

**FACTOR OF THE ACCEPTANCE FOR QR CODE  
PAYMENT METHODS USAGE AMONG STUDENTS  
AT UNIVERSITY MALAYSIA KELANTAN (UMK)**

AHMAD ARIF AZWAR BIN ANUAR  
AHMAD FAHMI IZMAN BIN MOHD TOHIR  
AINA NABILAH BINTI AHMAD  
AINI SYAZWANI BINTI ZAMRI

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KELANTAN

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Factor of The Acceptance for QR Code Payment Methods  
Usage Among Students At University Malaysia Kelantan  
(UMK)

by

**Ahmad Arif Azwar Bin Anuar**  
**Ahmad Fahmi Izman Bin Mohd Tohir**  
**Aina Nabilah Binti Ahmad**  
**Aini Syazwani Binti Zamri**

A thesis submitted in fulfilment of the requirement for the degree of  
Islamic Banking and Finance

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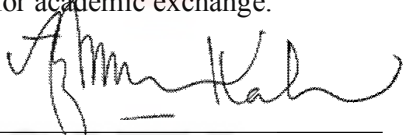
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SIGNATURE  
NAME: AHMAD ARIF AZWAR BIN ANUAR

  
SIGNATURE OF SUPERVISOR  
NAME: PROF. MADYA DR. AZWAN BIN ABDULLAH  
Pensyarah Kanan  
Fakulti Keusahawanan dan Perniagaan  
Universiti Malaysia Kelantan  
BIN ABDULLAH  
Date: 27/02/2024

  
SIGNATURE  
NAME: AHMAD FAHMI IZMAN BIN MOHD TOHIR

  
SIGNATURE  
NAME: AINA NABILAH BINTI AHMAD

  
SIGNATURE  
NAME: AINI SYAZWANI BINTI ZAMRI

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Sincerely,



AHMAD ARIF AZWAR BIN ANUAR  
MATRIC No. A20A1237




AHMAD FAHMI IZMAN BIN MOHD TOHIR

**FACULTY ENTREPRENEURSHIP AND BUSINESS**

MATRIC No. A20A1238

  
\_\_\_\_\_  
AINA NABILAH BINTI AHMAD  
MATRIC No. A20A1248

  
\_\_\_\_\_  
AINI SYAZWANI BINTI ZAMRI  
MATRIC No. A20A1250

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ABSTRACT

The community's way of life has altered significantly since the COVID-19 pandemic, and non-contact payment transactions are one example of this. Users can now make payments more quickly and easily with this expanding payment option. Utilising QR codes during a payment transaction has become commonplace, having started with online payments. The purpose of this study is to elucidate the factors that influence students at Universiti Malaysia Kelantan (UMK) to accept QR code payment methods: attitude, knowledge, and trust. To accomplish the research, an expanded version of the Technology Acceptance Model (TAM) was used. 357 UMK students on the City Campus provided the research data. The results show a significant relationship between each of the three factors and the acceptance of QR code payment methods among student at UMK. Therefore, it is expected that the result of this research will be useful in making inferences for others research with similar characteristics. The study findings suggest that the attitude, knowledge, and trust of students at UMK play a crucial role in their acceptance of QR code payment methods. These factors can be considered when implementing and promoting such payment methods in other educational institutions or organizations with similar characteristics. Additionally, further research could explore strategies to enhance these factors and increase the adoption of QR code payment methods among students.

**Keywords:** The acceptance for QR code payment method usage, attitude, knowledge, trust

CHAPTER 1

INTRODUCTION

**1.1 Introduction**

The QR code payment method has been included in the online banking system. In which the user must scan the code before entering the amount of money they want to transfer or make any payment for the purchase. This research has been done in Pengkalan Chepa, Kota Bahru, Kelantan. Researchers have targeted several groups of undergraduate students at University Malaysia Kelantan (UMK), especially students at the City Campus branch.

**1.2 Background of study**

QR-code has been widely used nowadays especially among the youth who prefer to use cashless payment. This phenomenon has been happening all over the world for a long time, especially in developed and developing countries. Quick response code (QR-Code) is a graphical image representing, which is capable of storing digital information about an object such as ticketing information, tracking location, unified resource locator, contact list and others (Yuhanis et al.,2021). QR code payment refers to the mobile payment for goods, services and bills with a mobile device by taking advantage of the system and technology of QR codes (De Luna et al., 2019).

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Meanwhile in Vietnam, mobile penetration of Internet users reached 97% with almost all of these phones being smartphone 96.9% as of 3<sup>rd</sup> quarter 2020 (Statista,2021). Since most users access the Internet via mobile phone, mobile services seem to be a logical direction to be implemented by firms. As such, it is not surprising to see that almost all well-known service providers such as *VNpay*, *Viettle* and *Zalo* have deployed QR-code for making online financial transactions.

According to the 47th China statistical report on internet development (2021), up to December 2020, the number of mobile payment users in China has reached 853 million, accounting for 86.5% of China's mobile Internet users. Mobile payment has become a leading way to pay among Chinese consumers. As nowadays, people prefer to use a cashless method to make a payment, this situation has turned the QR code into a preferred payment method among youth.

While in Indonesia, Bank Indonesia on 17 August 2019 in Jakarta launched the Quick Response (QR) code standard for payments called the QR Code Indonesia Standard (QRIS) which is the only standard for payment systems in Indonesia that uses QR code as a payment method, with the tagline UNGGUL is expected to accelerate the digital payment transformation in Indonesia. With QRIS, all form of QR Code-based payment application must issue a standardized QR so that it can be used by all other QR Code-based payment applications without having to have all types of applications (Karniawati, 2021).

If we turn back to Malaysia, the recent implementation of a unified QR code system that allowed the merchants to display a single code for different E-wallet

providers, and various attractive options available in the market. In addition, the more seamless transaction experience offered by debit cards can erode for OTC digital payment (Sen, 2019). Furthermore, the country recently introduced a standardized and unified QR code, *DuitNow QR*, that allows interoperability of payment across different mobile banking apps and e-Wallets (Hamzah et al. ,2023)

Therefore, the purpose of this study is to look into how common Quick Response codes (QR Codes) are among Universiti Malaysia Kelantan (UMK) students, particularly those who attend the City Campus. Furthermore, three indicators serve as independent variables in this study. Among the factors are aspects of trust, knowledge, and attitude that may raise students' awareness of the use of QR codes as a payment method. However, the use of QR codes by Universiti Malaysia Kelantan students is the study's dependent variable. By providing additional new findings in the future, this study can help a wide range of stakeholders, including scholars and students.

### **1.3 Problem statement**

QR codes have long been present around us, widely used to record various types of information. These codes are a common method of storing and exchanging information, and you can find them almost anywhere. Since their introduction in the 1990s, people and businesses have used them to keep and disseminate information from eateries, hospitals, and containers. They are intelligent, effective, and simple to use. Furthermore, because they enable for the virtual sharing of information, the coronavirus pandemic has increased their usage. However, because of the convenience they provide, the risks and hazards of using QR codes are frequently ignored and neglected. Because of the highly participatory nature of QR code use, user intention towards technological

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acceptance and adoption is critical in understanding QR code advertising performance. Any new technology must be viewed as valuable and simple to use in order to be adopted. The Technology Acceptance Model (TAM) helps explain why certain technologies are embraced while others are rejected. There are several reasons contribute to the absence of QR code acceptability among Universiti Malaysia Kelantan students (UMK). Attitude, knowledge, and trust are all important variables in receiving a QR code.

Users' attitudes and perceived utility influence behavioural intention, which is a prelude to technology adoption. The technology must be simple to use in order to be regarded beneficial. According to Chiu et al. (2017), attitude is a helpful element in determining if a given behaviour is favourable or bad. Similarly, Lee (2009) said that a positive or negative attitude effects behaviour and belief about the anticipated outcome. According to Liébana-Cabanillas et al. (2015), attitudes evolve over time as people gain payment system expertise. Similarly, Chung and Holdsworth (2012) stated that a favourable attitude is an individual's curiosity in an invention and active pursuit of knowledge about it. Chen (2013) discovered that mobile banking users' behavioural intentions are influenced by their attitude towards mobile banking services. Previous study has established that an individual's attitude is a significant influencing predictor of behavioural intention towards a product and service. (Liao et al., 2011). Users that have a favourable attitude towards mobile payment services will have a more favourable behavioural intention in terms of adoption. (Mallat, 2004). According to another viewpoint, the simplicity of use of QR codes is quite high, and it is proposed that it be enhanced by providing instructions to individuals who are unfamiliar with the technology.

Generally, QR code has the potential to be a substantial distraction across a wide range of industries. However, owing to a lack of user understanding of QR codes, which results in a limited usage of QR codes by Malaysian users, there are some untapped potential presences in terms of future applications (Yuen, 2019). As a result, this configuration offers enterprises a variety of options for improving their operating procedures. Overall, this study delivers valuable insights and conclusions to a wide range of stakeholders, including government and corporate operators. Furthermore, recent research on QR codes has been treated from a broad viewpoint. This study focuses on the mobile payment as the main QR code payment service provider in Malaysia. This is in order for them to deliver services based on this technology (Khazanah Nasional Berhad, 2019). Furthermore, the factors that influence payment QR code adoption intention are explored using a specially enlarged MTAM that incorporates additional important variables for more thorough results. Overall, this novel extended model and its conclusions improve current trends in the literature on mobile technology acceptability.

When evaluating QR code payment methods, one of the most commonly used constructs is perceived trust. Ooi and Tan (2016) defined perceived trust as the psychological expectation that parties would be truthful in maintaining commitments and will not act opportunistically in anticipation of a promised service obtained from a mobile payment transaction. Same goes to Zhou (2013) who emphasised that trust relates to the user's assumption that the parties would keep their commitments, and it is critical in mobile financial transactions. Furthermore, in the competitive mobile payment business, there is an emphasis on trust in order to establish stable and long-

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term relationships with users (Sekhon et al., 2014). Previous empirical study has revealed that perceived trust influences the use of QR code payment. According to Madan and Yadav (2016), better perceived trust leads to stronger behavioural intention. In other words, consumers will not have a compelling experience with payment technologies if they lack trust in service providers. Trust is also important in deciding future behaviours (Shin 2010, Srivastava et al. 2010). A good attitude may be formed by trusting the QR code service. According to Sarkar et al. (2020), trust in utilizing a system has a good effect on attitudes.

### 1.4 Research Question

In order to accomplish this study's objective, a series of questions were created:

- I. Is there any relationship between attitude and the acceptance for QR code payment method usage among students?
- II. Is there any relationship between knowledge and the acceptance for QR code payment methods usage among students?
- III. Is there any relationship between trust and the acceptance for QR code payment methods usage among students?



### 1.5 Research Objectives

The overall goals of the study's objectives was to:

- I. To found out the relationship between attitude and the acceptance for QR code payment methods usage among students.
- II. To found out the relationship between knowledge and the acceptance for QR code payment methods usage among students.
- III. To found out the relationship between trust and the acceptance for QR code payment methods usage among students.

The research's overarching aim is to find the acceptance for QR code payment methods usage among students at Universiti Malaysia Kelantan (UMK).

### 1.6 Scope of study

The scope of this study is a study on the acceptance for the usage of QR code payment methods among students of Universiti Malaysia Kelantan (UMK). This study only involved a total of 357 UMK students in the age category between 19 to 24 years. In addition, this study was conducted using a questionnaire distributed to students as a survey and reference tool. A questionnaire was distributed to each volunteer respondent. The researcher chose students as respondents for this study because they often use cashless payment options. This is evident in Malaysia, where the number of individual online banking transactions climbed from 449 million in 2016 to 1.16 billion in 2020 (Muller, 2021). Therefore, the researcher intends to investigate aspects for the usage for QR code payment methods among UMK students.

### 1.7 Significant of study

This study will benefit many parties, especially those involved in Islamic banking, whether consumers (focused on students), firms and banks. This research can benefit students because they will know that QR codes are smart, effective and easy to use. Other than that, they also will know how much the awareness among students related to the QR code payment methods. If only they have an awareness, are they willing to use it or not. This is the crucial question in this study. This study also facilitates the student community to better understand the importance of QR codes. This allows students to accept a trend of the usage for QR codes as a transaction. The findings of this study will help students to know how much awareness there is for the acceptance for QR code payment methods. Future researchers will be able to investigate other capabilities of QR codes as QR codes have the potential to be a major disruption across various industries. This research will benefit future researchers because they will obtain some information that they may need. Also, maybe some of their questions have been answered by this research. Furthermore, the data presented from this study is meant to serve as a source of knowledge for more precise future research as well as one of the conclusions that researchers in the future will be able to apply to their own work. Therefore, any other criteria can be added in the scope of the study in future research.

### 1.8 Definition of study

#### 1.8.1 QR-code

According to Adam Hayes (2021), Quick Response (QR) code is a sort of barcode that encodes information as a sequence of pixels by a digital device.

The QR Code comprises of black squares arranged in a grid (matrix) on a white

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backdrop and is read by specialised software capable of extracting data from the patterns detected in the matrix. In this study, the usage of QR code also offers students with a lot of ease in rapidly completing any of their everyday transactions. Furthermore, the usage of QR codes might influence pupils' adoption of technology. Furthermore, advantages in usage and acceptability QR codes can entice consumers to continue using them. This is because the majority of them believe that QR codes are beneficial and give ease and enjoyment in daily life.

