan Ijazah</i>	

6. Faculty / *Fakulti*

Faculty of Entrepreneurship and Business <i>/ Fakulti Keusahawanan dan Perniagaan (FKP)</i>	
Faculty of Hospitality, Tourism and Wellness <i>/ Fakulti Hospitaliti, Pelancongan dan Kesejahteraan (FHPK)</i>	
Faculty of Veterinary Medicine <i>/ Fakulti Perubatan Veterinar (FPV)</i>	
Faculty of Creative Technology and Heritage <i>/ Fakulti Teknologi Kreatif dan Warisan (FTKW)</i>	
Faculty of Agri Based Industry <i>/ Fakulti Industri Asas Tani (FIAT)</i>	
Faculty of Earth Sciences <i>/ Fakulti Sains Bumi (FSB)</i>	
Faculty of Bioengineering and Technology <i>/ Fakulti Biokejuruteraan dan Teknologi (FBKT)</i>	
Faculty of Architecture and Economics <i>/ Fakulti Senibina Dan Ekistik (FAE)</i>	
Faculty of Language Studies and Human Development <i>/ Fakulti Pengalihan Bahasa Dan Pembangunan Insan (FBI)</i>	
Faculty of Data Science <i>/Fakulti of Sains Data</i>	

7. Year of Study / *Tahun Pengajian*

Year 1 / <i>Tahun 1</i>	
Year 2 / <i>Tahun 2</i>	
Year 3 / <i>Tahun 3</i>	
Year 4 / <i>Tahun 4</i>	
Year 5 / <i>Tahun 5</i>	

8. Do you purchases online / *Adakah anda membuat pembelian dalam talian?*

Yes / <i>Ya</i>	
No / <i>Tidak</i>	

Section B: Scammers on E-Commerce Platforms

Bahagian B: Penipuan yang Berlaku di Platform e-Dagang

Please mark your answer based on the scale from 1 to 5.

/ Sila tandakan jawapan anda berdasarkan skala dari 1 hingga 5.

1	2	3	4	5
Strongly disagree <i>/ Sangat Tidak Setuju</i>	Disagree <i>/ Tidak Setuju</i>	Slightly disagree <i>/ Sedikit Tidak Setuju</i>	Agree <i>/ Setuju</i>	Strongly agree <i>/ Sangat Setuju</i>

i. Customer Privacy Dispositions

Maklumat Keperibadian Pelanggan

Items	Scale <i>/ Skala</i>				
	1	2	3	4	5
1. I am worried about the third party handling my personal information. <i>Saya bimbang pihak ketiga mengendalikan maklumat peribadi saya.</i>	1	2	3	4	5
2. I prefer to keep my personal information. <i>Saya lebih suka menjaga maklumat peribadi saya.</i>	1	2	3	4	5
3. Keeping my personal information as a private is my priority <i>Merahsiakan maklumat peribadi adalah menjadi keutamaan saya.</i>	1	2	3	4	5
4. My personal information exposed to third party threats. <i>Maklumat peribadi saya terdedah kepada ancaman kepada pihak ketiga.</i>	1	2	3	4	5
5. Use of mobile applications will reveal the customer privacy information to the third party. <i>Penggunaan aplikasi mudah alih akan mendedahkan maklumat peribadi pelanggan kepada pihak ketiga.</i>	1	2	3	4	5
6. My personal information could be misused while transacting online. <i>Maklumat peribadi saya boleh disalahgunakan semasa mengurus niaga dalam talian.</i>	1	2	3	4	5

ii. Social Risk to Privacy Breach
Risiko Sosial kepada Pelanggaran Privasi Pelanggan

Items	Scale / Skala				
	1	2	3	4	5
1. My social acceptance will be at risk if my buying preferences are known to others. <i>Aktiviti sosial saya akan berisiko jika pilihan pembelian saya diketahui oleh orang lain.</i>	1	2	3	4	5
2. My purchases are risky when others know. <i>Adalah berisiko jika orang lain mengetahui tentang pembelian saya.</i>	1	2	3	4	5
3. My financial position is risky when known to the third party (community). <i>Kedudukan kewangan saya berisiko apabila diketahui oleh pihak ketiga (masyarakat).</i>	1	2	3	4	5
4. The community will criticize if they know my online purchase patterns. <i>Masyarakat akan mengkritik jika mereka mengetahui corak pembelian dalam talian saya.</i>	1	2	3	4	5
5. Third parties can access social media without the customer's permission. <i>Pihak ketiga boleh mengakses media sosial tanpa kebenaran pelanggan.</i>	1	2	3	4	5

iii. Perceived Vulnerability Related to Privacy Breach.
Kelemahan yang Dirasakan Berkaitan dengan Pelanggaran Privasi.

