

**THE USE OF E-WALLET AMONG MALAYSIAN  
UNIVERSITY STUDENTS**

**NADIA NAZIRA BINTI HUZAINI, NAZRIUDDIN BIN ASMARI,  
NUR ALIYATUL HASNIDA BINTI TARMIZI, NUR ATIKAH  
BINTI KAMARUDDIN**

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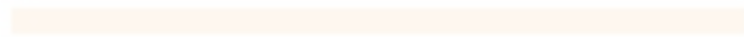
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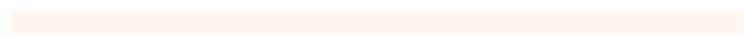
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# The Use a E-Wallet Among Malaysian University Students

by

Nadia Nazira Binti Huzaini, Nazruddin Bin Asmari, Nur Aliyatul  
Hasnida Binti Tarmizi, Nur Atikah Binti Kamaruddin

A thesis submitted in fulfillment of the requirements for the degree of  
Bachelor Business Administration (Islamic Banking and Finance) with Honors

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**Faculty of Entrepreneurship and Business**  
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LIST OF ABBREVIATIONS

E-wallet	:	Electronic Wallet
PU	:	Perceived Usefulness
PEOU	:	Perceived Ease of Use
SI	:	Social Influence
TAM	:	Technology Acceptance Model
SPSS	:	Statistical Package for the Social Sciences
IV	:	Independent Variable
DV	:	Dependent Variable
IPTA	:	Institusi Pendidikan Tinggi Awam
IPTS	:	Institusi Pendidikan Tinggi Swasta

LIST OF SYMBOLS

%	:	Percentage
N/n	:	Number
H <sub>1</sub>	:	Hypothesis 1
H <sub>2</sub>	:	Hypothesis 2
H <sub>3</sub>	:	Hypothesis 3
H <sub>4</sub>	:	Hypothesis 4
sig	:	Significant
>	:	Greater than
<	:	Less than
p	:	Sample Pearson Correlation Coefficient

ABSTRAK

Urus niaga tanpa tunai telah berkembang secara mendadak apabila teknologi kewangan telah maju. Pengguna sedang beralih daripada pembelian berasaskan tunai kepada tanpa tunai, bersempena dengan kemunculan penyelesaian Fintech seperti E-Wallets. Matlamat utama adalah untuk menentukan hubungan antara kegunaan yang diterima, kemudahan penggunaan yang diterima, pengaruh sosial, dan kepercayaan yang diterima dan penggunaan E-dompet dalam kalangan pelajar universiti Malaysia. Model TAM digunakan untuk mencapai objektif penyelidikan. Pendekatan kuantitatif dan pengumpulan data primer telah digunakan dalam kajian ini. 422 responden berjaya dikumpulkan daripada pelajar universiti Malaysia. Semua data yang dikumpul dianalisis menggunakan bantuan korelasi Pearson oleh SPSS. Penemuan mendedahkan bahawa nilai korelasi Pearson untuk semua pemboleh ubah bebas diuji iaitu persepsi kegunaan (0.701), dirasakan kemudahan penggunaan (0.695), pengaruh sosial (0.729), dan kepercayaan yang dirasakan (0.465) mempunyai hubungan positif dengan penggunaan E-Wallet. Penemuan kajian ini akan menggalakkan pelajar membuat pembelian menggunakan E-Wallets.

**Kata Kunci:** E-Wallets, kegunaan yang dirasakan, kemudahan penggunaan yang dirasakan, pengaruh sosial, kepercayaan yang dirasakan.

ABSTRACT

Cashless transactions have expanded dramatically as financial technology has advanced. Consumers are transitioning from cash-based to cashless purchases, in conjunction with the emergence of Fintech solutions such as E-Wallets. The major goal is to determine the link between received uses, accepted use facilities, social influence, and accepted trust and the usage of E-wallets among Malaysian university students. The TAM model was employed to achieve the research objective. Quantitative approaches and primary data collection were applied in this study. 422 respondents were successfully gathered from Malaysian university students. All the data collected was analysed using Pearson correlation aid by SPSS. The findings revealed that the Pearson correlation value for all independent variables tested namely perceived usefulness (0.701), perceived ease of use (0.695), social influence (0.729), and perceived trust (0.465) has a positive relationship with the usage of E-Wallet. The study's findings will encourage students to make purchases using E-Wallets.

**Keywords:** E-Wallets, perceived usefulness, perceived ease of use, social influence, perceived trust

CHAPTER 1: BACKGROUND OF THE STUDY

1.1.1 E-Wallet

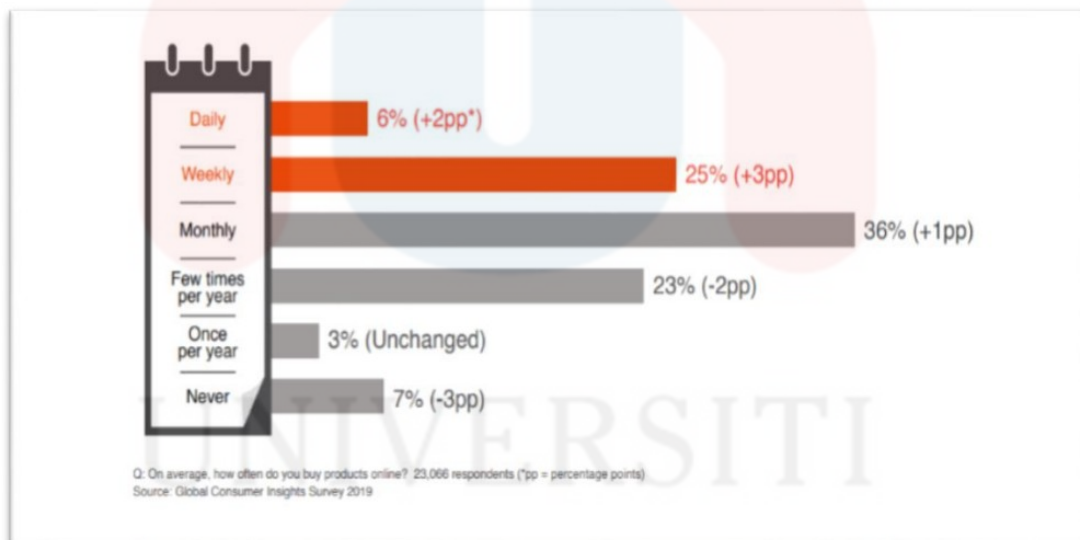
A "digital wallet," sometimes known as a "e-wallet," is an electronic device, internet service, or software programme that allows two parties to conduct electronic transactions by trading units of digital currency for goods and services. This all-inclusive solution can be used to pay for a range of services, such as bills, groceries, food, transit and pre-paid top-ups. Furthermore, e-wallets are increasingly being created for uses other than the most fundamental financial activities, such credential authentication. For example, a digital wallet may verify the customer's age at the register when purchasing alcohol.

According to Aji and Adawiyah (2022), due to its more effective and safe payment options, "cashless" has emerged as the most popular production genre among consumers in the retail industry. With significant advancements in information and communication technology and a reliance on smartphones to access the internet, e-wallets have grown in popularity. According to Esawe (2022), demonstrate that digital transformation is a dynamic phenomenon that develops to produce new forms and activity.

For users who use the mobile payment system like e-wallet, they are given the ability to make payments quickly, safely and easily. More so to make large payments without worrying about having to use cash (Singh & Srivastava, 2018). Due to the increased use of mobile payments, e-wallets have emerged and are chosen as the next generation of transactions. The term "e-wallet" describes the digital equivalent of one's typical physical wallet (Subaramaniam et al., 2020). A smartphone financial application called "e-wallet" allows users to reload money to make two types of payments either online or offline. Therefore, users can make purchases efficiently and quickly by using e-wallets (Karim et al., 2020). For customers

who use e-wallets, they experience convenience and speed in addition to security and comfort in their purchase transactions (Seetharaman et al., 2017).

As a result, new payment systems are becoming increasingly popular and replacing traditional ones, causing an increase in attention, according to Flavián et al. (2020). However, contend that several abrupt and quick changes in behaviour motivate researchers to thoroughly investigate technology-based payment systems (Flavián et al., 2020). Technology-based (contactless) payments are one way to maintain social distance, as seen in changes in consumer behaviour brought on by the COVID-19 pandemic (Esawe, 2022). Instead, a variety of factors affect a user's decision to use a particular payment method. Therefore, below is an example that shows the increase in the use of e-wallets.



**Figure 1: Almost a third of consumers buy products online weekly or more frequently, up 5 percentage points YoY.**

The results of the poll witness to the gradual invasion of digital technology into every aspect of consumers' lives, creating a more digital way of living. For instance, the proportion of respondents who make a purchase online once a week or more frequently increased by five



percentage points over the previous year, to 31%, while the proportion of customers who never make an online purchase decreased by three percentage points.

## **1.2 PROBLEM STATEMENT**

There are roughly 40 e-wallet services in Malaysia, making it a nation with a considerable number of e-wallet providers. Due to the continued use of credit cards and debit cards by the populace in Malaysia, e-wallets are still not widely functioning or accepted there Teo et al. (2020). The survey conducted by Carousell Malaysia revealed that there was a change in the use of e-wallets in 2018, specifically in February and October. This is evident when it demonstrates the growing interest of Carousell users in using e-wallets in Malaysia. Through this survey, the number of participants increased allowing the amount of e-wallet use to also increase, namely in February 2018, by 24.3% of respondents and in October 2018, by 52.9% of respondent.

E-wallet is another name for mobile wallet. Through digital transactions, this application enables transactions and financial savings that can be applied to online prepaid technologies. Nowadays, both adults and college students frequently utilize e-wallets. This is because carrying cash around is unnecessary for them, making this e-wallet a very user-friendly programmer. After the government's initiative 'e-Tunai Rakyat' in 2020 and "ePemula" in 2022, young people and college students are also interested in this e-wallet (Saadon & Long, 2020). In addition, one of the main concerns in the use of this e-wallet is the acceptance of this application among the Malaysian community. This is said to be so because this e-wallet receives less attention from the elderly but not from the young. So, the purpose of this study was to determine the level of e-wallet use among Malaysian university students as well as the driving force for this group's decision to utilize e-wallets rather than cash nowadays.

According to Cheng et al. (2018), this perceived usefulness can also have an impact on how loyal users are to using an e-wallet, which in turn has a direct correlation to the productivity level when it is supported. Users' perceptions of the use of this e-wallet as being unimportant or unhelpful is one of the problems associated to perceived utility. This is because even while there are many advantages to using an e-wallet, some users still refuse to utilize traditional payment methods, despite the fact that there are several. In order to determine if Malaysian university students are affected by the use of an e-wallet, it is crucial to understand the relevant aspects.

The perceived ease of use of an e-wallet measures how simple it is for people to use. To put it another way, freedom from the difficulty and struggle involved in using e-payment services (Sunny & George, 2018). This is designed to imply that using e-wallets might simplify things for users when it comes to other services, such as bill payment. Perceived ease of use also reflects consumers' perceptions of how emerging technologies or systems will alter how users behave and interact with them. Due to this, a small number of users are still hesitant to trust this programmer until the user's impression may be revealed by the application's simplicity of use. It is crucial to understand how widely used this e-wallet is among Malaysian university students.