### 1.8.2 Attitude

The amount to which the user demonstrates positive or negative behaviour towards the evaluation is characterised as attitude. (Ajzen,1991). High-quality information influences user attitudes towards website use. (Ladhari, 2010). According to Okazaki et al., (2014), mobile technology provides customers with ease and access to information, and customers have a positive attitude towards its use. A cheerful mindset increases the likelihood of positive behavioural intentions. Several research have revealed that attitudes influence customers' willingness to embrace technology (Patil et al. 2020, Ho et al. 2020).

### 1.8.3 Knowledge

According to Nerinda Rizky (2018), knowledge is "familiarity, awareness, or understanding about someone or something, such as facts, information, descriptions, or skills, obtained through experience or education by perceiving, discovering, or learning". On the other side, according to Irene R.S.

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(2022) knowledge can refer to a theoretical or practical grasp of a subject. Aside from that, knowledge management is a set of tools, procedures, and methods used to analyse, maintain, exchange, enhance, and organise corporate information. This demonstrates that the purpose of knowledge management is to increase efficiency and retain information. With knowledge, this can help the Malaysian community, especially students, in using QR codes efficiently. Using QR codes can also help students in making any payment by just using their smartphone. The use of this QR code also not only makes it easier for students to make transactions but also helps in saving a student's time and safety. This makes knowledge have a positive influence on the use of QR codes among students.

### 1.8.4 Trust

Trust is described as an emotional state that encourages a person to trust others based on their satisfactory behaviour as well as the use of technology such as QR code. Liebana-Cabanillas et al. (2018) managers must understand many technical advances that may or may not be beneficial but that can build or reduce trust in the system that affects the willingness to use the technology. According to Morgan and Hunt (1994) and Ehrenhard et al. (2017). In other words, according to Srivastava et al. (2010) users will not have a compelling experience while utilising payment technologies if they lack faith in service providers. In addition, trust is important in deciding future behaviours. According to Sarkar et al. (2020) found that trust in the system has a beneficial influence on consumer attitudes and the use of technology (QR codes).

### 1.9 Organization of study

The acceptance of the QR code payment method among Universiti Malaysia Kelantan students, particularly on the city campus, has been the main focus of this study. Finding out how students feel about using QR codes as a payment method and the connection between attitude, knowledge, and trust are also urgent research interests. An overview of the study's history, problem statement, goals, and research questions is provided in the research section of chapter 1. This chapter has addressed the study's objectives, significance, terminology, and proposal structure. The research technique, or the quantitative data collection method employed in the study, was also outlined in this chapter.

The previous studies, hypothesis statements, theoretical framework, and chapter summary were all covered in chapter 2, along with the literature review and an overview of the key theory behind this study, which concerns students at Universiti Malaysia Kelantan (UMK) and their acceptance of using QR codes as a payment method. In addition, chapter 3 provides an explanation of research methods. The introduction, study design, data collection strategy, study population, sample size, sampling technique, development of research instruments, variable measurement, data analysis process, and a thorough summary of research methods and procedures round out this chapter.

CHAPTER 2

LITERATURE REVIEW

**2.1 Introduction**

In this chapter, we will brief more information on the overall concept, definition and variables utilised in this study which may be found here. This research is trying to be explaining more detail based on topic of “The acceptance for QR code payment methods usage among student at Universiti Malaysia Kelantan (UMK)”. This chapter also will be explaining about independent variables that become the factors which are attitude, knowledge and trust with the dependent variables which is the acceptance for QR code payment methods usage among students in UMK. The dependent variable is the variable that changes because of the independent variables being changed. Meanwhile, independent variables are referred to be "independent" since it is unaffected by any other factors in the research. Lastly, this chapter will go through the underpinning theory, previous study, conceptual framework, and hypothesis statement.

**2.2 Underpinning Theory**

Underpinning theory is a crucial procedure that must be completed for every single research. The use of the most relevant theories as underlying theories aids in the evaluation of the study. It helps in identifying the research's primary concept and demonstrating how it will fit into the investigation. The Technology Acceptance Model (TAM) hypothesis will be applied in this investigation.

### 2.2.1 Technology Acceptance Model (MTAM)

The Technology Acceptance Model (TAM) is a paradigm for explaining how consumers accept and use new technologies. TAM is founded on the premise that two key elements impact a user's propensity to utilise technology such as perceived utility and perceived ease of use. Perceived usefulness relates to how much a user feels a technology will improve their performance or productivity, whereas perceived ease of use refers to how easy the user believes the technology is to understand and use. The TAM model essentially aims to understand why people may be hesitant or resistive to embracing new technology, as well as how these obstacles might be addressed to encourage increased adoption and usage of technology. Businesses and developers may design technology that is more user-friendly and fits the requirements and expectations of their target audience by understanding TAM.

Lee (2003) claims that in 1986, Fred Davis invented the paradigm of technology acceptance. Perceived utility (PU) and perceived ease of use (PEOU) are the two main ideas it presents. He defines PU as the extent to which an individual believes that employing a particular technique will help them perform better towards the end of their career. PEOU, on the other hand, describes a person's conviction that certain systems can be used without requiring any mental or physical effort. The behavioural intention that motivates the intended action is a key element of TAM. In order to better understand how consumers react to new technologies, Davis developed this model. The Technology Acceptance Model (TAM) is defined by Moe (2020) as a theory

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that encompasses information systems and describes how people accept and use technology. Furthermore, studies show that TAM is trustworthy, cost-effective, and effective (Venkatesh & Davis, 2000).

As part of his dissertation at the Massachusetts Institute of Technology's Sloan School of Management, Fred Davis created the Technology Acceptance Model (TAM) in 1986. The dissertation was titled "A Technology Acceptance Model for Empirically Testing New End-User Information Systems: Theory and Results". The Theory of Reasoned Action, developed in 1980 by Ajzen and Fishbein, is the source of TAM. The degree to which users will accept a technology depends critically on how well-designed it is. Because of this, the TAM model might be able to explain how user perceptions affect their opinions about how beneficial information technology is. This model illustrates the ways in which adoption and utilisation of information technology are influenced by perceptions of ease of use and benefits. Additionally, Davis offers a fundamental framework for examining how outside influences affect these two variables.

This concept is classified as information system theory since it examines how the lack of technology affects acceptance. This paradigm holds that behavioural intention is the component that determines user adoption of technology. Every study takes into account a variety of variables. The data will be divided into two categories using this model: perceived usefulness and perceived ease of use. According to Priyanka's (2012) research, external influences influence perceived utility and perceived ease of use, which usually include a variety of elements such as social concerns, political considerations,

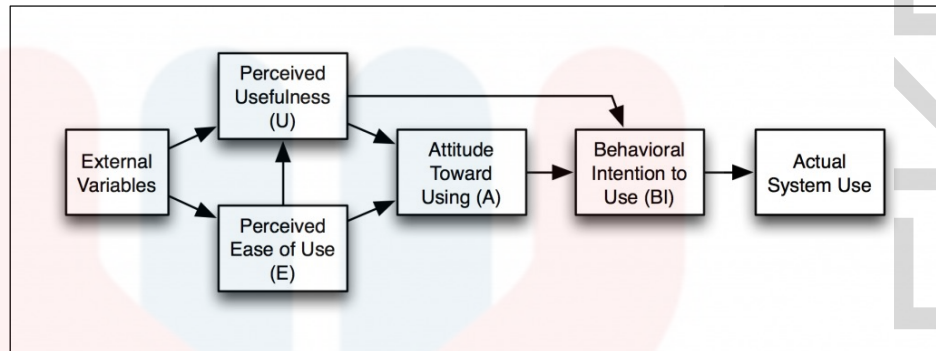


and cultural factors. TAM 2, UTAUT, TRA, and other extensions to the Technology Acceptance Model are available. However, there have been considerable criticisms of this strategy in specific regions.

Davis (1989) validated TAM using the system as the dependent variable and PEOU and PU as two independent variables in a series of experiments. Both self-reported current consumption and self-predicted future usage were substantially connected to PU, according to his findings. In terms of their link with system efficacy, investigations indicated that PU and PEOU outperformed one another. Additional regression testing demonstrated that PEOU is a better predictor of PU than system efficacy. In other words, PEOU indirectly impacts technology acceptability through PU.

The present investigation aimed to develop the Technology Acceptance Model for QR code transactions by incorporating several independent factors, including trust, attitude, and knowledge. These outside variables will be examined to determine their impact on the factors influencing Universiti Malaysia Kelantan (UMK) students' adoption of QR code payment methods. Generic models, according to Althunibat et al. (2012), are inadequate to represent the application of many different types of technology because the specific features of each type of technology may have a significant impact. Because QR code payments are so unique and distinctive, this model now includes a number of new variables.

Figure 2.2.1 The Technology Acceptance Model (TAM) by Davis 1989



### 2.2.2 Perceived ease of use

Perceived ease of use is the degree to which a person feels that utilising a certain technology will be straightforward. According to Davis (1989), perceived ease of use is "the extent to which using a particular system will be free of effort." Perceived ease of use significantly impacts behavioural intention to use technology favourably (Jackson, Chow, & Leitch, 1997). Perceived ease of use and behavioural intention to use are positively and significantly connected, according to Venkatesh et al. (2002). Eze, Ten, and Poong (2011) found that perceived ease of use predicts behavioural intention to utilise an information system. In their study, Barry and Jan (2018) identified a positive and significant relationship of perceived ease of use on perceived usefulness and perceived ease of use on behavioural intention to use a certain system.

Perceived ease of use increases perceived usefulness and behavioural intention to use favourably, according to four longitudinal areas of TAM extended by (Venkatesh et al., 2000). Al-Marroof and Al-Emran (2018) conducted research on undergraduate students who feel that using web service technology is simple and easy to use, and that this has a positive influence on

perceived usefulness and behavioural intention. Mun and Hwang (2003) found a significant relationship between perceived ease of use and behavioural intention to utilise an information system.

### **2.2.3 Perceived Usefulness**

Davis (1989) defines perceived usefulness as the degree to which an individual feels that implementing a certain information system would increase their productivity. According to the TAM framework, perceived usefulness has a direct link with behavioural intention to utilise technology (Park et al., 2014). The degree to which a person feels that using a certain technology would improve his or her work performance is also characterised as perceived usefulness. The perceived usefulness of a TAM component influences behavioural intention (Davis, Bagozzi, & Warshaw, 1989). Al-Marroof and Al-Emran (2018) discovered a substantial association between perceived usefulness and behavioural intention to embrace specific technologies using the TAM model.

In the context of electronic textbooks (Baker-Eveleth and Stone, 2015; Stone and Baker-Eveleth, 2013), cellular service providers (Abbas & Hamdy, 2015), online travel services (Li & Liu, 2014), and e-learning (Lin et al., 2012), prior research has found a positive relationship between perceived usefulness and behavioural intention to use.

According to Venkatesh et al.'s (2003) enhanced TAM model, perceived usefulness has an impact on behavioural intention and is one of the most

powerful indicators of intention to use a particular technology. Mun and Hwang (2003) revealed a statistically significant positive relationship between perceived usefulness and behavioural intention.

### 2.2.3 Security

According to Bellman et al., there are significant differences in how Internet users view privacy and security concerns. Their findings, together with differences in consumer adoption of QR codes across nations, show that consumers are concerned about security issues while using QR codes. Another significant challenge, according to Seeburger et al and Vidas et al, is investigating multicultural discrepancies in security awareness. To that purpose, the use of QR code stickers in public places such as university cafeterias, bus stops, and public bathrooms might be beneficial in determining distinctions between European and Asian customers. A detailed understanding of culture differences can greatly aid the scientific community in improving awareness-raising tactics and encouraging worldwide acceptance of beneficial security breakthroughs.

Yao et al. (2017), examined the most widely downloaded QR code readers for Android and discovered that the majority of the readers are incapable of detecting phishing attempts. However, in order to build software that helps the user's decision-making process about the trustworthiness of a URL, a more extensive investigation of security, privacy, and usability considerations is required. Another significant problem is to provide design standards to aid in the construction of a safe and useful multi-layer framework for QR code

processing. These design principles should be developed in such a way that they harden the QR code, the reader software, and assist the user in detecting potential threats. In this section, we propose a set of requirements to help research in the disciplines of security and human-computer interaction in connection to the attack scenarios discussed in the previous three sections. We advocate categorising the demands into three groups: (1) requirements for a secure QR code, (2) requirements for the service layer, and (3) requirements for usability.

### 2.2.4 Convenience

Leavell (2019) investigates the relationship between subjective comfort and the technology acceptance model (TAM). According to this study, while perceived convenience (PC) is important, it is not as successful as it could be, but it is critical to the TAM model when technology is used in certain geographical locations. Following that, this study discovered that customers who used ITM contributed more to perceived convenience (PC). This demonstrates the importance of technological simplicity in consumer reflection on their experience. Furthermore, since convenience is not a factor until a person uses the technology, perceived convenience (PC) has no bearing on communicating objectives to customers who do not use it. All things considered, the results of this study indicate that location and convenience are important factors in technology acceptance model (TAM) research. Depending on the user's level of familiarity with the technology in their area, convenience may have different roles in the model.