Items	Scale / Skala				
	1	2	3	4	5
1. My personal information is at risk to third parties. <i>Maklumat peribadi merupakan risiko kepada pihak ketiga.</i>	1	2	3	4	5
2. My personal information will be misused if not protected during online purchase. <i>Maklumat peribadi saya akan disalahgunakan jika tidak dilindungi semasa pembelian atas talian.</i>	1	2	3	4	5
3. My interests in a service will be interrupted by pop-ups <i>Minat saya terhadap sesuatu perkhidmatan akan diganggu oleh pop timbul.</i>	1	2	3	4	5
4. Violation of privacy can reduce social respect. <i>Pelanggaran privasi boleh mengurangkan rasa hormat sosial.</i>	1	2	3	4	5
5. Privacy breach may occur if my personal information is shared with a third party. <i>Pelanggaran privasi boleh berlaku jika maklumat peribadi saya dikongsi kepada pihak ketiga.</i>	1	2	3	4	5

Section C: The Effect of Customer Perception Towards Scammers on e-Commerce Platforms

Bahagian C: Kesan Persepsi Pelanggan Terhadap Penipuan di Platform e-Dagang

Please mark your answer based on the scale from 1 to 5.

/ Sila tandakan jawapan anda berdasarkan skala dari 1 hingga 5.

1	2	3	4	5
Strongly disagree <i>/ Sangat Tidak Setuju</i>	Disagree <i>/ Tidak Setuju</i>	Slightly disagree <i>/ Sedikit Tidak Setuju</i>	Agree <i>/ Setuju</i>	Strongly agree <i>/ Sangat Setuju</i>

Items	Scale / Skala				
	1	2	3	4	5
1. The internet is a threat to individual privacy. <i>Internet merupakan ancaman kepada privasi seseorang.</i>					
2. Scammer activities in e-commerce platforms can affect purchasing decisions. <i>Penipuan di platform e-dagang mengakibatkan kurang berkeyakinan untuk pembelian.</i>					
3. Customers will be disappointed when items are not the same as advertised in e-commerce platforms. <i>Pelanggan akan kecewa apabila barang yang dibeli tidak sama seperti diiklankan di platform e-dagang.</i>					
4. Online purchases are unsafe because third parties obtain customer personal data. <i>Pembelian atas talian tidak selamat digunakan kerana data peribadi dicuri oleh pihak ketiga.</i>					
5. Physical stores are safer and better than online platforms. <i>Pembelian secara bersemuka lebih selamat berbanding atas talian.</i>					

APPENDIX B- GANTT CHART

GANTT CHART														
Project Plans	Weeks													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Briefing on PPTA I and PPTA II. 2. Group Discussion and finding related topic journal.														
3. Discussion of the title with our lecturer														
4. Discussion about the problem statement, research question and research objectives (draft of PPTA I)														
5. Review on literature independent variable and dependent variable														
6. Research design & writing research proposal.														
7. Submission & presentation (PPTA I)														
8. Distribution questionnaire among UMK students & data collection														
9. Data analysis														
10. Writing final year research project report														
11. Submission & Presentation (PPTA II)														

SAMPLE RESEARH PAPER 2

ORIGINALITY REPORT

14%

SIMILARITY INDEX

7%

INTERNET SOURCES

6%

PUBLICATIONS

6%

STUDENT PAPERS

PRIMARY SOURCES

1	Rejikumar G, Gopikumar V, K.G.Sofi Dinesh, Aswathy Asokan-Ajitha, Ajay Jose. "Privacy breach perceptions and litigation intentions: Evidence from e-commerce customers", IIMB Management Review, 2021 Publication	3%
2	etd.uum.edu.my Internet Source	1%
3	Submitted to Universiti Malaysia Kelantan Student Paper	1%
4	umkeprints.umk.edu.my Internet Source	<1%
5	Submitted to University of Lincoln Student Paper	<1%
6	Yuanyuan Guo, Xin Wang, Chaoyou Wang. "Impact of privacy policy content on perceived effectiveness of privacy policy: the role of vulnerability, benevolence and privacy concern", Journal of Enterprise Information Management, 2021 Publication	<1%