Influence or inspiration derived from peers is referred to as social influence. This enables young users to use technology because they have been influenced by their friends to use e-wallet applications. The use of e-wallets is positively impacted by social influence (Cheng et al., 2018). As a result, although some young people who are university students have used this e-wallet, some of them still have doubts about it. The problem with this e-wallet is that it's possible that those who still do not use or trust it have less power to communicate the advantages of modern e-wallet applications. It is crucial to understand the societal influences on e-wallet use among Malaysian university students.

However, there definitely are still a lot of users who are worried about using this e-wallet. It is claimed that this is because they prefer to utilize cash or debit/credit cards. These customers also lack trust in e-wallets as a result of their concerns that it may result in different negative outcomes, such as financial loss. However, many who use e-wallets do not fear such things and even believe that their money is safe if it is in an e-wallet. According to Hossain et al. (2022), the privacy for this e-wallet application will be guaranteed to be constantly maintained and will increase public trust in this application. One of the key components for utilizing e-wallets indefinitely and enabling users to be happy with this application is trust. To ensure that the public does not hesitate to utilize this application, it is also important to emphasize public awareness. Therefore, it is important to determine whether or not Malaysian university students would be impacted by the study on e-wallet use and the app's usefulness.

### **1.3 RESEARCH QUESTION**

The goal of the research is to study the relationships between the factors that affect Malaysian university students' use of e-wallets that demonstrate a commitment to sustainable finance. This study focus on those factors perceived usefulness, perceive ease of use, social influence, and perceived trust. Hence the research formulated the following research question:

1. What is the relationship between perceived usefulness and intention to use e-wallet among Malaysian university students?
2. What is the correlation between perceived ease of use and intention to use e-wallet among Malaysian university students?
3. What is the association between social influence and intention to use e-wallet among Malaysian university students?

4. What is the connection between perceived trust and intention to use e-wallet among Malaysian university students?

#### **1.4 RESEARCH OBJECTIVE**

The research aims to study relationship the use of E-wallets between perceived usefulness, perceived ease to use, social influence and perceived trust among Malaysian university students. Therefore, the researcher has formulated the research objectives as follows:

- i. To identify relationship of perceived usefulness and the use of E-wallets among Malaysian university students.
- ii. To determine relationship between perceived ease of use and the use of E-wallets among Malaysian university students.
- iii. To explore relationship between social influence and the use of E-wallets among Malaysian university students.
- iv. To study relationship between perceived trust and the use of E-wallets among Malaysian university students.

#### **1.5 SCOPE OF STUDY**

This study focuses on Malaysian university students' use of electronic payments such as e-wallets. The primary purpose of this study is to investigate the extent to which student behaviour influences whether or not e-wallets are adopted. This study's student respondents, were appropriate. As a result, the researcher will look into and analyse the changeable relationship between university students' acceptance of e-wallets. The study's primary audience

is college students. The target respondents are students who routinely make purchases utilising electronic payment. The questionnaire method was used to collect data in this study. Questionnaires were created using Google Forms.

The researcher also used TAM theory in this investigation. The Technology Acceptance Model (TAM; (Davis, 1989) is one of the most well-known models of technology acceptance, focusing on perceived usefulness and ease of use as the two key factors influencing a person's intention to utilise new technology. The fundamental goal of TAM was to shed light on the principles underpinning technology acceptance in order to better predict behaviour and give a theoretical rationale for effective technology adoption.

## **1.6 SIGNIFICANCE OF STUDY**

The purpose of this study is to examine if Malaysian university students use e-wallets. Because of this, we will eventually be able to determine whether or not the intention of Malaysian university students to use an e-wallet is indicative. These elements consist of perceived trust, perceived ease of use, perceived usefulness, and social influence. E-wallets are generally valuable to customers, particularly those in the financial, government, and educational sectors.

Firstly, it is significant toward the consumer especially Malaysian university students. The intention to use e-wallets among Malaysian university students can have significant implications. By adopting e-wallets, students can reduce the need for cash transactions and increase the efficiency of financial transactions. E-wallets can also promote financial literacy among students by providing them with a convenient platform to manage their finances. This can support students to better manage their budgets and save for the future, which can lead to greater financial stability over the long term. Additionally, e-wallets can help to reduce the

environmental impact of financial transactions. By reducing the need for paper receipts and physical cash transactions, e-wallets can help to reduce paper waste and carbon emissions associated with traditional banking. Moreover, the intention to use e-wallets can help to promote a cashless society. Cashless transactions are more efficient, secure and transparent, and can reduce the risk of corruption and fraud in financial transactions.

Secondly, this study is significant to the agency government. The intention to use e-wallets can have significant implications for government agencies. By adopting e-wallets, government agencies can reduce the need for paper-based transactions and increase the efficiency of financial transactions. E-wallets can also promote financial inclusion by providing easy access to financial services, particularly for individuals and communities that have limited access to traditional banking services. This can support individuals to manage their finances more effectively, including budgeting and savings, which can lead to greater financial stability over the long term. The intention to use e-wallets can play a significant role in promoting for government agencies by increasing efficiency, promoting financial inclusion, enhancing transparency and accountability, and supporting long-term financial stability.

Lastly, the finance industry also has significance for this study. The intention to use e-wallets can have significant implications in the finance industry. E-wallets can promote in the several ways, including offering incentives. E-wallets can offer rewards and incentives, such as using the platform to make purchases or investments. This can incentivize customers to adopt financial practices and contribute to the growth of a more financial system.

1.7 DEFINITION OF TERM

TERMS	DEFINITION	SOURCES
<b>INTENTION TO USE E-WALLETS</b>	E-wallets are payments made electronically for online purchases. People typically use electronic payments for transactions.	(Che Nawi et al., 2022)
<b>PERCEIVED OF USEFULNESS</b>	Usefulness refers to the consumer's perception that using electronic payment systems is advantageous to them in the context of payments.	(Cheng et al., 2018)
<b>PERCEIVED EASE OF USE</b>	The degree to which a person doesn't have to make any effort. Its success is due to a number of elements, such as content, design, information management, speed, the absence of obstacles, and challenges associated with using electronic payment systems.	(Sunny & George, 2018)
<b>SOCIAL INFLUENCE</b>	Social influence involves intentional and unintentional efforts to change another person's beliefs, attitudes, or behaviour.	(Cheng et al., 2018)

<p><b>PERCEIVED TRUST</b></p>	<p>Trust in the context of e-wallets systems refers to the users' confidence in the system's ability to safeguard their financial assets and personal data against theft and misuse.</p>	<p>(Hossain et al., 2022)</p>
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### 1.8 ORGANIZATION OF THE PROPOSAL

This study focuses on the relationships Malaysian university students' intention to use an e-wallet. The first chapter is an introduction to this study, while the second chapter outlines the study's history and issue statement. Aside from that, this chapter covers research questions, research objectives, scope of the study, significance of the study, definition of terms, and proposal organization. An e-wallet, also known as a digital wallet or mobile wallet, is a software-based program that allows people to electronically store, manage, and transfer money. It allows users to conduct electronic transactions such as online purchases, bill payments, and money transfers without carrying cash or credit/debit cards.

The second chapter is a review of the literature, with an emphasis on previous investigations. This chapter begins with an introduction or explanation of the underlying theory of the e-wallet and includes relevant prior researches, hypotheses statements, a conceptual framework, and a summary. It addresses the relationship that influence the intention to use an e-wallet. For this study, the independent variables are perceived usefulness, perceived ease of use, social influence, and perceived trust, whereas the dependent variable is intention to use an e-wallet. The third chapter focuses on the research methodologies for this study. This chapter begins with an introduction to the research method, then moves on to the research design, data collection methods, study population, sample size, sampling procedures, research instrument



creation, variable measurement, data analysis procedure, and finally a summary of the research method.

The data analysis and significant research findings are compiled in Chapter 4. Preliminary data, descriptive analysis, normality, reliability, and hypothesis testing are all covered. After summarising the theories and using Pearson correlation analysis to evaluate them further, the study ends with a chapter summary. Version 26 of the Statistical Package for the Social Sciences (SPSS) programme was used to analyse the data in this chapter. Data analysis was used to test the questionnaire items that the study participants were given.

In Chapter 5 of the study, researchers outline the topic's introduction, important findings, and discussion. Later, the findings are examined in further depth, the ramifications of the findings are explored, and recommendations are given. The results of their hypothesis, the connection between the independent and dependent variables, and the influence of the independent variables on the dependent variable are all discussed by the researchers. In this section, the researchers also discuss the implications and limitations they observed during the experiment. There are also recommendations for additional research in this chapter.

## **CHAPTER 2: LITERATURE REVIEW**

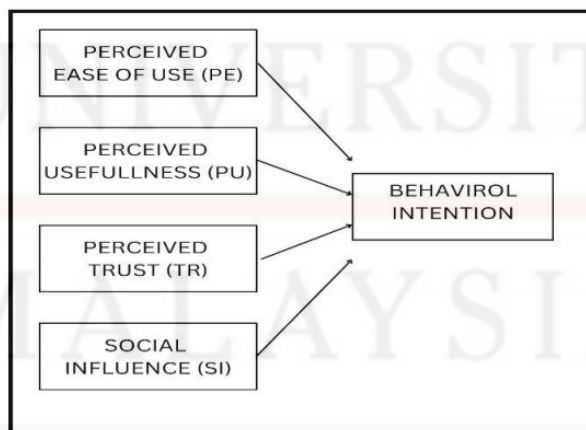
### **2.1 INTRODUCTION**

This chapter will cover a wide range of topics, including theories, findings from previous studies, hypotheses, and conceptual frameworks. As a result, this chapter will present an overview of earlier research on the use of e-wallets.

The theory that will be applied to the use of e-wallet applications will then be covered in the first part of this chapter. The second part describes how previous studies have looked at what inspires to use this e-wallet application. This chapter's third part will also cover the suggested theoretical and hypothetical structures that will be put to the test. The final part of this chapter that will be used is the conclusion and summary of the research discovered during the literature review and the proposed research model.

## 2.2 UNDERPINNING THEORY

Davis (1989) proposed the Technology Acceptance Model in his Doctoral thesis. One of the most influential models of technology acceptance is the Technology Acceptance Model (TAM; Davis (1989)), which states that two key elements influence an individual's intention to utilize new technology: perceived ease of use and perceived usefulness.