### 2.2.5 Summary of TAM

To summarise, we selected the Technology Acceptability Model (TAM) as our primary theory for this study because we are concentrating on user acceptability in the use of a quick response code system. Perceived utility and perceived ease of use are the foundations of TAM system usage. These factors are linked to attitude towards use, which is connected to intention, and finally behaviour, or how to use the QR code. Stated differently, a user's intention to use a QR code system should be positively impacted if they believe that using one is advantageous. Consequently, we employ TAM theory in an attempt to elucidate user acceptance of QR code usage.

Consequently, we can use TAM to ascertain the elements that influence the user's adoption of IT when utilising the QR code system. TAM consists of four internal factors (ease, usefulness, attitude, and behavioural intention) and five external factors (acceptance type, educational satisfaction, use knowledge, usage joy, and usage experience). The TAM theory states that the external element affects user perception to differing degrees. Prior to implementing new IT, we should assess how well-accepted it is by the public and identify any issues that need to be taken into account.

Our selected theory is substantially associated with all three of our independent variables. The first independent variable to consider is **attitude**. Using David's primary factors, a person's mindset may affect whether they desire to utilise a QR code or just have no interest. The aspects include perceived

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ease of use and perceived usefulness, which are thought to be capable of changing a person's attitude towards adopting new technology in everyday life. Understanding how to utilise and appreciate modern technology such as the QR code allows the community, particularly young people, to steer the technology in a more positive path and to share this knowledge with the elderly who are less familiar with it.

**Knowledge** is our second independent variable. This independent variable is connected to the TAM external elements that David discussed and investigated. This is because TAM will look at user delight, user experience, and user knowledge as external variables. This may be investigated and is closely connected to the external elements investigated by David in order to determine user knowledge. To obtain knowledge about a certain technology, people must use the technology that has been published in order to get experience with it and to be able to share that information with others. This will boost the general public's usage of technology. People's fear of utilising technology, as well as the prevalence of old-fashioned thinking based on the usage of a new technology, contribute to a lack of understanding about a new technology.

To prevent falling behind with current difficulties and how a given technology works in a society's community, the surrounding community should have a high degree of expertise in the usage of today's technology. The final independent variable is a person's **trust** in modern technologies. People may distrust technology owing to concerns about its security. When security is not

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prioritised in technology, a user's personal information can be exposed and easily accessible by someone other than the original owner. TAM has made multiple initiatives to diminish consumers' trust in QR code by disclosing the flaws that have been found and proposing various remedies to the problem. This can build trust and persuade consumers to utilise the QR code. Finally, since TAM will enable us to obtain the intended outcomes, we decide to use it as our main hypothesis in this investigation.

### 2.3 The Previous Studies

There have been some studies related to the form of QR Code payment in the word shown in the following table:

Table 2.3.1: the summary of studies related to payment by QR code.

Author (Year)	Research Methods	Factors	Sample Size	Result
Hossain et al. (2018)	Quantitative research by online survey method	Usefulness, Acceptability, Feasibility, Perceived flow	420 valid respondents who purchase the product online via QR code.	The research has shown that QR codes have a great influence on purchasing intent and customer satisfaction. The results of the paper also confirmed that QR codes affect the perception flow, the



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				combination of factors affecting shoppers' satisfaction and ultimately the intention to buy.
Muhammad et al. (2019)	Quantitative research by self-administrated questionnaires	Perceived usefulness, Personal innovativeness, Perceived ease of use, Subjective norm, Perceived security	485 complete respondents via self-administrated questionnaires	The research has shown that all those factors were found to be significant in determining intention to use QR mobile payment among Malaysian consumers.
Le, X. C. (2021)	Quantitative research by online survey method	Perceived severity, Self-efficacy, Perceived susceptibility, behaviour intention	411 valid respondent who have used MQP or tend to utilize in Vietnam	The research illustrated that behaviour intention is motivated by key antecedents of Protection motivation theory (PMT) and important factor of unified theory of

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				acceptance and use of technology (UTAUT) and physical distancing norm.
Iskandar et. Al (2023)	Empirically tested	Effort expectancy, Social influence, hedonic motivation, Perceived value	Empirically tested using 305 responses from QR-based E-wallet users in the Klang Valley	The research revealed effort expectancy, social influence, hedonic motivation and perceived value as significant positive predictors of consumer usage intention. While brand image was found to significantly strengthen the positive effect of perceived value and weaken the positive impact of hedonic motivation on the outcome.

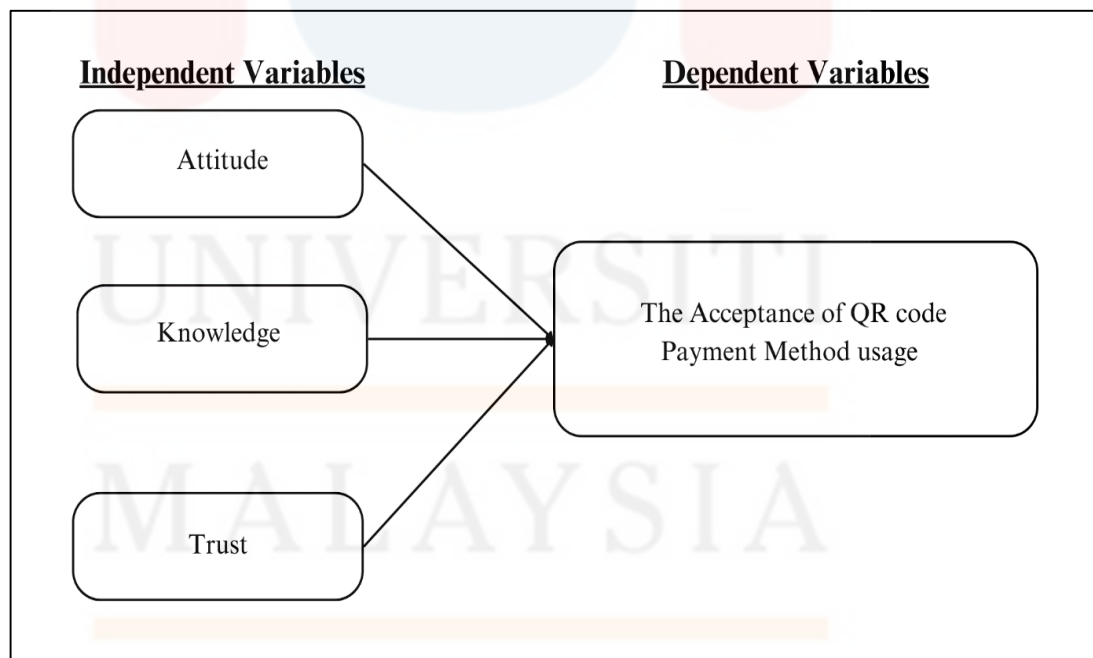
*Source: collected by the authors*

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Through the summary of these studies, it can be seen that there are many empirical studies on accepting new technologies of customers in the field of payment. In Malaysia, there have been many studies on accepting the usage of new technologies in new banking industry such as mobile banking, etc. But there has not been any official research project on using QR code payment in terms students' scope. Thus, it is highly necessary to study the acceptance for QR codes payment methods usage among students UMK City Campus. These studies will be the basis for proposing a research model to serve in Malaysian context.

### 2.4 Conceptual Framework

Figure 2.4: Theoretical Framework between Independent Variables and Dependent Variables.



The theoretical framework that guides this research attempt is portrayed in Figure 2.4. The TAM framework was employed in this study to investigate the

relationship between the independent and dependent variables. The relationship between the variables that may affect students at Universiti Malaysia Kelantan's (UMK) acceptance of using QR code payment methods is shown in the diagram.

Based on the illustrated diagram, shows the TAM framework in relation to QR code payment methods usage among students at UMK. This study covers looking at the relationship between independent variables such as attitude, knowledge, and trust with the dependent variable being the acceptance for QR code payment methods usage among undergraduate students. This is also to see the strength of each independent variable on the acceptance for QR code payment methods usage. There are also previous studies that have studied QR codes and other technologies that also use the same theory which is the TAM framework. However, our study is limited because it examines the acceptance for QR code payment methods usage among student at UMK only. Given the limitations above, which is to study three factors and only among UMK undergraduate regarding the acceptance of QR code payment methods usage, further research may need to be done in more depth to see other factors which may lead to the awareness that can also influence the acceptance for QR codes.

## **2.5 Hypothesis Statement**

This study's three hypotheses aim to investigate the relationship between three independent variables—attitude, knowledge, and trust—and the dependent variable, which is undergraduates at UMK City Campus's acceptance of QR code payment methods.

**2.5.1 The relationship between attitude and the acceptance for QR code payment method usage among students**

According to Khue Thu et al. (2021), perceived usefulness and perceived ease of use will affect the attitude and intentions that lead to the acceptance of technology use by the research subject (QR code). Several factors such as perceived security, subjective norms are factors emphasized by the authors in several studies in the field of accepting mobile banking services and payment services by QR code.

It can be seen that the group of factors affecting the process for accepting QR code payment methods will have appropriate variable such as perceived usefulness, perceived security, perceived ease of use, social norms are the factors that are suitable for the study on the intention to use QR code payment methods. Within the payment via electronic banking, customers are more less cautious of the safety and security. Mun et al. (2017) further extend the definition by stating that perceived ease of use can be considered as being free mental and physical effort in using a technology. This is consistent with what Davis defines ease as “Freedom from difficulty or great effort”, with effort as a finite resource which a person will allocate to various action for which he or she is liable (Jenkins & Ophoff, 2016). The higher customers’ perceived ease of use on QR codes is, the easier it is for customers to accept the service. This leads to the following hypothesis:

*H1: There is a significant relationship between attitude and acceptance for QR Code Payment Methods usage.*

**2.5.2 The relationship between knowledge the acceptance for QR code payment method usage among students**

The knowledge available to users can also be included with self-efficacy, with knowledge about the uses for QR code payment method, self-efficacy will also rise among users. According to Bandura (1977) self-efficacy refer to an individual's belief in his or her capacity to execute behaviours necessary to produce specific performance attainments. The belief of users in their skill or ability to use the technology and the knowledge required for using the service technology, such as internet banking, mobile banking and QR code payment applications, is also crucial. According to Agarwal, Sambamurthy & stair (2000), in IT/IS have examined this factor, as it called computer self-efficacy which can be related to the knowledge of the users. With the confirmation of the essential role of this kind of knowledge variable to the service technology adoption and intentional to use, prior studies thus used this self-efficacy as a knowledge variable.

*H2: There is a significant relationship knowledge and acceptance for QR Code Payment Methods usage.*

**2.5.3 The relationship between trust the acceptance for QR code payment method usage among students**

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According to Ooi and Tan (2016), perceived security (Trust) refers to the perception of protection concerning risks related to mobile payment particularly the risk of losing personal data which could result in a financial loss. Trust concerns are very sensitive in the case of mobile payments as it is involved in financial services, and this consequently would influence adoption of decisions (Liebana-Cabanillas et al. 2018). The relationship between trust and intention to use mobile payments has been explored in several of past studies. According to Musa et al. (2015) found the trust to be the strongest predictor of consumers' intention to use mobile payments in Qatar.

In specific context of NFC mobile payment, Liebana-Cabanillas et al. (2018) obtained a similar result with perceived of trust to be one of the strongest predictive in determining consumers' intention to use NFC mobile payment. These results are consistent with other studies of mobile payment adoption (Johnson et al.2017; Oliveira et al. 2016; Sfenrianto, Junadi & Saragih 2017) further validation that trusts has a significant positive relationship with intention to use mobile payment. Thus, from these previous studies it has lead the following hypothesis:

*H3: There is a significant relationship trust and acceptance for QR Code Payment Methods usage.*

### 2.6 Chapter Summary

To summarize, this section includes a review of the literature associated with the previously studied components. This section has discussed the independent factors

of this research, which are independent variables such as attitude, knowledge, and trust, with the dependent variable being the acceptance for the use of QR code payment methods. For each independent and dependent variable is to fully understand the exam topic for this research. Other than that, the hypothesis and framework made is to highlight the relationship between the independent variable and the dependent variable. While the procedure in determining the findings of this study is discussed in the next chapter.



## CHAPTER 3

### RESEARCH METHODS

#### 3.1 Introduction

This chapter provides an explanation of the research methodology that will be applied in this study. It is intended to fulfil the research goals that were mentioned in the preceding chapter. The research design, the creation of questionnaires, survey methods, data collection, and the use of the Statistical Package for the Social Sciences (SPSS) as a platform for data analysis are all covered in this chapter.

#### 3.2 Research Design

The focus of this study will be on the variables influencing University Malaysia Kelantan City Campus (UMK) students' acceptance of using QR codes as a form of payment. Since the empirical evaluation is based on numerical measurement and analyses, researchers will employ the quantitative approach in this study. The online survey will be used to get the raw data. The information will be gathered to determine how attitudes, knowledge, and trust relate to the factors influencing students at University Malaysia Kelantan City Campus (UMK) accepting the use of QR code payment methods. In this research, the process of creating and organising a research design will also be involved.

### 3.3 Data Collection Methods

Data collection is the systematic process of gathering information about a particular subject. Data can be divided into two categories: primary data and secondary data. The major data for this study will be gathered using online surveys. A few sections of questions will be provided by the researcher to gather data from responses. The University Malaysia Kelantan (UMK) will randomly select students to get the questionnaires.