7	Submitted to Coventry University Student Paper	<1 %
8	Submitted to University of West London Student Paper	<1 %
9	Submitted to Ashton Sixth Form College Student Paper	<1 %
10	Dixon, Jeffrey C.. "The Process of Social Research", Oxford University Press Publication	<1 %
11	azpdf.org Internet Source	<1 %
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13	Submitted to Institut Pendidikan Guru Malaysia Student Paper	<1 %
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28	Feiyan Han, Bo Li. "A new driver of farmers' entrepreneurial intention: findings from e-	<1 %

commerce poverty alleviation", World Review of Entrepreneurship, Management and Sustainable Development, 2020

Publication

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Submitted to Technological Institute of the Philippines

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dune.une.edu

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Siti Aisyah Al Ayubi, Ruzita Manshor, Mohd Najib Md Saad. "Determinants of Psychological Work Environment Among School Teacher in Malaysia", Asian Social Science and Humanities Research Journal (ASHREJ), 2021

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

Student's Name: : THANABALAN A/L B.RAMOO, MUHAMMAD SHAFIE BIN MOHD, NUR SALINA BINTI MOHD SHARIFF, WAN NUR FARAH MADHIRA BINTI WAN RAHIN

Matric No. A19A0940, A19A0368, A19A0610, A19A0979

Name of Supervisor: MRS. MUNIRAH BINTI MAHSHAR Name of Programme: SAK

Research Topic: THE EFFECT OF SCAMMERS ON CUSTOMER PERCEPTION TOWARD E-COMMERCE PLATFORM AMONG UNIVERSITI MALAYSIA KELANTAN STUDENTS

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

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

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

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

			is ineffective.				
3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)	
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)	
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)	
4.	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)	
		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)	

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

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UNIVERSITI
MALAYSIA
KELANTAN

FKP

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

Student's Name: THANABALAN A/L B.RAMOO Matric No. A19A0940

Name of Supervisor: MRS. MUNIRAH BINTI MAHSHAR Name of Programme: SAK

Research Topic: THE EFFECT OF SCAMMERS ON CUSTOMER PERCEPTION TOWARD E-COMMERCE PLATFORM AMONG UNIVERSITI MALAYSIA KELANTAN STUDENTS

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)	
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

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

Student's Name: MUHAMMAD SHAFIE MOHD SHARIF

Matric No. A19A0368

Name of Supervisor: MRS. MUNIRAH BINTI MAHSHAR

Name of Programme: SAK

Research Topic: THE EFFECT OF SCAMMERS ON CUSTOMER PERCEPTION TOWARD E-COMMERCE PLATFORM AMONG UNIVERSITI MALAYSIA KELANTAN STUDENTS

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)	
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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

FKP

KELANTAN

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

Student's Name: NUR SALINA BINTI MOHD SHARIFF

Matric No. A19A0610

Name of Supervisor: MRS. MUNIRAH BINTI MAHSHAR

Name of Programme: SAK

Research Topic: THE EFFECT OF SCAMMERS ON CUSTOMER PERCEPTION TOWARD E-COMMERCE PLATFORM AMONG UNIVERSITI MALAYSIA KELANTAN STUDENTS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
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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

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

Student's Name: WAN NUR FARAH NADHIRA BINTI WAN RAHIN Matric No. A19A0979
 Name of Supervisor: MRS. MUNIRAH BINTI MAHSHAR Name of Programme: SAK
 Research Topic: THE EFFECT OF SCAMMERS ON CUSTOMER PERCEPTION TOWARD E-COMMERCE PLATFORM AMONG UNIVERSITI MALAYSIA KELANTAN STUDENTS

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)	
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TOTAL (20 MARKS)							/20