**Figure 2.2: Technology Acceptance Model (TAM)**

The most often used theory to discuss the intention to continue is the idea of technology acceptance model, or TAM (Foroughi et al., 2019). Using the key components of TAM, this study proposed a strategy for forecasting long-term intention to use E-wallets. According to Gupta et al. (2020) and Liao et al. (2007) will investigate, from the perspective of system characteristics and behavioral beliefs, the main elements that explain the influence of a student's anticipation of E-wallet systems on user happiness and motivation to continue using. The term "TAM" refers to how different technologies or systems are judged to be useful and easy to use. In this context, e-wallet services are referred to. Studies show that people's attitudes towards accepting technology vary, necessitating the use of many models—that is, an integrated strategy (Shen et al., 2010). To emphasize the impact of students' expectations of E-wallet systems on user satisfaction and intent to continue using them, the key constructs will be examined from the perspectives of system attributes and behavioral beliefs (Thusi & Maduku, 2020). Thus, in order to better understand the components that motivate users to keep using E-wallet services, both models would be fully linked and complementary. The TAM hypothesis has been extensively applied to the study of the uptake of various technologies, including advanced technology by Gupta et al. (2020) mobile payment and mobile payment services Ariffin and Lim (2020). However, there has been minimal research on E-wallet services using the TAM approach.

### **2.3 PREVIOUS STUDIES**

Previous research shows that a range of factors determine whether Malaysian university students utilise e-wallet applications to exhibit their support for sustainable finance (Che Nawi et al., 2022). As a result, this study will concentrate on the factors that influence e-wallet usage among Malaysian university students.

The Technology Acceptance Model (TAM) has been used in many research to explain technology adoption (Lazim et al., 2021). As a result, this study adds to the TAM model consumer views of e-wallet users among Malaysian university students, which are perceived usefulness, perceived ease of use, social influence, and perceived trust.

### *2.3.1 Perceived usefulness*

Perceived usefulness is measured by how much a consumer believes he would gain from using a service (Goh, 2017). Additionally, perceived usefulness is strongly correlated with productivity, according to Cheng et al. (2018). Numerous studies have demonstrated how strongly customer behaviour and intentions are influenced by perceived utility. Therefore, Cheng et al. (2018) who also demonstrated that this usefulness considerably influences the amount of user loyalty in the usage of e-wallet services, support this study. Usefulness is therefore one of the key components of TAM.

Researchers Che Nawi et al. (2022) have shown that there are factors that affect the adoption of usage in e-wallet applications based on the findings of previous studies. This is demonstrated by the e-wallet's perceived usefulness and intention correlation coefficient, which is positive ( $\beta = .149$ ,  $t = 4.717$ ,  $p = .000$ ). This may be shown by the fact that many people will use e-wallets once they experience their advantages. According to this study, using e-wallets can affect how often Malaysian university students use them. It is evident from this that their perceived usefulness will influence students' use of e-wallets.

**H1** : Perceived usefulness has a positive relationship on the intention of e-wallet among Malaysian university students.

### 2.3.2 *Perceived ease of use*

Perceived ease of use (PEOU), according to Davis (1989) is The extent to which an individual thinks that using a particular system will be easy. We will overcome the obstacles if the technology is easy to use. Perceived ease of use is the extent to which an individual feel that utilizing a particular technology will need little effort. Intentions to utilize a particular technology increase with an individual's perception of its ease of use. A questionnaire is also commonly used to assess perceived usability. According to Davis (1989), perceived ease of use is an individual's view that using a particular system is basic or simply simple to accomplish. As a result, Gupta et al. (2020) consider it to be one of the features with the greatest influence on the adoption of new technologies. Many studies on consumers' perceived ease of use and intention to use technology have been undertaken, and the majority of the findings show that perceived ease of use has a favorable and significant influence on customer attitudes (Ariffin & Lim, 2020).

Consumers may consider technology to be valuable, yet they may also believe it is difficult to use. Aside from Perceived Usefulness, another crucial aspect in IT adoption is Perceived Ease of Use. PE stands for "the degree" to which a person believes that adopting a particular technology will be simple (Davis, 1989). The idea behind this is that as technology becomes more user-friendly, the desire to use it grows. People would be discouraged from adopting technology if it was difficult to use. Perceived Ease of Use has consistently predicted mobile banking intention (Altin Gumussoy et al., 2018).

**H2** : Perceived ease of use has a positive relationship on the intention of e-wallet among Malaysian university students.

### 2.3.3 Social influence

When the researcher talks about social influence that's mean a primarily talking about the way that the opinions of our peers affect and inspire young consumers. Therefore, it is believed that the primary driving force behind young consumers' adoption of new technology like e-Wallets is social influence. A social construct is made up of two major categories of underlying components. The consumer's perception of their peer, whom they regard as a reference, is the first factor; the consumer's motivation to act in a way that meets the demands of the persons of reference is the second (Salmones et al., 2005).

Social influence (SI) has been heavily designed to examine consumers' desire to use mobile payment. People can be persuaded to use e-wallets by family members, friends, co-workers, and neighbours. Thus, SI is a measure of the effects of external factors that motivate customers to utilise e-wallets for transactions. Martin et al. found that social influence affected online users' intents to use Internet services, whereas Chaouali et al. (2016) discovered that social influence hindered each person's perception of how new and innovative items are adopted through technology services. Social influence (SI) can be computed by taking into account the effects of both subjective and social normative behavioural components on e-wallet intention.

**H3** : Social influence has a positive relationship on the intention of e-wallet among Malaysian university students.

#### 2.3.4 *Perceived Trust*

Perceived trust is defined as a feeling of encouragement to trust another person based on the other person's gratifying actions. Faith has been tested in several humanistic domains, including social psychology, e-commerce, and e-banking. Trust is defined from the standpoint of social psychology in terms of the hopes and preparedness of the trusting person involved in the transaction. Mayer et al. (1995) define trust as a behaviour based on one's judgements of another person's characteristics.

The need for trust arises from the fact that a virtual environment has higher levels of transaction uncertainty than a traditional one. The role of trust as a facilitator in electronic commerce is becoming more widely recognised in the academic and practitioner areas. This is because trustworthy clients are more likely to make online transactions. Positive user engagement with an online vendor's website, according to Jarvenpaa et al. (2000) contributes to the development of online trust. Users are more likely to develop trust in a website when they feel at ease using it, and trust is an important coping mechanism for dealing with uncertainty and fear. Malaysian university students are increasingly using e-wallets. This illustrates how trust affects student use of e-wallets.

**H4** : Perceived trust has a positive relationship on the intention of e-wallet among Malaysian university students.

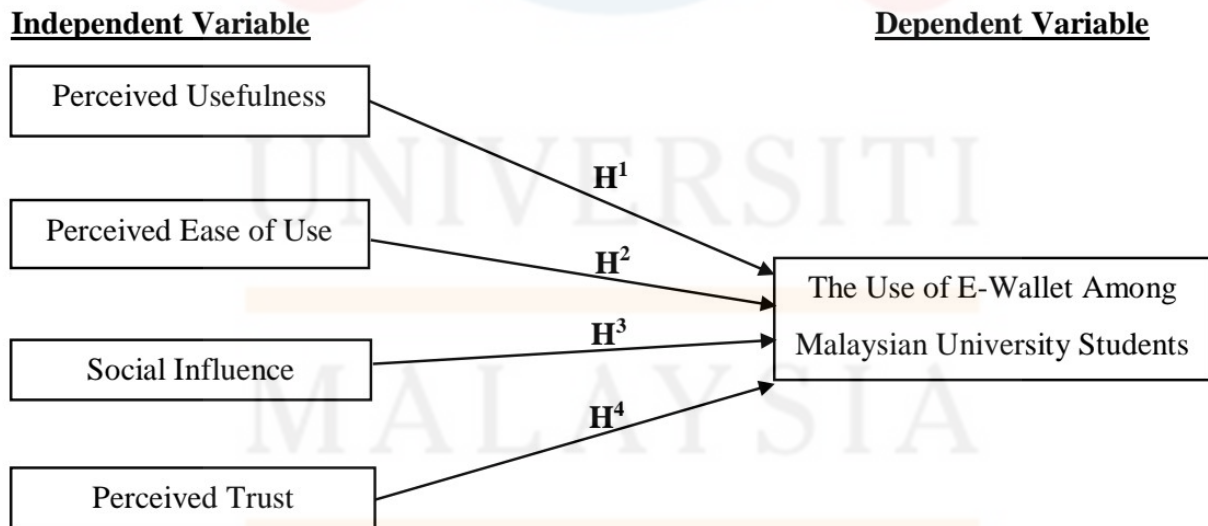
**2.4 HYPHOTHESES STATEMENT**

The researcher recognises various hypotheses in this study, including:

**Table 2.4.1: Summary of Hypotheses Statement**

<b>H1</b>	Perceived usefulness has a positive relationship on the intention of e-wallet among Malaysian university students.
<b>H2</b>	Perceived ease of use has a positive relationship on the intention of e-wallet among Malaysian university students.
<b>H3</b>	Social influence has a positive relationship on the intention of e-wallet among Malaysian university students.
<b>H4</b>	Perceived trust has a positive relationship on the intention of e-wallet among Malaysian university students.

**2.5 CONCEPTUAL FRAMEWORK**



**Figure 2.5: Conceptual Framework**



The conceptual framework that will form the base of the research project is illustrated in the figure. The illustration above examines the relationship between the independent and dependent variables of the conceptual framework based on the Technology Acceptance Model (TAM). The use of e-wallets by Malaysian university students is the dependent variable (DV). Furthermore, this study examined four independent variables (IV): perceived trust, perceived ease of use, perceived usefulness, and social influence.

## **2.6 SUMMARY/CONCLUSION**

Finally, the purpose of this research is to investigate perceived usefulness, perceived ease of use, social influence, and perceived trust as determinants of e-wallet use among Malaysian university students. Following a review of prior research, it is obvious that the TAM model is commonly employed in e-wallet systems. There are four independent variables identified in the literature review: perceived usefulness, perceived ease of use, social influence, and perceived trust. The dependent variable, on the other hand, refers to Malaysian university students who utilize e-wallets. As a result, additional research will be conducted to determine how e-wallets are used.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 INTRODUCTION**

This chapter will concentrate on research methodology, which will outline the steps to collect and evaluate data in order to meet the study's objectives. The development of research instrument, variable measurement, data analysis processes, research design, and data collection

strategy are all examples of research methodology. The researcher will also go over the information needed to answer the questions and how the data will be collected. Information on participants, eligibility for the study, who will respond to the questionnaire, and the process used to choose the sample are all necessary. This makes it possible to obtain, analyse, and assess the study's objectives.

### 3.2 RESEARCH DESIGN

Due to its suitability for quantifying data, quantitative methods are employed in this study for both data collection and analysis. The use of e-wallets by university students is the main topic of this study's questionnaire. Major factors impacting the adoption of e-wallets among Malaysian university students were found to be perceived usefulness, perceived ease of use, perceived trust, and social influence. The researchers used bilingualism in the questionnaire, which was composed in two languages, Malay and English, because Malaysia has a diverse ethnic population. As a result, table 3.2.1 depicts a Likert scale with five alternative replies that respondents in the specified categories will provide on their own, ranging from 'strongly disagree' to 'strongly agree'.