### 3.4 Study Population

In this study, University Malaysia Kelantan (UMK) students who will be concentrated in the City Campus will be the study population. According to university data, there are four faculties located in the City Campus. The most recent addition is the Faculty of Data Science and Computing (FSDK). These are the Faculty of Veterinary Medicine (FPV), the Faculty of Hospitality, Tourism, and Wellness (FHPK), and the Faculty of Entrepreneurship and Business (FKP). The specific population that the researcher is interested in is referred to as the target population.

### 3.5 Sample Size

According to Institute for Work & Health, Toronto, sample size refers to the number of participants or observations included in a study. This number is usually represented by 'n'. Researchers discovered that the total number of students across those four UMK faculties in 2023 will be roughly 5,410, ranging from first-year to fourth-year students. At the City Campus of University Malaysia Kelantan, a random sample of 357 students from four faculties—FPV, FKP, FHPK, and FSDK—will

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participate in this study. This study does not specific on courses, years, genders, ages, races and religious. Researcher will pick random respondents.

To finish this study, researchers will make use of Krejcie and Morgan's table (1970). A minimum sample size of 357 respondents, who are connected to a population of 5,410 students, was indicated by the Krejcie & Morgan table.

Table 3.1: Determine the Sample Size of a Known Population

<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	3500	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	1000000	384

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

Source: Krejcie, R. V. & Morgan, D. W. (1970)

The table above was constructed by following formula in order to determine the sample size.

Figure 3.5: Formulation of determining sample size

*Formula for determining sample size*

$$s = X^2 NP(1 - P) + d^2(N - 1) + X^2 P(1 - P)$$

$s$  = required sample size.

$X^2$  = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

$N$  = the population size.

$P$  = the population proportion (assumed to be .50 since this would provide the maximum sample size).

$d$  = the degree of accuracy expressed as a proportion (.05).

*Source: Krejcie & Morgan, 1970*

Source: Krejcie & Morgan (1970)

### 3.6 Sampling Technique

There are two categories of sampling strategies: probability sampling and non-probability sampling. Convenience sampling, quota sampling, snow sampling, and judgmental sampling are examples of non-probability sampling techniques that are frequently employed in studies. Convenience sampling will be used in this study because it is a technique that can be approved in a reasonable amount of time, has a low cost, and a sizable sample size. The questionnaire for this study was distributed via online platforms like Telegram and WhatApps. This approach can help researchers gather data more quickly, create more samples with little to no expense, and make the method easily accessible.

### 3.7 Research Instrument Development

The primary data used in this study was an ordinal scale created by users' answers to an online survey that was distributed via Google Form. Section A, Section B, Section C, Section D, and Section E are its five sections. The respondent's

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demographic data will be included in Section A. The dependent variable, "The acceptance for QR code payment method usage," will be found in Section B. The three independent variables, attitude, knowledge, and trust, will be found in Sections C, D, and E. The five points of the Linkert Scale, which go from 1 = Strongly Disagree to 5 = Strongly Agree, are used to measure each of these sections. The Linkert Scale is displayed in the following table:

Table 3.7: Measurement for Section B, C, D and E

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

*(Source: Google image)*

Instruments and questionnaires are the main data sources used in quantitative research that are analysed to provide an answer to the study's hypothesis or research question. In this study, a set of questions representing a few elements of a variable to be measured was created by the researchers using the entries from the participants.

### 3.7.1 Pilot Test

A pilot study is an investigation that is conducted prior to the collection of a true research sample. Typically, the sample size is 10% of the actual sample size, or the main study. The sample size for a pilot test will be 60 respondents if a research project needs 600 respondents. For this research project, an estimated 357 respondents would be required. Thus, 36 respondents constitute the bare

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minimum of sample size. A pilot test has already been conducted, and 39 people have responded. The reliability of the questionnaire that will be distributed in the following chapter will be investigated through this pilot test. The validity of the survey and the information gathered will be ascertained in the following phase by evaluating the data using SPSS.

Table 3.7.1: The Alpha Cronbach Value

Alpha Cronbach Value	Interpretation
0.91–1.00	Excellent
0.81 – 0.90	Good
0.71 – 0.80	Good and Acceptable
0.61 – 0.70	Acceptable
0.01 – 0.60	Not Acceptable

*(Source: Konting et al. 2009)*

The investigation will then use a Cronbach's Alpha. Cronbach's Alpha has a great value when it is 0.7 or higher. This graph will show how trustworthy the data gathered and the questionnaire were. Sections B, C, D, and E will be measured using a range of 1= Strongly Disagree, 2= Disagree, 3= Natural, 4= Agree, and 5= Strongly Agree for this pilot test.

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Table 3.7.2: Measurement for Section B, C, D and E (Pilot Test)

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Table 3.7.3: Authors and Source of Question Development

SECTIONS	VARIABLES	AUTHORS
B	The acceptance QR code payment method usage	Faris et. Al , 2022
C	Attitude	Researchers
D	Knowledge	Researchers
E	Trust	N. Singh and N. Sinha, 2019

### 3.8 Measurement of the variables

To evaluate each variable on the scale, researchers will gather and analyse data for this study in order to choose statistical inference tests. Three distinct measurement scales—the nominal scale, the normal scale, and the interval scale—will be used in the online survey. Researchers working on this project will also create questionnaires. There will be five sections to the questions: section A will ask questions about

demographics; section B will inquire about acceptance of using QR code payment methods; and sections C, D, and E will ask questions about related independent variables like attitude, knowledge, and trust.

### 3.8.1 Nominal Scale

The nominal scale is Also known as the categorical variable scale, this scale labels variables into discrete categories without using a numerical value or rank. The four variable measuring scales, this one is the most straightforward. Due to the lack of a numerical value for the options, calculations based on these variables will be useless. This scale is used in quantitative variables. This scale will produce numbers that indicate several categories. In the questionnaire section A, this scale is used to measure the demographic profile of each respondent's answer. Based on the survey, each of the analysis questions such as demographic questions are all measured in a nominal scale to the target respondents.

### 3.8.2 Ordinal Scale

Ordinal scale used to rate or rank different variables in a natural order. By understanding the sequencing of responses, they offer insightful information about attitudes, preferences, and behaviours. In this scale, the assessment used may be subjective, objective or a combination of both. Because this scale has a level or measure measuring several components such as relationships, satisfaction, productivity, quality and others, then it is quite useful in a study. For quantitative variables in a certain level or order, the measurement variable that receives a value is one of the properties of an ordinal variable. Ordinal



variables are also a subset of nominal variables. From least to most satisfied, subjects are ranked using this scale in ascending order. One scale that is frequently used in research is the Likert scale. 1 = Strongly Disagree, 2 = Disagree, 3 = Natural, 4 = Agree, and 5 = Strongly Agree are the five points on the scale. This scale is meant to evaluate how much statements agree or disagree.

### **3.9 Procedure for Data Analysis**

The presentation of procedures, assessment, and condensing of data using logical or statistical techniques is known as data analysis. In order to obtain quantitative research findings, the researcher in this study will analyse and examine the data using the statistical software programme SPSS. This technique makes it possible to analyse, customise, and identify patterns among different data elements. Pearson For this study, data were also gathered and analysed using descriptive reviews, reliability and validity tests, correlation analyses, and other methods.

#### **3.9.1 Reliability and Validity Test**

To make sure that every respondent who fills out the questionnaire will find it easy to complete the questions and select the best option to express their ideas, reliability tests will be conducted as part of this study. Sekaran (2003) defines "reliability" as measurement values that are consistent and free of errors when they yield conclusions. Coefficients were used to estimate the measurement scale's reliability, and Cronbach's Alpha was used to evaluate the consistency of the coefficients. The degree of consistency in the respondents' ratings is indicated by Cronbach's alpha. If the independent factor's Cronbach's

alpha score is less than 1, there will be a stronger correlation with the dependent variable. We think those numbers merit more investigation.

### 3.9.2 Descriptive Analysis

The proportion, frequency, and measures of the Measures of Central Tendency (MCT), such as the mean, mode, and median, will be assessed using descriptive statistics. Frequencies and percentages are typically used in the data analysis chapter for demographic factors like age, gender, and even education. Therefore, in this study, the questionnaire section A—which focuses on the demographics of the respondents—will employ these descriptive statistics.

### 3.9.4 Pearson Correlation

A statistical indicator of the linear correlation between two variables,  $X$  and  $Y$ , is the Pearson product moment correlation coefficient. It has a range from positive 1 to negative 1, where the sum of all positive correlations is represented by a positive range of 1, the sum of all negative correlations by a negative range of 1, and no correlation is represented by a zero. Numerous studies employ this correlation to assess the linear relationship between two variables. A correlation coefficient between  $X$  and  $Y$  exists for every set of points. Nevertheless, the non-linear ridge slope and other non-linear features are not revealed by this correlation; rather, it only reveals the non-linear model and the relationship's direction. If the middle figure is in the slope of 0 addition, this coefficient cannot be computed because the variance of  $Y$  is zero.

Figure 3.9.4 : guidelines for the Pearson coefficient correlation interpretation

Strength of Association	Coefficient, $r$	
	Positive	Negative
Small	.1 to .3	-0.1 to -0.3
Medium	.3 to .5	-0.3 to -0.5
Large	.5 to 1.0	-0.5 to 1.0

### 3.10 Chapter Summary

This chapter explains and provides an overview of the research methodology that will be used for this investigation. Universiti Malaysia Kelantan students at the City Campus make up the study's population. As an electronic questionnaire for data collection, Google Forms will be used. Overall, a number of subtopics have been covered in this chapter, including variable measurement, research instrument development, population size, sampling methodology, sampling size, sampling design, and data analysis techniques. The findings will be analysed and further discussed in the upcoming four chapters.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

**4.1 Introduction**

The methods and techniques created in the previous chapter will be looked at in Chapter 4, "Data Analysis and Findings". This chapter will analyse the data that was gathered using the questionnaire that was created for the previous task. A number of tools, including the Statistic Package for Social Science (SPSS) version 26, were used to process the collected data. Pearson, normalcy, and reliability analysis Certain tests and analyses make use of correlation analysis as well as other analyses. Descriptive analysis was also used to analyse the collected data in order to ascertain the respondents' demographic makeup. The study utilised Pearson's correlation analysis to investigate the association between University Malaysia Kelantan students' attitude, knowledge, and trust, and their acceptance of QR code payment methods.

**4.2 Preliminary Analysis**

The preliminary analysis approach guarantees the directness of every instruction, address, and scale item. A measurement study was designed to ensure that every participant understood the questions and could provide an accurate response. Therefore, the purpose of this pilot test was to identify any items or questions that could infuriate prospective responders and any possible problems that could arise throughout the information gathering process. Thirty-nine respondents were the first to receive the survey after that. Those respondents will have finished the survey before this analysis

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is finished. Clarification for the data, before those data was run by the SPSS system, all of 39 data has been purify on google sheet as it come with the questionnaire on Google form. Below are the results of the preliminary analysis.

Table 4.2.1: The Preliminary Analysis

VARIABLES	NO OF ITEM	CRONBACH'S ALPHA	INTERNAL CONSISTENCY
The Acceptance for QR code Payment Method Usage	9	0.906	Excellent
Attitude	9	0.945	Excellent
Knowledge	9	0.928	Excellent
Trust	8	0.940	Excellent

### 4.3 Demographic Profile of Respondents

In order to complete the prepared questionnaire, 357 respondents were gathered for this study. Study profiles including age, gender, years of study, and course of study are included in the gathered respondents. Statistics Package for Social Science (SPSS) has been used to collect and analyse the data.

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Table 4.3.1: Demographic Respondent Profile Based on Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	261	73.1	73.1	73.1
	Male	96	26.9	26.9	100.0
	Total	357	100.0	100.0	

The gender-based demographic profile is displayed in Table 4.3.1. Table 4.3.1 demonstrates that 96 male respondents made up the data set. Additionally, this represents 26.9% of all responders. There are 261 female responders in total. There are 73.1% of female respondents overall. As a result, there were 261 female respondents, or 73.1% of the total, and 96 male respondents, or 26.9% of the total.

Table 4.3.2: Demographic Respondent Profile Based on Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 20 Years Old	43	12.0	12.0	12.0
	21 - 23 Years Old	279	78.2	78.2	90.2
	24 - 26 Years Old	35	9.8	9.8	100.0
	Total	357	100.0	100.0	

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There are several categories of respondents in the age groups of 18–20, 21–23, and 24-26 years old, as shown in Table 4.3.2. Out of the 357 respondents in total, 43 of them are between the ages of 18 and 20. Twelve percent of all respondents are represented by these individuals. There are 279 respondents who are between the ages of 21 and 23. This percentage of respondents makes up 78.2% of all respondents. Thirty-six out of the 357 respondents are between the ages of 24 and 26. 9.8% of all respondents are represented by these few respondents.

Table 4.3.3: Demographic Respondent Profile Based on Year of Study

		Years of study			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Year 1	42	11.8	11.8	11.8
	Year 2	18	5.0	5.0	16.8
	Year 3	40	11.2	11.2	28.0
	Year 4	257	72.0	72.0	100.0
	Total	357	100.0	100.0	

Table 4.3.3 shows that data has been gathered and categorised by year of birth. 42 respondents from the first year make up 11.8% of the total respondents. There are only 18 responders from year 2, or 5% of the total. Of the 40 respondents, those in year three made up 11.2% of the total. There are 257 respondents from year 4, which makes up the majority of the respondents that have been gathered. 72% of the total respondents were year 4 respondents.