**Table 3.2.1: Five point Likert scale**

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

This questionnaire is divided into three sections. The first section discusses the respondents' demographics, which include gender, age, marital status, race, level of education, institution name, family income level, household category and experience using the e-wallet

application. Section B then includes four questions about perceived usefulness in the use of e-wallets. At the same time, five questions about Malaysian university students' perceived ease of use of e-wallet applications. Next, four questions about social influence in the use of an e-wallet and four examines the perceived trust in the use of e-wallets, and this section will assess how much respondents trust this application. The last section, section C, contains four questions about the dependent variables and the intention of Malaysian university students to use e-wallets.

This quantitative method advantages this study by allowing this study to simply share the questionnaire online while also saving time and cost. This method is also easily accessible to respondents because they have the rights to make their own choices when filling out the questionnaire, and everyone nowadays only uses gadgets such as smartphones, tablets, or laptops to facilitate work. As a result, this method is one of the most effective in collecting respondent data.

### **3.3 DATA COLLECTION METHODS**

This study's questionnaire data has been obtained. This is because the questionnaire is exclusively distributed through polls on social media sites such as WhatsApp, Instagram, Facebook, and Telegram, and this information is freely available. Non-probability sampling, often known as purposive sampling, was used to disseminate this questionnaire. This question will be distributed to all university students who use e-wallets.

### 3.4 STUDY POPULATION

Students from all Malaysian universities will make up the study population. Adults and university students make up a sizable proportion of e-wallet users. Furthermore, many university students prefer e-wallet applications over others. The study population is a big group of people that are the primary focus of the investigation. According to Statistics Pendidikan Tinggi 2022, the population number for this research was 589,879 IPTA and IPTS students in Malaysia. As a result, based on the number of respondents that took part in this survey, we use the sample size to acquire more reliable results.

### 3.5 SAMPLE SIZE

The number of observations made on a subject for a particular research aim is the definition of sample size (Etikan et al., 2016). What the researcher hope to learn from the data and how it relates to the study's objective will decide the sample size (Nguyen & Huynh, 2018). Most research studies necessitate 30 to 500 viable samples (Roscoe, 1975). Given that Malaysia has 589,879 university students. According to Morgan (1970) the sample size would be roughly 384 responses from Malaysian university students. As a result, 384 self-completion questionnaires utilizing a Google form are distributed to Malaysian university students.

Table 3.5.1: Sample Size of Krejcie and Morgan (1970)

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

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

### 3.6 SAMPLING TECHNIQUES

A variant of random sampling in which a sample is picked at random rather than on purpose is known as probability sampling. Non-probability sampling, on the other hand, comprises the researcher selecting a sample from a particular population based on specified criteria. The main goal of convenience sampling is to gather information from subjects who are easily reachable by the researcher, like doctors who attend staff meetings in order to take part in a study. It might be more deliberate and tactical, regardless of how often it happens (Palinkas et al., 2015). The assumption that the members of the target population are

homogeneous is important to convenience sampling. That is, whether obtained from a random sample, a near sample, a cooperative sample, or an unreachable fraction of the population, the study results would be the same.

Non-probability sampling techniques, such as convenience sampling, were used in this study's investigative methodology. By employing this method, the researcher selects things or subjects based on their accessibility or convenience. For instance, because they are easier to reach, a researcher conducting a study on college students might choose volunteers from their own class or residence. Since non-probability sampling is a more practical and adaptable method for researchers conducting surveys in the real world, it was used for this study. While probability sampling yields data in numerical form, which statisticians prefer, when done correctly, it can yield results that are on par with, if not better than, the quality of those produced by probability sampling while eliminating sampling errors. Non-probability sampling is also less expensive and faster than probability sampling since the researcher already knows the sample. Respondents are very driven to engaged, therefore they react more quickly than those selected at random.

This study will focus on 384 Malaysian university students. Respondents were invited to complete a questionnaire to help them make decisions on the factors driving the intention to use e-wallet among Malaysian university students. The sample population of Malaysian university students was drawn from a variety of racial groupings, including Malays, Chinese, Indians and others. A questionnaire created on Google Forms is used to collect responses. The subjects ranged in age from below 21 to more than 50 years old. These individuals are regarded suitable for answering the study's questions since they are students with experience and skill in intention to use e-wallet among Malaysian university students.

### 3.7 RESEARCH INSTRUMENT DEVELOPMENT

This study used a self-administered questionnaire with structured questions about key topics. The majority of researchers, according to Wilkinson and Birmingham (2003), prefer questionnaires because they are both practical and cost-effective for obtaining a large number of responses from a wide population.

#### 3.7.1 *Questionnaire Design*

Data for this study were gathered using a questionnaire. In order to gather information from Malaysian university students, this survey includes a large number of questions and other tasks. The survey was first written in English and then translated into Malay. A, B, and C are the three sections that make up this study field. An independent variable that focuses on hurdles is included in the question, along with a dependent variable that focuses on the use of E-wallets by Malaysian university students. The question also contains a demographic profile of the respondents. Section A asks respondents about their gender, age, race, marital status, level of education, name of their university, level of family income, household category and prior use of e-wallet applications. Users of e-wallets are the focus of Sections B, which explore independent variables. To assess whether respondents agree or disagree with the proposition, this part uses five skill points. In Section C, respondents were also requested to provide data on the dependent variable of E-wallet usage among Malaysian university students. The five-point Likert scale method will also be used in this section.

3.7.2 *Original Items & Modified*

Table 3.7.2: Original & Modified of Questionnaire

<i>IV 1: Perceived Usefulness</i>		
No	Original Items	Modified Items
1.	I believe using an E-wallet would be useful.	I believe that using an e-wallet can be useful for me.
2.	I believe using an E-wallet would be more convenient for me.	I believe that using an e-wallet will make everything easier for me.
3.	I believe using an E-wallet would increase my payment efficiency.	I believe that using of e-wallet will increase the efficiency of payment.
4.	I believe using an E-wallet would help me pay more quickly.	I believe that the use of e-wallets will help speed up money transactions.
<i>IV 2: Perceived Ease of Use</i>		
1.	Using an E-wallet is easier.	I believe that using an e-wallet is easier for me.
2.	Using an E-wallet is as easy as using an actual payment card.	I believe that e-wallet can saves time than using a real payment card.
3.	The usage on how to use an E-wallet is clear and understandable.	I believe that e-wallet is clear and understandable among Malaysian university students.



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4.	Using the E-wallet would be easy.	I think that e-wallet would be easy for daily use among Malaysian university students.
5.	Learning to use the E-wallet would be easy.	I learn to use e-wallet because would be easy among Malaysian university students.
<b><i>IV 3: Social Influence</i></b>		
1.	People who are important to me think that I should use an E-wallet.	I was convinced by people around me that I should use e-wallet because it is easy.
2.	My friends and family members use E-wallet.	I have friends and family that use e-wallet.
3.	People who influence my behaviour think that I should use E-wallet.	I should use e-wallet because I was influenced by people surrounding me.
4.	E-wallet is widely used by people in my community.	I have faith that e-wallet are widely used by people in the community among Malaysian university students.
<b><i>IV 4: Perceived Trust</i></b>		
1.	Electronic E-wallet services are always providing information or advice based on the interests of users.	I sure that providers of electronic e-wallet services are always delivering information or advise based on the interests of consumers.
2.	Electronic E-wallet service providers are willing and ready to take responsibility if the system is faulty.	I believe that electronic wallet service providers are ready to accept responsibility if the system fails.

3.	Electronic E-wallet service providers have a good reputation and good image.	I know that providers of electronic wallets have a strong reputation and image.
4.	Electronic E-wallet service providers can comply with the policies and agreements.	I believe that electronic wallet service providers are capable of adhering to the policies and agreements.
<b><i>DV: The Use of E-wallets Among Malaysian University Students</i></b>		
1.	I'm expecting my usage of E-wallet to increase in the future.	I'm expecting the use of e-wallet will increase in the future.
2.	I intend to use the E-wallet in the future for payment purposes.	I intend to use the e-wallet for payment purpose.
3.	I plan to use the E-wallet frequently.	I already plan to use the e-wallet frequently in the future.
4.	I will recommend the use of the E-wallet to others.	I will recommend the use of the e-wallet among Malaysian university students.

### 3.8 MEASUREMENT OF THE VARIABLES

The questionnaire has three sections. Section A asks about the respondent's demographics, section B asks about independent variables and section C asks about dependent variables. For section A of this study, we utilised a nominal scale, and for section B and section C, we used a Likert scale.

### 3.8.1 *Nominal scale*

In section A of the questionnaire, which is related to the demographic profile of the respondents in this study, their gender, age, race, marital status, level of education, name of institution, level of family income, household category and prior use of e-wallet applications were all calculated for the analysis of the target respondents.

Numbers are simply employed as "tags" or "labels" to identify or categorise objects on a nominal scale. This assessment frequently addresses only non-numerical (quantitative) aspects or situations in which numbers have no importance. According to the research, Bougie and Sekaran (2019) group subjects on a nominal scale into a complete set that is mutually exclusive and total them to provide a calculation report or a summary of the frequency of findings. A nominal scale's only feature is a descriptive feature, which means it has its own label to identify or assign a value to the component.

### 3.8.2 *Likert scale*

An asymmetric five-point Likert scale is used in this study. Likert scales, which are still used today, were developed in 1932 as the standard five-point bipolar response (Likert, 1932). The neutral option on the Likert scale is used to avoid the mental work needed to select a suitable response and the risk of missing the moderated data. This is due to the fact that the source of the Likert scale that is most contentious is the choice of the neutral response. Instead of being obliged to select a response that does not accurately reflect their truth, those who have no opinion on the matter can select neutral or no opinion by using the neutral answer option. Five-point Likert scale inquiries are the best for quickly gauging the respondent's perspective and generating a favourable Likert.

As a result, the replies are divided into five groups on a five-point scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, and 5-Strongly Agree. A forced Likert scale is essentially a five-point Likert scale.

### **3.9 PROCEDURE FOR DATA ANALYSIS**

When the data is all gathered, it is entered into the Statistical Package for the Social Science (SPSS) application. A programme called SPSS is used to compute and analyse data that has been collected for study. Another well-known quality of SPSS is its adaptability and versatility as a computer programme for doing various statistical calculations. It is used in numerous industries and may be installed on any type of computer. Using the SPSS software, descriptive analysis, reliability analysis, normality, and the Pearson correlation coefficient will be examined.

#### **3.9.1 Descriptive analysis**

To determine the properties of the data, a descriptive analysis utilising the variables mean, median, standard deviation, variance, range, and percentile will be carried out. This method makes it possible to summarise the collected data and provide clarification on the sample's events.

#### **3.9.2 Reliability Test**

The reliability of the exam is essential regardless of whether it is a written test, performance review, informal observation, or a list of questions (Rosaroso, 2015). So another

word for dependability is consistency or the ability to measure the same item repeatedly. It is related to the efficiency with which measuring tools perform. If a scale is used frequently, it should produce predictable results. In order to prove dependability, quantitative data ratios need to be measured and computed. The Cronbach alpha coefficient is frequently used to assess an instrument's reliability. Researchers evaluate the instrument's dependability by computing the reliability coefficient. This method of evaluating an instrument's dependability is the most popular since it looks at the constancy of the whole scale. The reliability coefficient alpha Cronbach is a measure of the strength of a collection of items or variables' positive correlation. In order to ensure that measures are accurate and consistently produce the same results, these assessments are conducted. The consistency and dependability of measurements over time are shown by this.

### **3.9.3 Normality Test**

In order to evaluate how frequently distributed the expected random variable is, the normality test's goal is to ascertain if the data set is normally distributed. The distribution must be taken as normal before doing an inference analysis (Mishra et al., 2019). The terminology used to define this distribution type are skewness and kurtosis (Orcan, 2020). The observed distribution more closely reflects a normal distribution. The skewness and kurtosis scores are to zero. Positive values for skewness and kurtosis indicate that the proposed distribution is positive and has more peaks than the average distribution. Conversely, low and flatter skewness and kurtosis values point to a poor distribution.

#### 3.9.4 *Pearson Correlation Coefficient*

To gauge how closely two variables are connected, several coefficients can be utilised. Using Pearson's correlation coefficient, which assesses the significance and strength of the relationship between independent and dependent variables. Perceived usefulness, perceived ease of use, social influence, and trust are independent variables, whereas E-wallet use among Malaysian university students is a dependent variable. A study of the linear connection between two variables uses data from two variables (Akoglu, 2018). The association was first verified as linear using a scatter plot, and Pearson's  $r$  was then calculated using a parametric test. The symbol  $p$  stands for the sample Pearson Correlation Coefficient. The phrase "response coefficient" is used to describe a coefficient, which can range in value from -1 to +1 or from 1 to +1. As a result, a strong link between two or more variables exists when the correlation coefficient is high; however, if the correlation value is low, there is no such relationship.

### 3.10 CONCLUSION

The method for conducting research investigations is critical for collecting data for research purposes. Procedures for collecting quantitative research data can help to reduce costs and save time when collecting random responses. The quantitative analytical technique employed for this inquiry is discussed in this chapter. The objectives of the study, sample identification, instruments (questionnaires), and data analysis approach were all designed at the start of the research on this topic.

The use of questionnaires was carefully studied in the quantitative approach to data collecting. Convenience sampling can help you get answers from diverse subgroups of respondents and gain a broad view of what impacts people's use of e-wallets. The research question defines the problem statement that emerges during the study. It identifies how

respondent adjust to or are convinced to use an e-wallet. This conclusion was developed as a result of the study questions and material received.

## CHAPTER 4: DATA ANALYSIS AND FINDINGS

### 4.1 INTRODUCTION

In this section discusses data analysis, in which the survey's collected information is examined to produce findings and recommendations. Data analysis has been used to test the questionnaire inquiry that was given to study participants. The data was assessed using software that made use of IBM SPSS Statistic. Reliability testing was conducted using Cronbach's Alpha to ascertain the validity and reliability of the samples that were obtained. A questionnaire was given to each and every Malaysian university student. There have been 422 responders in total for this research project.

### 4.2 PREMILINARY ANALYSIS

#### 4.2.1 *Pilot Test*

According to Lee et al. (2022), the pilot test's every variable has a Cronbach's Alpha value more than 0.7, which indicates that it is considered satisfactory. The given questionnaires are authentic and trustworthy. The validity of the variables in this study was evaluated using the findings of a pilot test that the researchers carried out with thirty participants.

4.2.2 Reliability Test for Pilot Test

Table 4.2.2.1: Summary of Reliability Analysis for Pilot Test

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Perceived Usefulness	0.894	4	Good
Perceived Ease of Use	0.879	5	Good
Social Influence	0.829	4	Good
Perceived Trust	0.883	4	Good
Intention to use e-wallet	0.928	4	Excellent

After distributing questionnaires to Malaysian university student, the researcher successfully gathered 30 responses. The results of the actual data collection show that the average result is greater than 0.7 and 0.8, so the data is accepted.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

By using social media platforms, like Google Forms to distribute surveys among Malaysian university students, the researcher has obtained 422 responses.

Here is a discussion about the profile of the respondents:

N=422	Frequency	Percentage (%)
<b>Gender</b>		
Female	242	57.3
Male	180	42.7



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<b>Age</b>		
Below 21 years	116	27.5
21-25 years	280	66.4
26-30 years	20	4.7
31-35 years	2	.5
36 years and above	4	.9
<b>Race</b>		
Chinese	23	5.5
Indian	10	2.4
Malay	370	87.7
Others	19	4.5
<b>Marital Status</b>		
Divorced	1	.2
Married	18	4.3
Single	402	95.3
Widowed	1	.2
<b>Level of education</b>		
Bachelor Degree	330	78.2
Diploma	76	18.0
Doctoral Degree	2	.5
Master's Degree	14	3.3
<b>Name of university</b>		
IIUM (International Islamic University Malaysia)	3	.7
UUM (Universiti Utara Malaysia)	6	1.4

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UITM (Universiti Teknologi Mara)	51	12.1
UKM (Universiti Kebangsaan Malaysia)	15	3.6
UM (Universiti Malaya)	7	1.7
UMK (Universiti Malaysia Kelantan)	180	42.7
UMP (Universiti Malaysia Pahang)	9	2.1
UMS (Universiti Malaysia Sabah)	12	2.8
UMT (Universiti Malaysia Terengganu)	13	3.1
UNIMAP (Universiti Malaysia Perlis)	9	2.1
UNIMAS (Universiti Malaysia Sarawak)	3	.7
UNISZA (Universiti Sultan Zainal Abidin)	11	2.6
UPM (Universiti Putra Malaysia)	8	1.9
UPNM (Universiti Pertahanan Nasional Malaysia)	5	1.2
UPSI (Universiti Pendidikan Sultan Idris)	14	3.3
USIM (Universiti Sains Islam Malaysia)	6	1.4
USM (Universiti Sains Malaysia)	8	1.9
UTEM (Universiti Teknikal Malaysia Melaka)	9	2.1
UTHM (Universiti Tun Hussein Onn Malaysia)	6	1.4
UTM (Universiti Teknologi Malaysia)	6	1.4
Others	41	9.7
<b>Family income level</b>		
RM1,500 and below	103	24.4
RM1,501 - RM3,000	179	42.4
RM3,001 - RM5,000	89	21.1
RM5,001 - RM8,000	27	6.4
RM8,001 and above	24	5.7

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<b>Household category</b>		
B40	313	74.2
M40	103	24.4
T20	6	1.4
<b>Experience using the e-wallet application</b>		
No	13	3.1
Yes	409	96.9

In the first category of the responder profile, which is gender, there are more responses from females than from males. 242 women, or 57.3% of the total respondents, answered, according to the data. Men make up 180 of the remaining responders, or 42.7%. The majority of respondents, totalling 66.4%, are between the ages of 21 and 25, followed by those under 21, or 27.5%. The remaining respondents are between the ages of 26 and 30, comprising 20 respondents (4.7%), those between the ages of 31 and 35, comprising 2 respondents (0.5%), and those beyond 36, comprising 4 respondents (0.9%).

The majority race, including 87.7% or 370 people, is Malays; 5.5% or 23 people are Chinese; 4.5% or 19 people are from other races; and 2.4% or 10 people are Indian. In terms of marital status, 402 respondents, or 95.3%, are single, followed by 18 respondents, or 4.3%, who are married, and 1 respondent, or 0.2%, who is in a position of divorce or widowhood. The next section looks at the respondents' educational background. Of them, 330 or 78.2% with a bachelor's degree, followed by 76 or 18.0% with a diploma, 14 or 3.3% with a master's degree, and 2 or 0.5% with a doctoral degree.

The questionnaire received 180, or 42.7%, responses from Universiti Malaysia Kelantan (UMK) students, who were the most likely respondents. In addition, a total of 51

respondents, or 12.1% of the total of 422 respondents, were from Universiti Teknologi Mara (UITM). Next, this survey received the lowest response from International Islamic University Malaysia (0.7%), or 3 people, and so does Universiti Malaysia Sarawak (UNIMAS) have the same number. The largest percentage of respondents have used 96.9% of e-wallet applications, representing 409 respondents, followed by those who have never used it (3.1%), representing 13 respondents.

**4.4 DESCRIPTIVE ANALYSIS**

Variables	N	Mean	Std. Deviation
Perceived Usefulness	422	4.4182	.68372
Perceived Ease of Use	422	4.3558	.70640
Social Influence	422	4.3620	.69036
Perceived Trust	422	4.0859	.70576
The Intention to Use E-wallet	422	4.5030	.70637

Indicator	Mean	Std. Deviation
<b>N=422</b>		
<b>Perceived usefulness</b>		
I believe that using an e-wallet can be useful for me.	4.44	.709
I believe that using an e-wallet will make everything easier for me.	4.41	.780
I believe that using of e-wallet will increase the efficiency of payment.	4.39	.777

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I believe that the use of e-wallets will help speed up money transactions.	4.43	.767
<b>Perceived ease of use</b>		
I believe that using an e-wallet is easier for me.	4.36	.778
I believe that e-wallet can saves time than using a real payment card.	4.19	.941
I believe that e-wallet is clear and understandable among Malaysian university students.	4.42	.759
I think that e-wallet would be easy for daily use among Malaysian university students.	4.42	.756
I learn to use e-wallet because would be easy among Malaysian university students.	4.39	.789
<b>Social Influence</b>		
I was convinced by people around me that I should use e-wallet because it is easy.	4.32	.817
I have friends and family that use e-wallet.	4.41	.768
I should use e-wallet because I was influenced by people surrounding me.	4.24	.963
I have faith that e-wallet are widely used by people in the community among Malaysian university students.	4.48	.705
<b>Perceived Trust</b>		

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I sure that providers of electronic e-wallet services are always delivering information or advise based on the interests of consumers.	4.09	.798
I believe that electronic wallet service providers are ready to accept responsibility if the system fails.	4.07	.805
I know that providers of electronic wallets have a strong reputation and image.	4.07	.795
I belief that electronic wallet service providers are capable of adhering to the policies and agreements.	4.10	.763
<b>Dependent Variable</b>		
I'm expecting the use of e-wallet will increase in the future.	4.57	.688
I intend to use the e-wallet for payment purpose.	4.51	.754
I already plan to use the e-wallet frequently in the future.	4.41	.872
I will recommend the use of the e-wallet among Malaysian university students.	4.52	.751

The perceived usefulness variable's mean value, as determined by the respondents' responses, ranges from 4.39 to 4.44. This demonstrates that the study's sample of Malaysian university student uses e-wallets according to usefulness for them and how beneficial, and that

this has a big impact on how long they use the service for. When service show that e-wallets are a useful tool, respondents plan to use them.

The range of 4.19 to 4.42 is the mean value obtained from the respondents' responses for perceived ease of use. Because of its ease of use, e-wallet services will attract increasing interest from the general population. The convenience brought by the e-wallet service can influence individuals because of its simple and easy-to-learn way of use.

For the social influence factor from 4.24 to 4.48. users also choose services e-wallet is also based on social influence. The usage of e-wallets is significantly influenced by the people in one's immediate social circle, including family and close friends. Users will feel confident enough to use an e-wallet when they see people around them using it without any doubt.