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Table 4.3.4: Demographic Respondent Profile Based on Course of Study

		Course of Study			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAB	127	35.6	35.6	35.6
	SAE	6	1.7	1.7	37.3
	SAH	15	4.2	4.2	41.5
	SAK	61	17.1	17.1	58.5
	SAL	62	17.4	17.4	75.9
	SAP	20	5.6	5.6	81.5
	SAR	56	15.7	15.7	97.2
	SAS	10	2.8	2.8	100.0
	Total	357	100.0	100.0	

According to Table 4.3.4, the most amount of the respondents gathered in this research are from the SAB course which consists of 127 respondents representing 35.6% of the total respondents. There are 6 respondents from the SAE course which consists of 1.7% of the total respondents. The total number of respondents from the SAH course is 15 which consists of 4.2% of the total respondents. The total number of respondents from the SAK and SAL courses is almost the same with 61 respondents and 62 respondents which consists of 17.1% and 17.4% of the total respondents. From 357 respondents, there are 20 respondents from the SAP course representing 5.6% of the total respondents. The number of respondents from the SAR course is 56



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respondents which represents 15.7% of the total respondents. Last, 10 respondents from the SAS course which has 2.8% of the total respondents.

### 4.4 Descriptive Analysis

#### 4.4.1 Overall Mean Scores For Variables

Table 4.4.1: Overall Mean Scores For Each Variables

Descriptive Statistics			
Variables	N	Mean	Std. Deviation
The acceptance for QR code payment method usage	357	4.0871	.66339
Attitude	357	4.0473	.71596
Knowledge	357	4.1702	.65217
Trust	357	4.1439	.68317
Valid N (listwise)	357		

The dependent variables and the independent variables are the two factors that have been categorised in accordance with the investigation's findings, which are listed in Table 4.3.1. Trust, knowledge, and attitude are the independent variables, and "the acceptance for QR code payment method usage" is the dependent variable. The dependent variable, which was referred to as "the acceptance for QR code payment method usage," had mean scores of 4.0871, with a standard deviation of 0.66339. It is clear from this that there was a considerable amount of data dispersion throughout the whole process of gathering data from questionnaire respondents. In terms of the independent variables, the attitude is the one with the lowest mean value which comes in at

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4.0473. The standard deviation is likewise 0.71596, which is a consequence of the attitude. Among all the other factors, the variable of knowledge has the highest mean score which is 4.1702. The knowledge distribution has a standard deviation of 0.65217. When compared to the other two factors, this would imply that the amount of data collection dispersion that knowledge possesses is the highest. The value of 4.1439, which is derived from trust, is the second highest mean score ever obtained. A standard deviation of 0.68317 is characteristic of trust.

### 4.4.2 Descriptive Analysis For Independent Variables

Table 4.4.2 (a) : Descriptive Analysis of Attitude

<b>Descriptive Statistics</b>			
<b>Attitude</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
I will always look for QR code before buying products	357	3.69	1.135
Do you agree that QR code payment is very beneficial	357	4.23	.820
I intend to completely switch over to online QR code payment	357	3.74	1.077
QR code payment lead me to become a better user when it comes to expenses or payment method	357	3.91	.957
I am aware that QR code practices is ethical	357	4.10	.816

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I found that it is more faster to use QR code payment method	357	4.21	.848
I do prefer to be cashless rather than bring a cash for making a payment	357	3.92	1.015
Do you agree that QR code payment is a wise technology	357	4.36	.736
Do you think that QR payment method is a trend in your circle of life?	357	4.26	.836
Valid N (listwise)	357		

The descriptive analysis for the first independent variable, Attitude, consists of nine items, as shown in Table 4.3.2(a). The table displays the mean answers for the Attitude component variable, which ranged from 3.69 to 4.36 on the Five-Point Likert scale. The average value for the Attitude component was 4.046, as shown in Table 4.3.2(a). With a mean of 4.36 (SD=0.736), Question 8, "Do you agree that QR code payment is a wise technology," had the greatest level of significance. On the other hand, the question with the lowest mean score, "I will always look for QR code before buying products," obtained a score of 3.69 (SD=1.135). Respondents are in agreement that QR code payment is very beneficial (SD=0.820) in question 2, and they prefer to be cashless rather than bring a cash for making a payment (SD=1.105) in question 7.

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Table 4.4.2 (b) : Descriptive Analysis of Knowledge

<b>Descriptive Statistics</b>			
<b>Knowledge</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
I have a high knowledge about the benefits of QR code payments compared to traditional payment methods?	357	3.85	.916
Do you agree that having knowledge about QR code payment methods increases your acceptance of using them for transactions?	357	4.10	.870
Do you agree that students who are more knowledgeable about QR code payment methods are more likely to adopt them as a preferred payment method?	357	4.22	.823
Do you agree that increased awareness and understanding of QR code payment methods among students would encourage their usage?	357	4.27	.768
Do you agree that a lack of knowledge about QR code payment methods leads to hesitation and reluctance to use them among students?	357	4.15	.880
Do you agree that having knowledge about the security features of QR code payment methods enhances your trust in using them?	357	4.29	.747

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Do you agree that students with a higher level of knowledge about QR code payment methods are more likely to recommend them to others?	357	4.27	.779
Do you agree that having access to user-friendly educational resources about QR code payment methods would increase your willingness to use them?	357	4.22	.801
Do you agree that the integration of QR code payment methods into the curriculum can improve students' understanding and acceptance of this payment method?	357	4.17	.799
Valid N (listwise)	357		

For the second independent variable, Knowledge factors, Table 4.3.2(b) displays the results of the nine-question descriptive analysis. The table displays the mean answers on the security factor variable on a Five-Point Likert scale, which varies from 3.85 to 4.29. Table 4.3.2(b) shows that the average mean of the second component was 4.171. When asked, "Do you agree that having knowledge about the security features of QR code payment methods enhances your trust in using them?" an answer of 4.29 (SD=0.747) was given as the highest mean. The lowest possible score for question 1, on the other hand, is 3.85, with a standard deviation of 0.916. In comparison to more conventional payment options, this suggests that respondents are well-informed about the advantages of QR code payments. The majority of respondents (SD=0.823) in question 3 think that students agree that students who are more knowledgeable

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about QR code payment methods are more likely to adopt them as a preferred payment method, and the majority (SD=0.801) in question 8 think that having access to user-friendly educational resources about QR code payment methods would increase your willingness to use them.

Table 4.4.2 (c) : Descriptive Analysis of Trust

<b>Descriptive Statistics</b>			
<b>Trust</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
I believe that the QR code payment method is safe and has reliable features	357	4.11	.858
I think QR code payment method provide satisfactory service	357	4.20	.768
I think the QR code payment method is stable	357	4.13	.804
I think QR code payment method adjust information according to market demand	357	4.18	.788
I believe that the QR code payment method are able to conduct banking transactions securely	357	4.17	.812
I think banks has mechanisms to ensure the safe transmission of its users' information	357	4.22	.774
I think banks show great concern for the security of any transactions that related to the QR code Payment Methods	357	4.06	.908

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I am sure that my financial data will not be intercepted by unauthorized third parties	357	4.07	.898
Valid N (listwise)	357		

Table 4.3.2(c) lists the eight items used in the descriptive analysis of the Trust factor, the third independent variable. This table displays the mean answer for the Trust factor variable on the Five-Point Likert scale, which falls between the range of 4.06 to 4.22. The average mean for this third element was 4.142, as shown in Table 4.3.2(c). For question 6, "I think banks has mechanisms to ensure the safe transmission of its users' information," the students' highest mean answer was 4.22, with a standard deviation of 0.774. The question that had the lowest mean score was 4.06 (SD=0.908), which questioned respondents about their thoughts on how secure QR code payment methods are. Respondents were confident that their financial data will not be intercepted by unauthorized third parties (SD=0.898) in question 8, and they were also confident that QR code payment method provide satisfactory service (SD=0.768) in question 2.

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### 4.4.3 Descriptive Analysis For Dependent Variables

Table 4.4.3 : Descriptive Analysis of The acceptance QR code payment  
method usage

<b>Descriptive Statistics</b>			
<b>The acceptance QR code payment method usage</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
I use QR code payment method often	357	4.00	1.013
I also use QR code payment method in any online banking apps	357	4.07	.963
I found that it is easier to use QR code payment method rather than other payment method	357	4.28	.811
I use QR code payment method for shopping	357	3.93	1.036
I found that QR code payment method is kind of payment trend among students	357	4.38	.772
I prefer cash payment method rather than QR code payment method	357	3.58	1.208
The QR code payment method showing an accurate information in order to make a payment or transfer money	357	4.22	.804
I often use QR code payment method to transfer money	357	4.10	.974
I definitely recommend to others to use QR code payment method	357	4.22	.870
Valid N (listwise)	357		



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Presented in Table 4.3.3.1 is the descriptive analysis of the dependent variable, "The acceptance for QR code payment method usage," which has nine questions. The table displays the mean answer of each responder to the variable "The acceptance for QR code payment method usage," which is administered using a Five-Point Likert scale. Table 4.3.3 shows that the average mean acceptance rate for QR code payment methods was 4.086. In conclusion, the dependent variable had the highest mean for the question with a score of 4.38 (SD=0.772) regarding student found that QR code payment method is kind of payment trend among students. Respondent who said, "I prefer cash payment method rather than QR code payment method," had the lowest mean score which is 3.58 and (SD=1.208). The third question asked if it is easier to use QR code payment method rather than other payment method (SD=0.811), while the second question asked whether people use QR code payment method in any online banking apps (SD=0.963).

4.5 Cronbach’s Alpha Reliability Analysis

Table 4.5 : Rules of thumb of Cronbach’s Alpha Coefficient Range

Cronbach’s Alpha Range	Reliability Analysis
More than 0.9	Excellent
0.8 – 0.89	Good
0.7 – 0.79	Acceptable
0.6 – 0.69	Questionable
0.5 – 0.59	Poor
Less than 0.59	Unacceptable

*Source: Adopted from George & Mallery (2016)*

Cronbach's alpha is considered a measure of scale reliability, and it is the most commonly used measure of internal consistency when having multiple Likert questions in a survey or questionnaire that make up a scale and wanting to determine whether the scale is reliable. Cronbach's alpha measures the level of agreement on a standard 0 to 1 scale, this can be seen in Table 4.4.1 (George & Mallery, 2016) which shows the rules of thumb of Cronbach's Alpha Coefficient Range. A high Cronbach's alpha value indicates that the response values for each participant across sets of questions are consistent. This consistency indicates that the measure is reliable and that the items may be measuring the same characteristic. On the other hand, a low value indicates that the set of items cannot measure the same construct. This makes it impossible for the questions to measure the same trait because the measurements are unreliable.

4.5.1 Actual Reliability Test

Table 4.5.1 : Reliability Coefficient for Each Section of Questionnaire

Test of Reliability					
	Dependent Variables	Independent Variables			All Variables
	The acceptance for QR code payment method usage	Attitude	Knowledge	Trust	
<b>Cronbach's Alpha</b>	.870	.910	.926	.934	.925
<b>N of Items</b>	9	9	9	8	<b>35</b>

*No of respondents(N) = 357*

Based on the reliability analysis in Table 4.4.2 displays the independent and dependent reliability coefficients for this experiment. Cronbach's alpha coefficient showed a value of 0.925 for all variables. This shows that the questionnaire is reliable and can be used for research. the acceptance for QR code payment method usage is a dependent variable, and Cronbach's alpha for this variable is 0.870, which is good value. Next, Cronbach's alpha for the independent variables namely attitude, knowledge and trust showed excellent values of 0.910, 0.926 and 0.934 respectively. There are nine questions have been asked about the acceptance of QR code payment method usage, attitude and knowledge while trust only has eight questions. As a result, the study can use this questionnaire because it is reliable.