For the perceived trust factor is 4.07 to 4.10. Thus, this shows that Malaysian university students in this study use e-wallet services based on the trust offered by the provider e-wallet service. They have a strong image and reputation. The trust felt by users will influence the use of e-wallets.

#### 4.5 VALIDITY AND RELIABILITY TEST

The reliability test for each variable in this study is showed in Table 4.5.1.

**Table 4.5.1: Reliability Test**

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Perceived Usefulness	0.923	4	Excellent
Perceived Ease of Use	0.924	5	Excellent
Social Influence	0.864	4	Good

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Perceived Trust	0.915	4	Excellent
Preference	0.938	4	Excellent

The variables' Cronbach's alpha values, which range from 0.864 to 0.938, are above 0.80. As a result, this demonstrated the validity of all the measurements made for the pilot test in this investigation.

### 4.6 NORMALITY TEST

**Table 4.6.1: Normality Test: Skewness and Kurtosis**

	<b>Skewness</b>	<b>Kurtosis</b>	<b>Result</b>
Intention to use e-wallets	-1.821	4.209	Normal
Perceived of usefulness	-1.723	4.835	Normal
Perceived ease of use	-1.563	4.252	Normal
Perceived social influence	-1.336	2.814	Normal
Perceived trust	-.875	2.248	Normal

The Pearson Correlation Coefficient test is the normalcy test that SPSS software displays. Due to the fact that 422 respondents in total from Malaysian university student e-wallet application make up the sample. As a result, the study's results demonstrate normalcy because all of the values between the independent and dependent variables fall between -1 and +1, which is the normal range.



**4.7 HYPOTHESES TESTING**

The Pearson correlation coefficient quantifies the strength of a linear relationship between two variables. According to (Djordjević et al., 2021), state that coefficients have values ranging from -1 to 0 to +1 and are measured on a scale without units. The stronger the correlation between the two variables, the closer the scatter plot is to a straight line.

**PEARSON CORRELATION**

**4.7.1 Hypothesis 1**

**H<sub>1</sub>:** Perceived usefulness has a positive relationship on the intention of e-wallet among Malaysian university students.

**Table 4.7.1: Correlation between Perceived Usefulness and the Intention to Use E-wallet Malaysian university students.**

<b>Correlations</b>			
		<b>Intention to Use E-wallet</b>	<b>Perceived Usefulness</b>
<b>Intention to use e-wallet</b>	<b>Pearson Correlation</b>	1	.701**
	<b>Sig. (1-tailed)</b>		.000
	<b>Pearson Correlation</b>	.701**	1
<b>Perceived usefulness</b>	<b>Sig. (1-tailed)</b>	.000	
	<b>Pearson Correlation</b>	.701**	1
	<b>Sig. (1-tailed)</b>	.000	
**. Correlation is significant at the 0.01 level (1-tailed).			

The table above illustrates the relationship between the perceived usefulness of an e-wallet and the intention of Malaysian university students to use one. The correlation coefficient, which stands at 0.701, shows that there is a significant relationship between the two of them. Thus, there is a positive correlation between the desire to use an e-wallet and its perceived usefulness among university students in Malaysia. The results show that among Malaysian university students, there is a significant correlation (p-value 0.000; p-value <0.01) between the perceived utility and the intention to use an e-wallet.  $H_1$  is therefore accepted.

**4.7.2 Hypothesis 2**

**H<sub>2</sub>:** Perceived ease of use has a positive relationship on the intention of e-wallet among Malaysian university students.

**Table 4.7.2: Correlation between Perceived Ease of Use and the Intention to Use E-wallet Among Malaysian university students.**

Correlations			
		Intention to use e-wallet	Perceived Ease of Use
Intention to use e-wallet	Pearson Correlation	1	.695**
	Sig. (1-tailed)		.000
	Pearson Correlation	.695**	1
Perceived ease of use	Sig. (1-tailed)	.000	

\*\* . Correlation is significant at the 0.01 level (1-tailed).

The e-wallet intention and perceived ease of use of Malaysian university students were found to be related, as seen by the table above. 0.695 for the correlation coefficient between the two, which suggests a connection between them. The intention to use an e-wallet and perceived ease of use are positively correlated among university students in Malaysia. The results of the study show that there is a significant relationship (p value of 0.000; p value <001) between the intention of Malaysian university students to use an e-wallet and perceived ease of use. H<sub>2</sub> is accepted.

**4.7.3 Hypothesis 3**

**H<sub>3</sub>:** Social influence has a positive relationship on the intention of e-wallet among Malaysian university students.

**Table 4.7.3: Correlation between Social influence and the Intention to Use E-wallet Among Malaysian university students.**

Correlations			
		Intention to use e-wallet	Social Influence
Intention to use e-wallet	Pearson Correlation	1	.729**
	Sig. (1-tailed)		.000
Social Influence	Pearson Correlation	.729**	1
	Sig. (1-tailed)	.000	
**. Correlation is significant at the 0.01 level (1-tailed).			

The table above illustrates the relationship between social influence and Malaysian university students' intention to use an e-wallet. The correlation coefficient, which stands at 0.729, shows that there is a significant relationship between the two of them. As a result, there is a positive relationship between social influence and e-wallet intention among Malaysian university students. The results show that among Malaysian university students, there is a substantial relationship (p-value 0.000; p-value <0.01) between social influence and the desire to use an e-wallet. H<sub>3</sub> is therefore accepted.

**4.7.4 Hypothesis 4**

**H<sub>4</sub>:** Perceived trust has a positive relationship on the intention of e-wallet among Malaysian university students.

**Table 4.7.4: Correlation between Perceived Trust and the Intention to Use E-wallet Among Malaysian university students.**

Correlations			
		Intention to use e-wallet	Perceived Trust
Intention to use e-wallet	Pearson Correlation	1	.465**
	Sig. (1-tailed)		.000
Perceived Trust	Pearson Correlation	.465**	1
	Sig. (1-tailed)	.000	
**. Correlation is significant at the 0.01 level (1-tailed).			

As seen in the above table, there was a correlation between perceived trust and IPTA students' intention to use an e-wallet. 0.465 for the correlation coefficient, which suggests a relationship between the two. The inclination to utilize an e-wallet and perceived trust among IPTA students are therefore positively correlated. Based on the p value of 0.000 (p value <001), the study's results show a significant relationship between perceived trust and IPTA students' intention to use an e-wallet. H<sub>4</sub> is accepted.

#### **4.8 SUMMARY**

The purpose of this study is to ascertain whether Malaysian IPTA students plan to use e-wallet apps. Our goal in conducting this study is to identify the variables that impact consumers' choices about the uptake of e-wallet applications among IPTA students in Malaysia. to find out how Malaysian IPTA students feel about e-wallet app use in terms of perceived usefulness, perceived ease of use, perceived trust, and social influence. Through Facebook, Telegram, and WhatsApp, the respondent received a link to the questionnaire. Using the Statistical Package for Social Sciences (SPSS), the Multiple Linear Regression technique is utilised to measure the study's objectives. We found that every variable in the study was appropriate based on the reliability analysis's findings. Based on the findings, the study's hypothesis also reveals a substantial correlation. To sum up, every research area has been covered by our statistical analysis. The data analysis provides a thorough explanation of why Malaysian IPTA students intend to use an e-wallet.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

This chapter discusses the findings and recommendations. This section also addresses the limitations and consequences of research, including the weaknesses and problems brought on by various situations. Researchers also have to confront their preconceived notions about the study hypothesis in order to decide whether it should be accepted or rejected. The study's limitations and conclusions were assessed, and recommendations for additional research were made by the researchers in light of the results. The results of this study's data analysis serve as the foundation for the investigation's conclusions.

5.2 KEY FINDINGS

	<b>Intention to use e-wallet</b>
<b>Intention to use e-wallet</b>	1
<b>Perceived Usefulness</b>	0.701
<b>Perceived Ease of use</b>	0.695
<b>Social Influence</b>	0.729
<b>Perceived Trust</b>	0.465

The hypothesis demonstrated a strong positive correlation between social influence and Malaysian university students' intentions to use e-wallets. However, among Malaysian university students, perceived usefulness, perceived ease of use, and perceived trust had a positive and significant relationship with the intention to use an e-wallet. The findings indicate

that a significant proportion of Malaysian university students agreed and selected that perceived usefulness, perceived ease of use, perceived trust, and social influence have an association with their desire to use an e-wallet.

### 5.3 DISCUSSION

The purpose of this study is to see if the use of e-wallets by Malaysian university students is connected to independent and dependent factors. Online questionnaires enabled researchers to collect data, which was subsequently analysed using IBM SPSS Statistics Version 26.0. The study also looked at the significance of the relationship between the factors. The study's objectives were met, as evidenced by the significant findings, as determined by the Cronbach's Alpha coefficient.

#### 5.3.1 *Perceived Usefulness*

**Hypothesis 1: There is a positive relationship between perceived usefulness and the intention of e-wallet among Malaysian university students.**

The purpose of this study was to test the hypothesis and demonstrate that the intention to use e-wallet among Malaysian university students have positively relationship with perceived usefulness. The results of the correlation test show that the intention to use e-wallet among Malaysian university students and perceived usefulness use have a correlation value of 0.701 at a P-value of less than 0.01. This means that the outcome supports the acceptance of alternative hypothesis 1.

Based on the question, "I believe that using an e-wallet can be useful for me," the study concludes that there is a positive relationship between Malaysian university students' use of e-

wallets and their perceived usefulness. Perceived usefulness of a system is a measure of an individual's perception that using it would improve his performance at work (Corkindale et al., 2018). Additionally, it has been demonstrated that under unclear situations, the desire to utilise an e-wallet is favourably influenced by perceived utility (Yuan et al., 2021). In order to make sure that consumers appreciate using E-Wallet as an alternative payment method, especially during the Coronavirus-19 epidemic, this perceived utility can be boosted by adding new services. Research has shown that consumer satisfaction with regard to behaviour intention may be accurately predicted by perceived usefulness (Yuan et al., 2021).

### *5.3.2 Perceived Ease of Use*

**Hypothesis 2: There is a positive relationship between perceived ease of use and the intention of e-wallet among Malaysian university students.**

This hypothesis was investigated in this study to demonstrate between the intention to use e-wallet among Malaysian university students and perceived ease of use are positively relationship. According to the correlation test results, there is a 0.695 relationship between social influence and e-wallet use among Malaysian university students, with a P-value of less than 0.01. As a result, the result indicates that alternative hypothesis 2 is accepted.

The study's conclusion is based on the question, "I think that e-wallet would be easy for daily use among Malaysian university students." It shows that there is a positive correlation between e-wallet adoption and perceived ease of use among Malaysian university students. Previous buying experiences may have an impact on customers' opinions of how easy it is to use e-wallets. Furthermore, a study by Harishanthan and Neruja (2022) examined undergraduate students' perceptions of web service technology as simple and easy to use, which has a positive impact on their behavioural intention to use certain systems and their perception



of its usefulness. Therefore, perceived ease of use measures how easy it is to utilise a technology to browse a website and make an online transaction.