4.6 Normality Test

Table 4.6 : Normality Test for Each Section of Questionnaires

Tests of Normality						
Variables	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
The acceptance for QR code payment method usage	.113	357	.000	.921	357	.000
Attitude	.096	357	.000	.939	357	.000
Knowledge	.102	357	.000	.910	357	.000
Trust	.110	357	.000	.904	357	.000

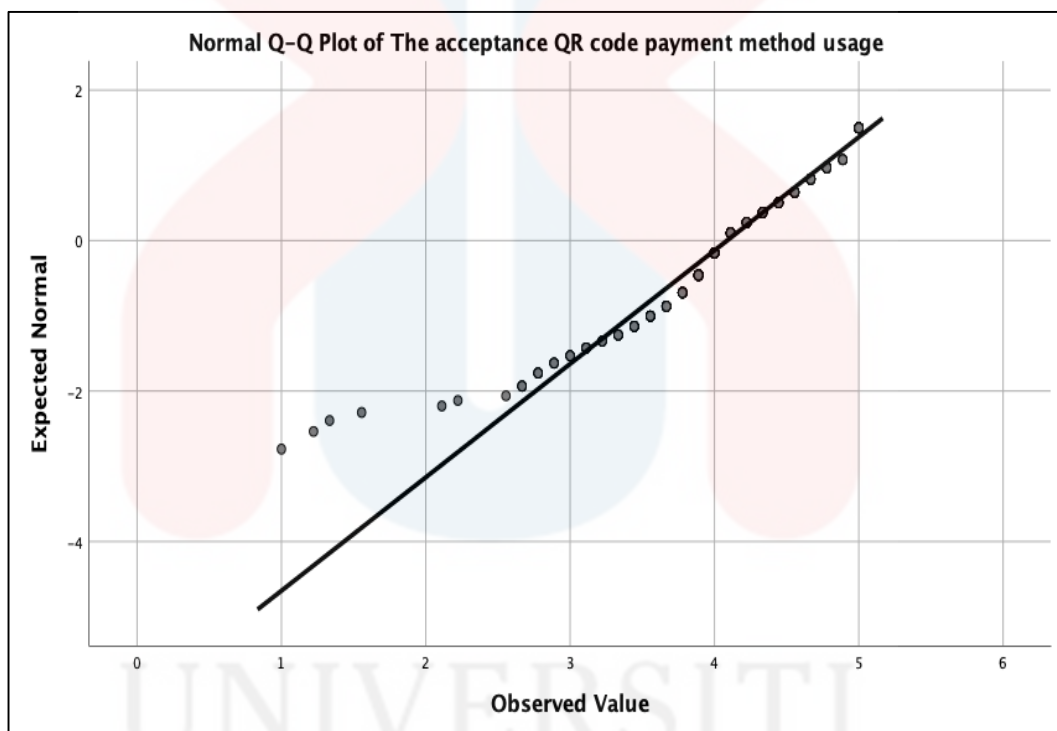
According to the normality study presented in Table 4.6, there are two methods that the researcher uses in this study, such as the Kolmogorov—Smirnov and Shapiro—Wilk to test the normality of the data. The Kolmogorov-Smirnov test is a more general method and the sample size for this method must exceed 50 people while the Shapiro-Wilk test is a specific test for normality and the sample size must be less than 50 people. If the value of  $p > 0.05$ , the results of the Kolmogorov-Smirnov test are considered normal, while the Shapiro-Wilk test is considered abnormal. In this research, the sample is more than 50 people so the researcher uses the Kolmogorov-Smirnov table to see the normality test. Based on the test in this study, the normality test shows that the significant value for this study variable is less than 0.05. Therefore, the data collected can be classified as non-normal data.

Below are all the graph of Q-Q plot of average for each variable. The total sample size for this research are 357 respondents of students Universiti Malaysia

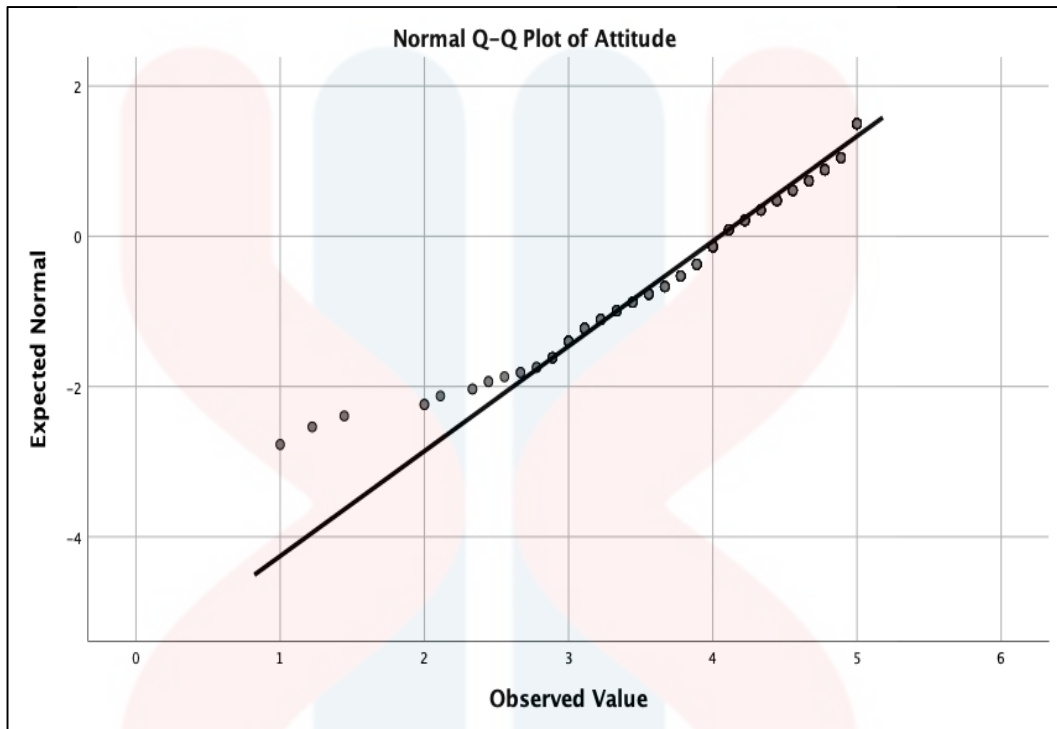
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Kelantan. The closer the plot data to the diagonal line, the normal the data will be. The researcher may deduce from this graph that the data is normally distribute because it closely follows the diagonal line and does not appear to have a non-linear pattern (Leard Statistics, 2018).

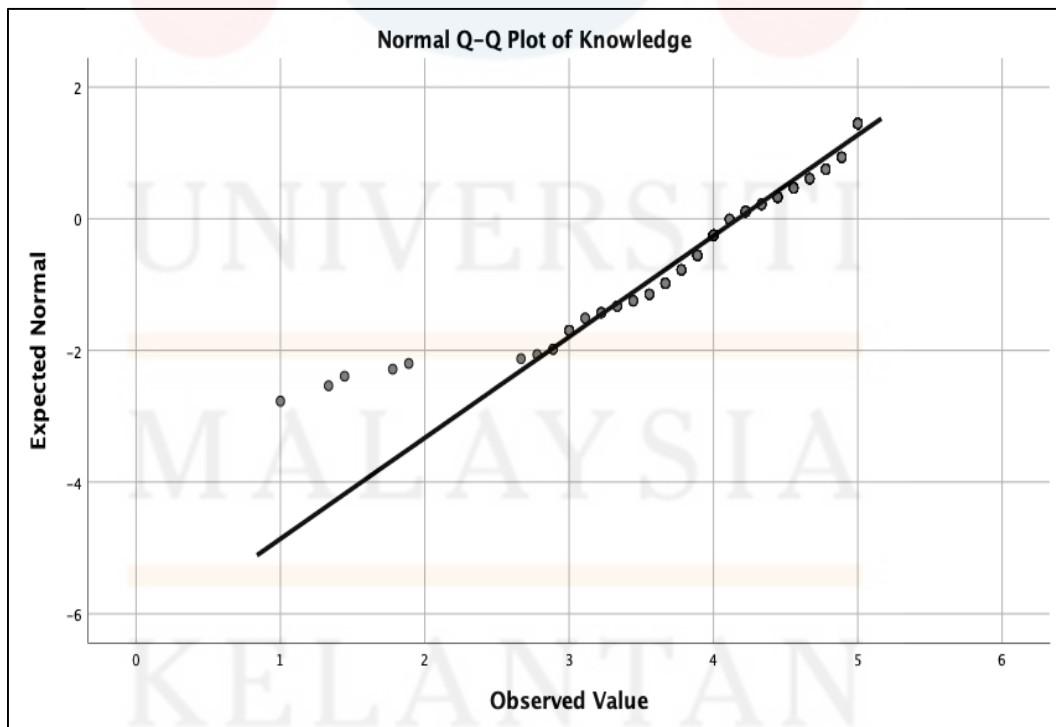
Graph 4.6.1 : Normal Q-Q Plot of Average The Acceptance of QR Code Payment Method Usage



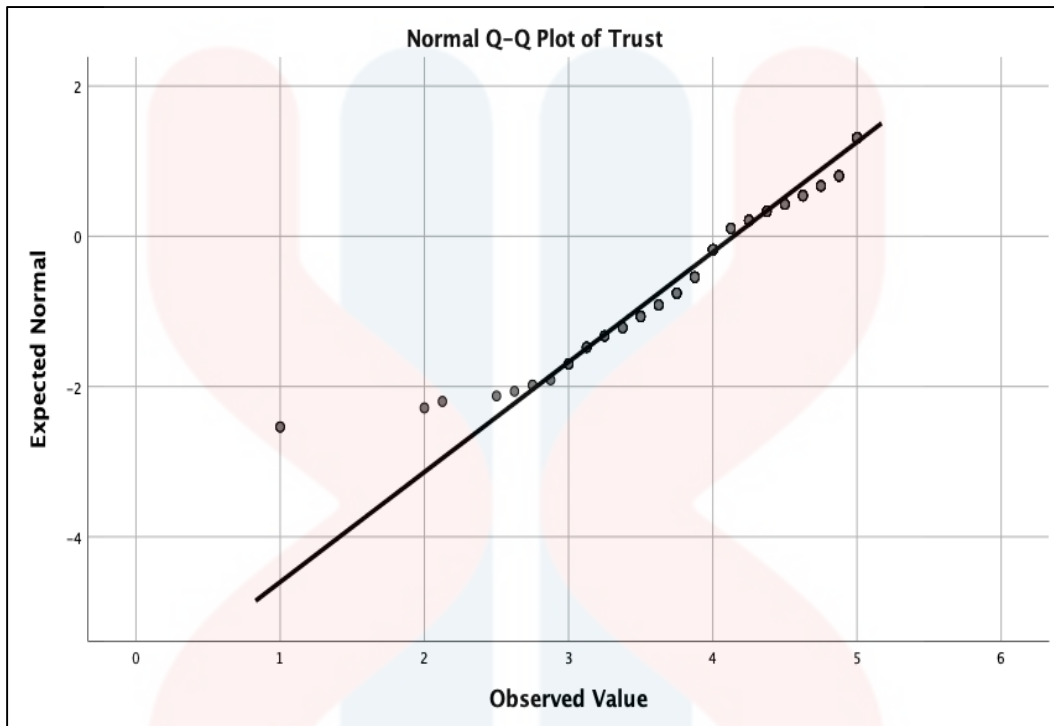
Graph 4.6.2 : Normal Q-Q Plot of Average Attitude



Graph 4.6.3 : Normal Q-Q Plot of Average Knowledge



Graph 4.6.4 : Normal Q-Q Plot of Average Trust



#### 4.7 Pearson Correlation

Table 4.7.1: The Magnitude Relationship of Pearson Correlation Value

Pearson Correlation, $r$	Magnitude Relationship
0 - 0.09	Very Weak
0.10 – 0.29	Weak
0.30 – 0.49	Moderate
0.50 – 0.69	Strong
0.70 – 0.90	Very Strong
1.0	Perfect

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Table 4.7.2 : The Pearson Correlation Value

Correlations					
		The acceptance QR code payment method usage	Attitude	Knowledge	Trust
The acceptance QR code payment method usage	Pearson Correlation	1	.799**	.689**	.705**
	Sig. (2-tailed)		.000	.000	.000
	N	357	357	357	357
Attitude	Pearson Correlation	.799**	1	.755**	.766**
	Sig. (2-tailed)	.000		.000	.000
	N	357	357	357	357
Knowledge	Pearson Correlation	.689**	.755**	1	.826**
	Sig. (2-tailed)	.000	.000		.000
	N	357	357	357	357
Trust	Pearson Correlation	.705**	.766**	.826**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	357	357	357	357

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

In this section, the method used in this study is Pearson's correlation analysis which is one of the methods to measure the strength of the linear relationship between two variables, namely the dependent variable and the independent variable. This method is used to find out the importance of the relationship between the acceptance for the QR code payment method usage among UMK city campus students which is the dependent variable in this research with three independent variables namely attitude,



knowledge, and trust. Based on the table displayed in 4.7.1 shows the relationship between the magnitude of the Pearson Correlation value while the result of the Pearson correlation coefficient used to establish the research hypothesis has been displayed in Table 4.7.2. Thus, from the analysis of tables 4.7.1 and 4.7.2, here it can be seen only attitude (0.799), and trust (0.705) show a very strong magnitude relationship while knowledge (0.689) only shows strong for magnitude relationship within this dependent variable namely the acceptance for the QR code payment method usage among UMK city campus students.

## **4.8 Hypothesis Testing**

### **4.8.1 Relationship Between Attitude And The Acceptance For QR Payment Method Usage Among Student At University Malaysia Kelantan (UMK)**

H0: There is no significant relationship between attitude and acceptance for QR code payment methods usage among students at University Malaysia Kelantan.

H1: There is a significant relationship between attitude and acceptance for QR code payment methods usage among students at University Malaysia Kelantan.

There is a significant relationship between attitude and acceptance for QR code payment methods usage among students at University Malaysia Kelantan, referring to table 4.7.2, the table of Correlation. The Pearson Correlation value

has stated as 0.799 which means there is a very strong relationship between attitude and acceptance for QR code payment methods usage among students at University Malaysia Kelantan (UMK). Thus, the H1 in this research is accepted.

#### **4.9.2 Relationship Between Knowledge And The Acceptance For QR Payment Method Usage Among Student At University Malaysia Kelantan**

H0: There is no significant relationship knowledge and acceptance for QR code payment methods usage among students at University Malaysia Kelantan.

H1: There is a significant relationship knowledge and acceptance for QR code payment methods usage among students at University Malaysia Kelantan.

On this second hypothesis, there is a significant relationship between the knowledge factor and the acceptance for QR code payment method among students University Malaysia Kelantan. It can be seen through table 4.7.2. The value of Pearson correlation, r-value is 0.689 (N=357). These value explains the substantial relationship between the knowledge factor and the acceptance for QR code payment methods usage among students University Malaysia Kelantan. Therefore, the H2 is accepted in this research.

**4.9.3 Relationship Between Trust And The Acceptance For QR Payment Method Usage Among Student At University Malaysia Kelantan**

H0: There is no significant relationship trust and acceptance for QR code payment methods usage among students at University Malaysia Kelantan.

H1: There is a significant relationship trust and acceptance for QR code payment methods usage among students at University Malaysia Kelantan.

According to the correlation table on Table 4.7.2, there is a significant relationship between trust factor and the acceptance for QR code payment method among student at University Malaysia Kelantan. The Pearson correlation, r-value are 0.705 which mean very strong based on the magnitude relationship scale. These explain the substantial relationship between the trust factor and the acceptance for QR code payment method usage among students at University Malaysia Kelantan. Therefore, the H3 can be accepted in this research.



#### 4.10 Summary

Chapter 4 of this study presents and explains the results of all the tests that were conducted using the SPSS software to identify the factor influencing University Malaysia Kelantan students' acceptance for using QR codes as a payment method and to determine the relationship between the dependent variable and all independent variables. Descriptive analysis, reliability testing, Pearson correlation, normality testing was applied to the data collection process. Chapter 5 will provide a detailed analysis and explanation of the findings regarding the relationship between the independents and dependent variables as well as the factors influencing the acceptance of online banking transactions.

CHAPTER 5

DISCUSSION AND CONCLUSION

**5.1 Introduction**

In this chapter, researchers will address important discoveries, study implications, study limitations, and suggestions for further research. The key findings will make the research findings summary in chapter 4 more understandable. The issue and previous studies from chapter 2 were the starting point for the summary of the findings. if the research hypothesis was approved or rejected. Furthermore, scientists have shared their presumptions regarding this. A description of any challenges or issues the researchers ran into while doing this investigation will be included in the study limitations. Finally, in this chapter, researchers will discuss their suggestions for additional research.

**5.2 Key Finding**

The findings of this study about University Malaysia Kelantan students' acceptance of QR code payments and the three factors—attitude, knowledge, and trust—that influence this acceptance. Researchers are strongly agreeing that all the three factors are the influence the acceptance for QR code payment method usage among students. It also gives the significant relationship between those two variables. Below are table 5.1, the summary of the objective of this research which is the curiosity about

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the relationship between these three factors (attitude, knowledge and trust) are giving a significant relationship toward the acceptance for QR code payment methods usage.

Table 5.1 : The Finding Of The Results

Hypotheses	Result	Findings of Data Analysis
<b>H1:</b> There is a significant relationship between attitude and acceptance for QR Code Payment Methods usage among students at University Malaysia Kelantan (UMK).	r = 0.799  Very Strong	H1 is accepted
<b>H2:</b> There is a significant relationship knowledge and acceptance for QR Code Payment Methods usage among students at University Malaysia Kelantan (UMK).	r = 0.689  Strong	H2 is accepted
<b>H3:</b> There is a significant relationship trust and acceptance for QR Code Payment Methods usage among students at University Malaysia Kelantan (UMK).	r = 0.705  Very Strong	H3 is accepted

According to the research question (RQ1), is there any relationship between the attitude and the acceptance usage among students, and the research objective (RO1), which aims to ascertain the relationship between attitude and the acceptance for QR code payment methods usage among students. The finding has indicated that there is a significant relationship between the factor (attitude) and the acceptance for QR code

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payment method usage among student at UMK. Therefore, attitude can be considered as the factor that has influence the student on the acceptance of QR code payment methods. It can be said that the objective has been accomplished.

With reference to the research question (RQ2), which asked whether there is any relationship at all between knowledge and students' acceptance of QR codes, and the research objective (RO2), which specified that the purpose of this study was to ascertain this relationship. The results indicate that among UMK students, there is a substantial correlation between the factor of knowledge and the acceptance of QR codes. Therefore, it can be said that students' acceptance of QR codes is influenced by their knowledge, which is the second factor. The goal of the study has been accomplished, and the hypothesis is accepted.

As per the research objective (RO3), the aim is to investigate the correlation between students' acceptance of QR codes and their level of trust. In addition to addressing the research question (RQ3), is there a connection between students' acceptance of QR codes and their level of trust. In this finding, it indicates there was a significant relationship between trust and the acceptance for QR code among students at UMK. Therefore, trust is considered as the third factor which influence the acceptance for QR code among students at UMK. Thus, the objective has been completed.

### 5.3 Discussion

#### 5.3.1 Attitude

Based on table 4.7.2, the Pearson correlations value has stated that the r-value of this variables is 0.799 and reach to 0.910 for the reliability test of this factor. That is indicate an excellent reliability analysis regarding to the rules of thumb of Cronbach's alpha coefficient range. This data is well said that attitude is one of the factors which influence the acceptance for QR code payment method usage among students at UMK.

According to Karahanna et al. (1999), individual tend to interact with their social environment through consultation and comparison during adopting innovation to decrease the uncertainty anxieties arising from the acceptance of innovation. This action is referring to the attitude of a person that related to the degree of an individual perceive that people who are important to them believe that they should use a specific technology.

Furthermore, students are consisting of young generation and based on this study the highest frequency of them are among 21 to 23 years old, which is they surely have more input about latest technology, especially the input that has been spread in the social media such as TikTok, YouTube, etc. It is also can spread as a trend among student to use the QR code payment methods.



### 5.3.2 Knowledge

This knowledge factor is also considered as one of the factors that influence the acceptance for QR code payment method usage among students at UMK. It has been proven through the Pearson correlation which is the r-value was 0.689. It is explained that this variable is a significant factor in the acceptance for QR code payment method usage. Previous studies have shown that social learning theory can be applied to a variety of economic and social behaviors. People are used to learning from others, especially those they know. In a social-commercial scenario, users acquire knowledge from their interactions with online communities, reviews and recommendations (Huang and Benyoucef, 2013).

Based on external interactions and internal psychological processes, consumers acquire sufficient knowledge and experience to support their purchase decisions (Chen et al., 2017b). Consumers also collect information through social media to help cognitive evaluation before making a purchase (Hajli, 2012).

### 5.3.3 Trust

From the analysis in chapter 4, it has indicated that trust is considered as one of the factors that influence the acceptance for QR code payment methods among students at UMK. In Pearson Correlation Coefficient for trust, the p-value is 0.000, while in the multiple linear regression, the p-value is 0.006. Both are lower than 0.05. this is a sign of there is a significant effect between the

acceptance for QR code payment methods among students at UMK and the factor in terms of trust.

Trust among students cannot be doubted, this is because the transactions carried out are closely related to the banking system. only the payment method is different. if previously the students could do transactions online, so it is not impossible for them to believe in qr code technology which no longer requires them to enter any data other than the amount of money they want to transact.

Trust is a key consideration in the technological e-commerce environment where uncertainty and the lack of one-to-one human interaction exist (Pavlou, 2003). According to Pavlou (2002), trust influences any online transaction intention both directly and indirectly. Gefen et al. (2003) found that variations in how people perceive trust arise from the absence of face-to-face interaction in online buying behaviours.

#### **5.4 Implication of Study**

Finding out what influences "The acceptance for QR Code payment methods usage among students at University Malaysia Kelantan (UMK)" is the primary goal of this research. There are a lot of things that influence how widely used QR codes are. Attitude, knowledge, and trust are the only three aspects that have been studied in this study. In addition to enhancing theoretical or academic components in educational institutions, this research will have some implications for the industry.

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The results of this study will have an effect on the financial status of many types of institutions, including banks and other financing agencies. Businesses and consumers alike stand to lose a lot of money if QR code payments take off. Particularly helpful for smaller firms or those who conduct a large number of transactions each month is the fact that the transaction fees are lower than with standard credit card processing. Digital payments are also made more accessible using QR codes, which is great news for small merchants or places without a lot of traditional banking options. From the buyer's point of view, QR code payments are quick and easy, which improves the purchasing experience and may increase happiness and loyalty. Businesses also gain from this convenience since they handle less cash, which reduces the dangers of theft and mistakes that come with dealing with cash. Paying using a QR code may reduce some expenses, but it could also bring about new ones. For instance, companies may have to pay for the necessary technology to take digital payments or deal with costs related to these platforms. Further, strong security measures are required since both companies and customers need to be aware of security concerns, such as fraud or tampering with QR codes.

There may be market pressures caused by the extensive use for QR code payments. Businesses may be forced to implement this technology in places where digital payments are prevalent in order to stay competitive. However, this could mean spending money on new systems and training employees. Additionally, there is a reliance on technology; in order to use QR codes for payments, one needs a stable internet connection and compatible hardware, which could lead to extra expenses or difficulties if the technology fails.

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Lastly, data privacy is an important factor to think about. Businesses may have legitimate concerns about the collection and responsible treatment of customer data by QR code payment systems, especially when it comes to compliance with privacy laws. In conclusion, QR code payments affect financial management and operations for companies and customers alike. While they provide advantages like lower prices and more convenience, they also bring disadvantages like additional fees, security worries, reliance on technology, and privacy problems with personal data.

Besides, there are additional implications for the educational institution. There are several ways in which QR code payments might change administrative procedures, the way students interact with course materials, and the possibilities for research in the academic environment. One major perk for schools is the time and effort saved on paperwork thanks to the widespread use for QR codes for campus-related payments like tuition, library fines, and other fees. This eliminates the need to physically handle cash or checks, which means more efficient processing overall. In turn, this improves the campus experience for students by making it easier for them to pay for things like food, printing, and event tickets in a flash. Using QR codes also makes it easier to administer campus events and activities, providing a more effective way to handle tickets and access. Students in business, finance, and technology may benefit from the practical learning platform that QR code technology offers, in addition to the many research and learning possibilities it gives in areas such as digital payments, consumer behavior, and cybersecurity.

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Although strong digital security measures are required to combat any online fraud or data breaches, QR code payments might lessen the need to carry cash on campus, reducing theft and loss concerns. In addition, the transparency of digital transactions makes these payment systems a useful tool for teaching kids about money management and budgeting. International students, who may not have easy access to local financial institutions, may also benefit from QR code payments, which increase accessibility and inclusion on campus. For colleges, the information gathered from QR code purchases may be priceless for bettering campus services, gaining insight into student purchasing habits, and making informed choices about campus amenities, funding, and student welfare. The use of QR codes for academic payments has several advantages, such as streamlining administrative processes, improving students' experiences, and opening up new avenues for learning, but it also requires vigilant oversight of data use, privacy, and security.

### 5.5 Limitation of The Study

There are some limitations that have been found during this research. One of the limitations is that most UMK students have a limited awareness about the QR code payment method. This is because everyone or some people have the knowledge of the QR code; how it works, how to make the payment, and how to use it but not to be sure that everyone would prefer to use the QR code payment method based on their existing knowledge about it. Data inaccuracy is also affected by some students who do not really understand and know about QR code transaction. In addition, students are also not eager to answer the questionnaire that has been given. There is a lack of solid data in making this research due to the researcher not having the opportunity to meet all the respondents. Most questionnaires are only distributed through social media platforms.

Moreover, this study looks only at three aspects that might affect the results: attitude, knowledge, and trust. It does not explore other factors that could be important. Another issue is that the study only includes people who are easy to reach, not a diverse group. This means the findings might not apply to a broader range of people. This could make the results less reliable. To address these concerns, future researchers should try using a combination of methods in their studies to get a more complete picture.

### **5.6 Recommendation for Future Studies**

While every study is unique, all of them yield specific results that serve as a foundation for further investigation. As a result, there are a lot of ideas and recommendations that could be applied by later researchers to address the topics covered in this study. Expanding the sample size to focus on the topic of Universiti Malaysia Kelantan (UMK) students' acceptance of using QR Code payment methods is one of the recommendations for future research. This is as a result of the responders only being drawn from the UMK City Campus. Future scholars must carry out their studies at Universiti Malaysia Kelantan's three campuses.

In addition, the researcher suggested some ideas to improve the results of the study. Researcher needs to plan and use their time wisely when collecting data in a particular location. Time management is essential to assign assignments and collect feedback from selected participants within the specified time frame. In addition, the researcher recommends choosing respondents carefully to ensure the accuracy of the answers to the distributed questionnaire. This approach is likely to yield better results because respondents can answer honestly and take the time necessary to read and

understand the questions. Allowing respondents to answer the questionnaire during their free time, rather than working hours, can also have a positive effect on the focus and consideration of their responses.

In conclusion, it would be helpful for upcoming researchers to obtain for direct methods like face-to-face interactions during data collection. This means personally explaining the questionnaire questions to the participants. This method often leads to more honest responses, and participants are likely to give well-considered answers. Thus, future researchers could benefit from considering this recommendation to improve the overall results of their study.