### *5.3.3 Social Influence*

**Hypothesis 3: There is a positive relationship between social influence and the intention of e-wallet among Malaysian university students.**

This hypothesis was tested in this study in order to demonstrate that social influence and e-wallet adoption among Malaysian university students are positively relationship. According to the correlation test result, there is a 0.729 relationship between social influence and e-wallet use among Malaysian university students, with a P-value of less than 0.01. As a result, the outcome suggests that alternative hypothesis 3 is accepted.

Based on question 'I have faith that e-wallet are widely used by people in the community among Malaysian University Students', the study can conclude that social influence and the adoption of e-wallet among Malaysian University Students is a positive relationship. According to Esawe (2022), social influence refers to the extent to which an individual believes that significant others have the view that they should adopt the new system. In addition, the government has promoted the adoption of e-wallets. Additionally, past research has determined that the current media trend will have an impact on individuals' decision-making process. It has been found that social influence plays a significant role in influencing one's intention to use.

#### 5.3.4 Perceived Trust

**Hypothesis 4: There is a positive relationship between perceived trust and the intention of e-wallet among Malaysian university students.**

The current study aimed to show the hypothesis that indicates a positive relationship between Malaysian university students' adoption of e-wallets and their perceived trust. Perceived trust and e-wallet adoption among Malaysian university students had a correlation value of 0.465 at a P-value of less than 0.01 according to the correlation test results. In light of this, the outcome suggests that alternative hypothesis 4 is acceptable.

Based on question 'I believe that electronic wallet service providers are capable of adhering to the policies and agreements', the study can conclude that perceived trust and the adoption of e-wallet among Malaysian University Students is a positive relationship. According to Sarmah et al. (2021), the consumer's trust has become a crucial element that demands consideration in the context of mobile commerce. The influence of consumer trust on consumer intends to continue using e-wallets, specifically in relation to environmental sustainability, was clearly demonstrated.

#### 5.4 IMPLICATIONS OF THE STUDY

A few important aspects regarding the study's influence on the e-wallet usage of Malaysian university students will be examined before it is finished. Throughout the research process, the consequences of the findings are a vital factor to take into account. The aim of this research is to investigate the ways in which perceived usefulness, perceived ease of use, perceived trust, and social influence affect the use of e-wallets by Malaysian university students. Determining the relationship between independent and dependent variables is another goal of the study.

According to the data, a wide range of criteria, such as perceived usefulness, perceived ease of use, social influence, and perceived trust, are taken into consideration by Malaysian university students while using E-Wallets. With a score of 0.729, this survey indicates that among Malaysian university students, the perception of social influence is the most significant variable in E-Wallet use. Modern technology, like as E-Wallet, is essential for determining consumer satisfaction and discovering how the platform might help students. Students who are inexperienced with their utilisation will fall behind. This is because everything in the world is strongly reliant on technology. Students must compete with technology, and as we know, the government is now attempting to produce a technologically advanced civilization. As a result, students should better comprehend the usage of E-Wallets since students are recognised as the national backbone who must carry the country's administration to a more contemporary one. Students will also comprehend the notion of using an E-Wallet as the primary payment channel in a transaction. Using an E-Wallet increases payment efficiency.

Furthermore, there are several advantages to utilising E-Wallets for students. E-wallets, for example, may be used for a wide range of transactions, including food purchases, beverages, daily essentials, public transportation tickets, and more. This allows students to manage many sorts of payments with a single interface. E-wallets, in turn, may preserve transaction logs, allowing students to readily check their purchase and spending history. This can aid in financial management and the creation of smarter spending strategies. Furthermore, some e-wallets provide their users a range of discounts, special deals, or promotions. Students can take advantage of these benefits to decrease their living and shopping expenses.

In order to properly recognise perceived usefulness, perceived ease of use, social influence and trust, students need to be conversant with e-wallets overall. Students may discover the advantages of utilising an e-wallet by integrating a digital payment method into their daily lives. Students have a new, practical, and easier way of life thanks to the e-wallet.

## 5.5 LIMITATIONS OF THE STUDY

Limitations or challenges that affected on this study. Firstly, the presence of anonymous respondents increases the chances of obtaining inaccurate data, as previously stated. Therefore, this limitation results in a longer data collection process, which limits the progress of the research.

The target respondents involved present the next challenge. The target respondents for this study are Malaysian university students who make daily purchases using electronic payments. However, because the intended respondents' scope is so large, the researchers are having trouble locating the desired respondents. To gather data, the researchers must make contact with and approach Malaysian university students in order to distribute the questionnaires. Even if using online questionnaires and globalisation has made it easier to connect with individuals in this day and age, the researchers will struggle to distribute Google Forms to our target respondents without the assistance of our friends' networks.

One notable limitation of this study is the potential for demographic bias in the participant sample. While efforts were made to recruit a diverse group of Malaysian university students, the inherent challenges in achieving a truly representative sample may introduce bias. The demographic composition of the participants, including factors such as age, gender, and socioeconomic status, might not fully mirror the broader population of university students in Malaysia. For instance, if certain demographic groups are overrepresented or underrepresented, the findings may not accurately reflect the varied perspectives and behaviours related to e-wallet usage among all segments of the student population. This limitation could limit the generalizability of the study's conclusions and should be considered when interpreting and applying the results to the broader context of Malaysian university students.

## 5.6 RECOMMENDATIONS/ SUGGESTION FOR FUTURE RESEARCH

The research of e-payment use among Malaysian university students is an essential step towards understanding the patterns and behaviour of digital finance among the younger generation. However, various constraints and problems must be solved in order to assure the study's credibility and generalizability.

One of the main obstacles encountered is the presence of anonymous respondents, which increases the risk of obtaining inappropriate data. Data quality sustainability is key to formulating valid findings, and therefore, more thorough data validation strategies need to be introduced. In addition, the sustainability of longer data collection processes needs to be addressed by coordinating procedures to be more efficient.

The next challenge involves the target respondent involving the University of Malaysia Student using e-payment. In this context, the dissemination of questionnaires becomes a practical challenge that requires creative solutions. While the use of online questionnaires is optional, working with friends or using social media can help in overcoming barriers to distribution. Technology should be integrated with conventional strategies to ensure respondents achieve that reflects the diversity of the target population.

However, it should be acknowledged that there is a limit in reaching the sample of participants who fully represent the University of Malaysia Student population. The presence of demographic bias is an imbalance that needs to be addressed with discretion. To address this, researchers need to consider age, gender, and socioeconomic status variations in sampling strategies. Doubling down efforts to ensure that each demographic group is fairly represented will increase the generalization of the study results.

The importance of understanding these limitations also involves honesty in reporting findings. Methodological transparency, acknowledging limitations, and providing careful

interpretation will help readers understand the context of the study. Therefore, in reporting the results of this study, emphasis should be placed on the sustainability of data quality, effective distribution strategies, and maximum efforts to achieve representative samples.

Overall, while the challenges faced in this study are real, a thorough and creative approach can help overcome these obstacles. By ensuring better quality of data, better sample representation, and transparency in reporting, the study can make a significant contribution to the understanding of e-payment usage behaviour among University of Malaysia Students.



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**APPENDIX A - Draft of Questionnaire**

**THE USE OF E-WALLETS AMONG MALAYSIAN UNIVERSITY STUDENTS**

<b>SECTION A</b>
<b>DEMOGRAPHIC / DEMOGRAFI</b>
<b>GENDER / JANTINA</b> <ul style="list-style-type: none"> <li><input type="radio"/> MALE / LELAKI</li> <li><input type="radio"/> FEMALE / PEREMPUAN</li> </ul>
<b>AGE / UMUR</b> <ul style="list-style-type: none"> <li><input type="radio"/> BELOW 21 YEARS / BAWAH 21 TAHUN</li> <li><input type="radio"/> 21-25 YEARS / 21-25 TAHUN</li> <li><input type="radio"/> 26-30 YEARS / 26-30 TAHUN</li> <li><input type="radio"/> 31-35 YEARS / 31-35 TAHUN</li> <li><input type="radio"/> MORE THAN 50 YEARS / LEBIH DARIPADA 50 TAHUN</li> </ul>
<b>RACE / BANGSA</b> <ul style="list-style-type: none"> <li><input type="radio"/> MALAY / MELAYU</li> <li><input type="radio"/> CHINESE / CINA</li> <li><input type="radio"/> INDIAN / INDIA</li> <li><input type="radio"/> OTHERS / LAIN-LAIN</li> </ul>
<b>MARITAL STATUS / STATUS PERKAHWINAN</b> <ul style="list-style-type: none"> <li><input type="radio"/> SINGLE / BUJANG</li> <li><input type="radio"/> MARRIED / SUDAH BERKAHWIN</li> <li><input type="radio"/> DIVORCED / SUDAH BERCERAI</li> <li><input type="radio"/> WIDOWED / JANDA ATAU BALU</li> </ul>
<b>LEVEL OF EDUCATION / TARAF PENDIDIKAN</b> <ul style="list-style-type: none"> <li><input type="radio"/> DIPLOMA / DIPLOMA</li> <li><input type="radio"/> BACHELOR DEGREE / IJAZAH SARJANA MUDA</li> <li><input type="radio"/> MASTER'S DEGREE / IJAZAH SARJANA</li> <li><input type="radio"/> DOCTORAL DEGREE / IJAZAH KEDOKTORAN</li> </ul>
<b>NAME OF UNIVERSITY / NAMA UNIVERSITI</b> <ul style="list-style-type: none"> <li><input type="radio"/> UMK (UNIVERSITI MALAYSIA KELANTAN)</li> <li><input type="radio"/> IIUM (INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA) / UIAM (UNIVERSITI ISLAM ANTARABANGSA MALAYSIA)</li> </ul>

## FACULTY ENTREPRENEURSHIP AND BUSINESS

- UMP (UNIVERSITI MALAYSIA PAHANG)
- UMS (UNIVERSITI MALAYSIA SABAH)
- UMT (UNIVERSITI MALAYSIA TERENGGANU)
- USIM (UNIVERSITI SAINS ISLAM MALAYSIA)
- USM (UNIVERSITI SAINS MALAYSIA)
- UPSI (UNIVERSITI PENDIDIKAN SULTAN IDRIS)
- UiTM (UNIVERSITI TEKNOLOGI MARA)
- UniSZA (UNIVERSITI SULTAN ZAINAL ABIDIN)
- UM (UNIVERSITI MALAYA)
- UKM (UNIVERSITI KEBANGSAAN MALAYSIA)
- UNIMAS (UNIVERSITI MALAYSIA SARAWAK)
- UTHM (UNIVERSITI TUN HUSSEIN ONN MALAYSIA)
- UPM (UNIVERSITI PUTRA MALAYSIA)
- UTM (UNIVERSITI TEKNOLOGI MALAYSIA)
- UUM (UNIVERSITI UTARA MALAYSIA)
- UTeM (UNIVERSITI TEKNIKAL MALAYSIA MELAKA)
- UPNM (UNIVERSITI PERTAHANAN NASIONAL MALAYSIA)
- UniMAP (UNIVERSITI MALAYSIA PERLIS)
- OTHERS / LAIN-LAIN