#### **5.7 Overall Conclusion of The Study**

The purpose of this study was to investigate the factors that influence students at Universiti Malaysia Kelantan's (UMK) City Campus to accept using QR code payment methods. All of the independent variables—attitude, knowledge, and trust—show a positive and significant relationship with students at Universiti Malaysia Kelantan's acceptance of using QR code payment methods, according to the analysis and study findings. Utilising methods of preliminary analysis, descriptive analysis, reliability, normality test, correlation, and hypothesis testing, the data was assessed using SPSS software. The reliability results for this study are excellent and acceptable for the independent and dependent variables, according to the reliability analysis provided in Chapter 4. Additionally, the Pearson Correlation Coefficient results show that all three independent variables—attitude, knowledge, and trust—have a significant impact on students' acceptance of using the QR code payment method at the Universiti Malaysia Kelantan (UMK) City Campus.

In addition, we can observe that among the other independent variables, attitude has the highest value for the standardised coefficient and the greatest influence on the public's willingness to accept the use of QR code payment methods; knowledge comes in second place, and trust has the lowest correlation coefficient r-value because it contributes the least. This demonstrates that there is a strong correlation between all of the independent study variables and students at Universiti Malaysia Kelantan's (UMK) acceptance of the QR code payment method.

Furthermore, there are also some limitations that we faced during the conduct of this study such as students do not understand and do not really recognize what QR code transaction, students are also not eager to answer the questionnaire that has been given, this study looks only at three things that might affect the results (attitudes, knowledge, and trust) and this study only included people who were easily contacted, not a diverse group. In addition, some recommendations can be used by future researchers to address the importance outlined in this study, such as expanding the sample size to emphasize the topic, improving the results of the study (time management), and choosing respondents carefully to ensure the accuracy of the answers to the distributed questionnaire. Thus, in order to further enhance the calibre of research, future studies with a larger study population ought to be able to produce better and more comprehensive results than this one.



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APPENDIX A

Draft Of Questionnaires

**FACTOR OF THE ACCEPTANCE FOR QR CODE PAYMENT METHODS USAGE  
AMONG STUDENTS AT UNIVERSITI MALAYSIA KELANTAN (UMK)**

Dear respondents,

We are third year students from Bachelor of Business Administration (Islamic Banking and Finance) at University Malaysia Kelantan. We are conducting a final year project research entitled 'Factor of the Acceptance of QR Code Payment Methods Usage Among Students at University Malaysia Kelantan'. It will be an honour if you can contribute by joining our project to completing the following survey questionnaire through google form platform. It may take a few minutes for you to complete the questionnaires. It consists of 5 sections, in Section A inquiries demographic questions. Section B inquiries about the acceptance of QR code payment method usage, Section C inquiries Attitude of user, Section D inquiries the Knowledge of user, and Section E inquiries of trust in QR code payment method. However, every detail of respondents will be used for academic purpose only. We will make sure your responses as anonymous and confidential. Your support toward this research will help us to complete this study perfectly.

Thank you very much.

If you have any question about the survey, kindly email us on: [a20a1248@siswa.umk.edu.my](mailto:a20a1248@siswa.umk.edu.my)

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Sincerely,

AHMAD ARIF AZWAR BIN ANUAR (A20A1237)

AHMAD FAHMI IZMAN BIN MOHD TOHIR (A20A1238)

AINA NABILAH BINTI AHMAD (A20A1248)

AINI SYAZWANI BINTI ZAMRI (A20A1248)

EKFP

### Section A : Demographic

**Instruction: kindly ( / ) to respond.**

1) Gender	
Male	(      )
Female	(      )
2) Age	
18 - 20 Years Old	(      )
21 - 23 Years Old	(      )
24 - 26 Years Old	(      )
27 - 30 Years Old	(      )
3) Year of Study	
Year 1	(      )
Year 2	(      )
Year 3	(      )
Year 4	(      )

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4) Course of Study	
SAB	( )
SAK	( )
SAR	( )
SAS	( )
SAE	( )
SAP	( )
SAH	( )
FSDK	( )



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**Section B : The Acceptance For QR Code Payment Method usage**

**Instruction : kindly respond to each question by choosing the measurement scale below.**

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	2	3	4	5

<b>The Acceptance of QR Code Usage</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I use QR code payment method often					
I also use QR code payment method in any online banking apps					
I found that it is easier to use QR code payment method rather than other payment method					
I use QR code payment method for shopping					
I prefer use QR code payment method whenever I want to make a payment					
I found that QR code payment method is more easier than transfer method					
I found that QR code payment method is kind of payment trend among students					
I prefer cash payment method rather than QR code payment method					
The QR code payment method showing an accurate information in order to make a payment or transfer money					

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I often use QR code payment method to transfer money					
I definitely recommend to others to use QR code payment method					

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**Section C : The Attitude**

**Instruction : kindly respond to each question by choosing the measurement scale below.**

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	2	3	4	5

The Attitude	1	2	3	4	5
I will always look for QR code before buying products					
I prefer use Qr code payment method because Using QR code make it easier to me to make the payment					
Do you agree that QR code payment is very beneficial					
I intend to completely switch over to online QR code payment					
QR code payment lead me to become a better user when it comes to expenses or payment method					
I am aware that QR code practices is ethical					
I found that it is more faster to use QR code payment method					
I do prefer to be cashless rather than bring a cash for making a payment					
Do you agree that QR code payment is a wise technology					
Do you think that QR payment method is a trend in your circle of life?					

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**Section D : The Knowledge**

**Instruction : kindly respond to each question by choosing the measurement scale below.**

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	2	3	4	5

<b>The Knowledge</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I have a high knowledge about the benefits of QR code payments compared to traditional payment methods?					
Do you agree that having knowledge about QR code payment methods increases your acceptance of using them for transactions?					
Do you agree that students who are more knowledgeable about QR code payment methods are more likely to adopt them as a preferred payment method?					
Do you agree that increased awareness and understanding of QR code payment methods among students would encourage their usage?					
Do you agree that a lack of knowledge about QR code payment methods leads to hesitation and reluctance to use them among students?					
Do you agree that having knowledge about the security features of QR code payment methods enhances your trust in using them?					

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Do you agree that students with a higher level of knowledge about QR code payment methods are more likely to recommend them to others?					
Do you agree that a lack of knowledge about QR code payment methods can lead to misconceptions and misinformation that deter students from adopting them?					
Do you agree that having access to user-friendly educational resources about QR code payment methods would increase your willingness to use them?					
Do you agree that the integration of QR code payment methods into the curriculum can improve students' understanding and acceptance of this payment method?					

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**Section E : The Trust**

**Instruction : kindly respond to each question by choosing the measurement scale below.**

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	2	3	4	5

<b>The Trust</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I believe that the QR code payment method is safe and has reliable features.					
I believe the QR code payment method keeps my financial information safe.					
I believe the QR code payment method keeps my personal information safe					
I feel safe in making transactions by using the QR code payment method					
I think the QR code payment method is designed with the customer in mind					
I think QR code payment method provide satisfactory service					
I think the QR code payment method is stable					
I think QR code payment method adjust information according to market demand					
I believe that the QR code payment method id able to conduct banking transactions securely					

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I think banks has mechanisms to ensure the safe transmission of its users' information					
I think banks show great concern for the security of any transactions					
I am sure that my financial data will not be intercepted by unauthorized third parties					



APPENDIX B

GANTT CHART



SEMESTER 6 (PPTA 1)															
TITLE		FACTOR OF THE ACCEPTANCE FOR QR CODE PAYMENT METHOD USAGE AMONG STUDENTS IN UNIVERSITI MALAYSIA KELANTAN													
STUDENTS' NAME		AHMAD ARIF AZWAR, AHMAD FAHMI IZMAN, AINA NABILAH, AINI SYAZWANI													
TASK		WEEKS													
		W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Selection of research title		/	/	/											
CHAPTER 1	1.1 Introduction			/	/	/									
	1.2 Background of study			/	/	/									
	1.3 Problem Statement			/	/	/									
	1.4 Research Questions			/	/	/									
	1.5 Research Objective			/	/	/									
	1.6 Scope of the study			/	/	/									
	1.7 Significance of study				/	/	/								
	1.8 Definition of Term					/	/	/							
	1.9 Organization of the Proposal									/					
CHAPTER 2	2.1 Introduction						/								
	2.2 Underpinning Theory						/	/	/	/					
	2.3 Previous Studies						/	/	/						
	2.4 Hypotheses Statement							/	/	/					
	2.5 Conceptual Framework							/	/	/					
	2.6 Summary									/					
CHAPTER 3	3.1 Introduction								/	/					
	3.2 Research Design								/	/	/	/			
	3.3 Data Collection Methods								/	/	/	/			
	3.4 Study Population								/	/	/	/			
	3.5 Sample Size									/	/	/			
	3.6 Sampling Techniques									/	/	/			
	3.7 Research Instrument Development									/	/	/	/		
	3.8 Measurement of the variables									/	/	/	/		
	3.9 Procedure for Data Analysis									/	/	/	/		
	3.1 Summary												/	/	





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SEMESTER 6 (PPTA 2)													
CHAPTER 4	4.1	Introduction	/										
	4.2	Preliminary Analysis	/	/	/								
	4.3	Demographic Profile Of Respondents		/	/		/	/					
	4.4	Descriptive Analysis				/	/		/	/			
	4.5	Validity And Reliability Test							/	/			
	4.6	Normality Test							/	/	/		
	4.7	Pearson Correlation							/	/	/		
	4.8	Multiple Linear Regression							/	/	/		
	4.9	Hypothesis Testing								/	/		
CHAPTER 5	4.1	Summary							/	/	/		
	5.1	Introduction							/				
	5.2	Key Findings							/	/	/		
	5.3	Discussion							/	/	/		
	5.4	Implication Of The Study								/	/		
	5.5	Limitations Of The Study								/	/		
	5.6	Recommendations/Suggestion For Future Research									/		
	5.7	Overall Conclusion Of The Study										/	
		REFERENCES											
		APPENDIX A – Draft Of Questionnaire		/	/								
		APPENDIX B – Gant Chart		/								/	

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

**Student's Name:** AHMAD ARIF AZWAR BIN ANUAR **Matric No.** A20A1237

**Name of Supervisor:** PROF. MADYA DR. AZWAN BIN ABDULLAH **Name of Programme:** ISLAMIC BANKING & FINANCE (SAB)

**Research Topic:** FACTOR OF THE ACCEPTANCE FOR QR CODE PAYMENT METHOD USAGE AMONG STUDENT AT UNIVERSITI MALAYSIA KELANTAN (UMK)

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<p><b>Content (10 MARKS)</b> (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.	<b>Overall report format (5 MARKS)</b>	<b>Submit according to acquired format</b>	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)
	<b>Writing styles (clarity, expression of ideas and coherence)</b>	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)	
	<b>Technicality (Grammar, theory, logic and reasoning)</b>	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)	
	<b>Reference list (APA Format)</b>	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)	
	<b>Format organizing (cover page, spacing, alignment, format structure, etc.)</b>	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)	

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

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

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

**Student's Name:** AHMAD FAHMI IZMAN BIN MOHD TOHIR

**Matric No.** A20A1238

**Name of Supervisor:** PROF. MADYA DR. AZWAN BIN ABDULLAH **Name of Programme:** ISLAMIC BANKING & FINANCE (SAB)

**Research Topic:** FACTOR OF THE ACCEPTANCE FOR QR CODE PAYMENT METHOD USAGE AMONG STUDENT AT UNIVERSITI MALAYSIA KELANTAN (UMK)

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

EKPR

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

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

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

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

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

**Student's Name:** AINA NABILAH BINTI AHMAD

**Matric No.** A20A1248

**Name of Supervisor:** PROF. MADYA DR. AZWAN BIN ABDULLAH

**Name of Programme:** ISLAMIC BANKING & FINANCE (SAB)

**Research Topic:** FACTOR OF THE ACCEPTANCE FOR QR CODE PAYMENT METHOD USAGE AMONG STUDENT AT UNIVERSITI MALAYSIA KELANTAN (UMK)

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<p><b>Content (10 MARKS)</b> (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>	

EKIP



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

2.	<b>Overall report format (5 MARKS)</b>	<b>Submit according to acquired format</b>	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)
		<b>Writing styles (clarity, expression of ideas and coherence)</b>	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)
		<b>Technicality (Grammar, theory, logic and reasoning)</b>	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)
		<b>Reference list (APA Format)</b>	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)
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**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)  
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3.	<b>Research Findings and Discussion (20 MARKS)</b>	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)	
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)	
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		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)	
4.	<b>Conclusion and Recommendations (15 MARKS)</b>	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)	
		<b>TOTAL (50 MARKS)</b>					

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

**Student's Name:** AINI SYAZWANI BINTI ZAMRI

**Matric No.** A20A1250

**Name of Supervisor:** PROF. MADYA DR. AZWAN BIN ABDULLAH **Name of Programme:** ISLAMIC BANKING & FINANCE (SAB)

**Research Topic:** FACTOR OF THE ACCEPTANCE FOR QR CODE PAYMENT METHOD USAGE AMONG STUDENT AT UNIVERSITI MALAYSIA KELANTAN (UMK)

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
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		<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>	

EKPR

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

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

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