### **FAMILY INCOME LEVEL / TAHAP PENDAPATAN KELUARGA**

- RM1,500 AND BELOW / RM1,500 DAN KEBAWAH
- RM1,501 – RM3,000
- RM3,001 – RM5,000
- RM5,001 – RM8,000
- RM8,001 AND ABOVE / RM8,001 DAN KEATAS

### **HOUSEHOLD CATEGORY / KATEGORI ISI RUMAH**

- B40
- M40
- T20

### **EXPERIENCE USING THE E-WALLET APPLICATIONS / PENGALAMAN MENGGUNAKAN APLIKASI E-DOMPET?**

- YES / YA
- NO / TIDAK

<b>SECTION B</b>		
<b>INDEPENDENT VARIABLE: PERCEIVED USEFULNESS</b>		
<b>I believe that using an e-wallet can be useful for me. / <i>Saya percaya bahawa menggunakan e-dompet boleh berguna untuk saya.</i></b>		
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	1 2 3 4 5 ○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU
<b>I believe that using an e-wallet will make everything easier for me. / <i>Saya percaya bahawa menggunakan e-dompet akan memudahkan segalanya untuk saya.</i></b>		
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	1 2 3 4 5 ○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU
<b>I believe that using of e-wallet will increase the efficiency of payment. / <i>Saya percaya bahawa penggunaan e-dompet akan meningkatkan kecekapan pembayaran.</i></b>		
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	1 2 3 4 5 ○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU
<b>I believe that the use of e-wallets will help speed up money transactions. / <i>Saya percaya bahawa penggunaan e-dompet akan membantu mempercepatkan transaksi wang.</i></b>		
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	1 2 3 4 5 ○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

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MALAYSIA  
KELANTAN

**SECTION B**

**INDEPENDENT VARIABLE: PERCEIVED EASE OF USE**

**I believe that using an e-wallet is easier for me. / *Saya percaya bahawa menggunakan e-dompot adalah lebih mudah untuk saya.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I believe that e-wallet can saves time than using a real payment card. / *Saya percaya bahawa e-dompot boleh menjimatkan masa daripada menggunakan kad pembayaran sebenar.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I believe that e-wallet is clear and understandable among Malaysian university students. / *Saya percaya bahawa e-dompot adalah jelas dan mudah difahami dalam kalangan pelajar universiti Malaysia.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I think that e-wallet would be easy for daily use among Malaysian university students. / *Saya berpendapat bahawa e-dompot adalah mudah untuk kegunaan harian di kalangan pelajar universiti Malaysia.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I learn to use e-wallet because would be easy among Malaysian university students. / *Saya belajar menggunakan e-dompot kerana ia mudah di kalangan pelajar universiti Malaysia.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**SECTION B**

**INDEPENDENT VARIABLE: SOCIAL INFLUENCE**

**I was convinced by people around me that I should use e-wallet because it is easy. / Saya diyakinkan oleh orang di sekeliling saya bahawa saya harus menggunakan e-dompet kerana ia mudah.**

	1	2	3	4	5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	STRONGLY AGREE / SANGAT SETUJU

**I have friends and family that use e-wallet. / Saya mempunyai rakan dan keluarga yang menggunakan e-dompet.**

	1	2	3	4	5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	STRONGLY AGREE / SANGAT SETUJU

**I should use e-wallet because I was influenced by people surrounding me. / Saya sepatutnya menggunakan e-dompet kerana saya dipengaruhi oleh orang sekeliling saya**

	1	2	3	4	5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	STRONGLY AGREE / SANGAT SETUJU

**I have faith that e-wallet are widely used by people in the community among Malaysian university students. / Saya percaya bahawa e-dompet digunakan secara meluas oleh masyarakat dalam kalangan pelajar universiti Malaysia.**

	1	2	3	4	5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	STRONGLY AGREE / SANGAT SETUJU

**SECTION B**

**INDEPENDENT VARIABLE: PERCEIVED TRUST**

**I sure that providers of electronic e-wallet services are always delivering information or advise based on the interests of consumers. / *Saya pasti penyedia perkhidmatan e-dompet elektronik sentiasa menyampaikan maklumat atau nasihat berdasarkan kepentingan pengguna.***

	1 2 3 4 5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I believe that electronic wallet service providers are ready to accept responsibility if the system fails. / *Saya percaya bahawa pembekal perkhidmatan dompet elektronik bersedia untuk menerima tanggungjawab jika sistem gagal.***

	1 2 3 4 5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I know that providers of electronic wallets have a strong reputation and image. / *Saya tahu bahawa pembekal dompet elektronik mempunyai reputasi dan imej yang kukuh.***

	1 2 3 4 5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I belief that electronic wallet service providers are capable of adhering to the policies and agreements. / *Saya percaya bahawa penyedia perkhidmatan dompet elektronik mampu mematuhi dasar dan perjanjian.***

	1 2 3 4 5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**SECTION C**

**DEPENDENT VARIABLE: INTENTION TO USE E-WALLET**

**I'm expecting the use of e-wallet will increase in the future. / *Saya menjangkakan penggunaan e-dompot akan meningkat pada masa hadapan.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I intend to use the e-wallet for payment purpose. / *Saya berhasrat untuk menggunakan e-wallet untuk tujuan pembayaran.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I already plan to use the e-wallet frequently in the future. / *Saya sudah bercadang untuk menggunakan e-wallet dengan kerap pada masa hadapan.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU

**I will recommend the use of the e-wallet among Malaysian university students. / *Saya akan mengesyorkan penggunaan e-wallet dalam kalangan pelajar universiti Malaysia.***

	1   2   3   4   5	
STRONGLY DISAGREE / SANGAT TIDAK SETUJU	○ ○ ○ ○ ○	STRONGLY AGREE / SANGAT SETUJU





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APPENDIX B - Gantt Chart

GANTT CHART (YEAR)	PPTA 1				PPTA 2			
	MARCH	APRIL	MAY	JUNE	OCT	NOV	DEC	JAN
MONTH	WEEK							
<ul style="list-style-type: none"> <li>• Distribution of groups, supervisors and evaluators</li> <li>• Distribution of teaching and learning activities, guidelines and rubrics</li> </ul>	█	█						
<ul style="list-style-type: none"> <li>• Student meeting with Supervisor</li> <li>• PPTA1 Process Briefing</li> </ul>		█						
<ul style="list-style-type: none"> <li>• Class Database Search &amp; Reference Manager</li> <li>• Reading reference materials (journal articles, books, etc.)</li> </ul>		█						

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<ul style="list-style-type: none"> <li>• Confirmation of appropriate project area/title</li> </ul>																										
<ul style="list-style-type: none"> <li>• Writing</li> <li>- Chapter 1 &amp; 2</li> </ul>																										
<ul style="list-style-type: none"> <li>• Writing</li> <li>- Chapter 2 &amp; 3</li> </ul>																										
<ul style="list-style-type: none"> <li>• Review of Study Outline</li> </ul>																										
<ul style="list-style-type: none"> <li>• Final review of draft research project proposals</li> </ul>																										
<ul style="list-style-type: none"> <li>• Submission of the Research Project Proposal draft to the supervisor</li> <li>• Review by supervisor</li> </ul>																										
<ul style="list-style-type: none"> <li>• Correction of the research project proposal draft.</li> </ul>																										

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<ul style="list-style-type: none"> <li>• Submission of two (2) Research Project Proposal Reports to supervisors and assessors for marking (students are required sign the UMK/TNCA/SPKA/FK-BF9 form).</li> </ul>																					
<ul style="list-style-type: none"> <li>• Presentation of research proposals (PPTA I)</li> </ul>																					
<ul style="list-style-type: none"> <li>• Final corrections and amendments (if any)</li> </ul>																					
<ul style="list-style-type: none"> <li>• Division of groups, supervisors and evaluators</li> </ul>																					
<ul style="list-style-type: none"> <li>• Distribution of groups, supervisors and evaluators</li> <li>• Student meeting with Supervisor (ongoing)</li> </ul>																					
<ul style="list-style-type: none"> <li>• Distribution of teaching and learning activities</li> <li>• Distribution of guidelines and rubrics</li> <li>• Preparation of data collection</li> </ul>																					
<ul style="list-style-type: none"> <li>• Distribution of PPTA2 Process Briefing Recordings</li> <li>• Data collection</li> </ul>																					

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### FACULTY ENTREPRENEURSHIP AND BUSINESS

<ul style="list-style-type: none"> <li>• Quantitative and Qualitative Analysis Data</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Data collection</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Mid semester break</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Data Analysis</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Draft research project writing</li> <li>• Report findings</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Interpretation and discussion of findings</li> <li>• Implications of findings</li> <li>• Conclusion</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Writing of final reports, papers and posters</li> </ul>																																							
<ul style="list-style-type: none"> <li>• Sending a soft copy of the poster to the supervisor for review and correction of the physical presentation of the colloquium</li> </ul>																																							

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Kod&gt;Nama Kursus: AFS4113

Code/ Course Name: Projek Penyelidikan Perbankan dan Kewangan Islam II

Sesi/Session: 2023/2024

Semester: Semester 7

Nama Program/Name of Programme: SAK, SAB, SAL, SAR, SAP, SAH, SAW

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/  
Faculty of Entrepreneurship and Business**Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening**

Saya, **NAZRIUDDIN BIN ASMARI** (Nama), No.Matrik **A20A2185** dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak **29%**.

I, **NAZRIUDDIN BIN ASMARI** (Name), Matrix number **A20A2185** hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of **29%**.

Tajuk Kertas Kerja Penyelidikan/ The Title of Research Project Paper: -

**THE USE OF E-WALLET AMONG MALAYSIAN UNIVERSITY STUDENTS**

Tandatangan/Signature

Nama Pelajar/Student Name: **NAZRIUDDIN BIN ASMARI**No.Matrik/Matrix No: **A20A2185**Tarikh/Date: **27 JANUARY 2024**

Pengesahan

Penyelia/Supervisor: DR. NUR SYAFIQAH BINTI A. SAMAD

Tandatangan/Signature:

Tarikh/Date: **28 JANUARY 2024**

# PPTA - GROUP 42

## ORIGINALITY REPORT

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SIMILARITY INDEX

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INTERNET SOURCES

**18%**  
PUBLICATIONS

**19%**  
STUDENT PAPERS

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1	<a href="http://discol.umk.edu.my">discol.umk.edu.my</a> Internet Source	8%
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3	Submitted to University of Melbourne Student Paper	1%
4	<a href="http://www.mdpi.com">www.mdpi.com</a> Internet Source	1%
5	Submitted to UOW Malaysia KDU University College Sdn. Bhd Student Paper	1%
6	"Eurasian Business and Economics Perspectives", Springer Science and Business Media LLC, 2021 Publication	1%
7	Missie Anak Chundau, Hamimah Ujir, Irwandi Hipiny. "Usability Assessment of E-Wallet: User Acceptance Testing among Students and Merchants", 2023 6th International Conference on Applied Computational	1%