

THE USE OF E-PAYMENT AMONG UNIVERSITY STUDENTS IN KOTA BHARU

FKPP

IZZATI NABILAH BINTI MOHD YUNUS, NOOR HAFIZZATUNNISHA BINTI ROHADI, NUR A'IN FITRAH BINTI CHE AZHAR, NUR FATIN FATIHAH BINTI ABDUL RAHIM.

UNIVERSITI

MALAYSIA

DEGREE OF ISLAMIC BANKING AND FINANCE

2024

KELANTAN



UNIVERSITI
MALAYSIA
KELANTAN

FKP

The Use Of E-Payment Among University Students in Kota Bharu

by

Izzati Nabilah Binti Mohd Yunus, Noor Hafizzatunnisha Binti
Rohadi, Nur A'in Fitrah Binti Che Azhar, Nur Fatin Fatimah Binti
Abdul Rahim.

A thesis submitted in fulfillment of the requirements for the degree of
Islamic banking and finance

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

2024

THESIS DECLARATION

I hereby certify that the work embodied in this thesis is the result of the original research and has not been submitted for a higher degree to any other University or Institution.

- OPEN ACCESS** I agree that my thesis is to be made immediately available as hardcopy or on-line open access (full text).
- EMBARGOES** I agree that my thesis is to be made available as hardcopy or on-line (full text) for a period approved by the Post Graduate Committee.
Dated from _____ until _____.
- CONFIDENTIAL** (Contain confidential information under the Official Secret Act 1972)*
- RESTRICTED** (Contains restricted information as specified by the organization where research was done)*

I acknowledge that Universiti Malaysia Kelantan reserves the right as follows:

1. The thesis is the property of Universiti Malaysia Kelantan.
2. The library of Universiti Malaysia Kelantan has the right to make copies for the purpose of research only.
3. The library has the right to make copies of the thesis for academic exchange.




SIGNATURE

NAME: Izzati Nabilah binti Mohd Yunus



SIGNATURE

NAME: Noor Hafizzatunnisha binti Rohadi



SIGNATURE

NAME: Nur A'in Fitrah binti Che Azhar



SIGNATURE

NAME: Nur Fatin Fatihah binti Abdul Rahim

Date: 18 January 2024

SIGNATURE OF SUPERVISOR

NAME: Dr. Mohd Afifie bin Mohd Alwi

Date: 18 January 2024

Acknowledgment

We are indebted to Allah SWT for assisting us in completing this research, and we thank him for that. Even though we put an incredible amount of work into the study, we finished it with the assistance and collaboration of several important people. We cannot express how relieved we are that this study is complete. First, we thank our supervisor, Dr. Mohd Afifie Bin Mohd Alwi. He has provided us with direction, understanding, and patience, and more significantly, he has supplied us with positive encouragement and a spirit to accomplish this project. The opportunity to work under his supervision has been a remarkable blessing.

Izzati Nabilah Binti Mohd Yunus, Noor Hafizzatunnisha Binti Rohaidi, Nur A'in Fitrah Binti Che Azhar, and last but not least, Nur Fatin Fatimah Binti Abdul Rahim were also integral parts of this investigation. As a result, the conclusion of this study was attainable with the hard work and collaboration of our group members. Our team is constantly prepared to go above and beyond regarding the tasks and duties we take on to study the possibility of superior quality. In closing, we want to convey our appreciation to our close friends for their support and assistance throughout our study project.

UNIVERSITI
MALAYSIA
KELANTAN

Table of Contents

THESIS DECLARATION i

Acknowledgment.....ii

Table of Contentsiii

List of Tablevi

List of Figurevi

List of Abbreviationsvi

ABSTRAKvii

ABSTRACTviii

CHAPTER 1 1

INTRODUCTION..... 1

1.1 Background of the study..... 1

1.2 Problem Statement..... 2

1.3 Research Question..... 3

1.4 Research Objectives..... 3

1.5 Scope of study 4

1.6 Significance of Study..... 4

1.7 Definition of Term..... 5

1.7.1 E-payment..... 6

1.7.2 Shariah e-money..... 6

1.8 Organizational of the Proposal 6

CHAPTER 2 8

LITERATURE REVIEW..... 8

2.1 Introduction..... 8

2.2 Underpinning Theory 8

2.2.1 Theory of Planned Behaviour (TPB)..... 9

2.3 Previous Studies 10

2.4 Conceptual Framework..... 16

2.5 Summary/Conclusion..... 18

CHAPTER 3 19

RESEARCH METHODOLOGY 19

3.1 Introduction..... 19

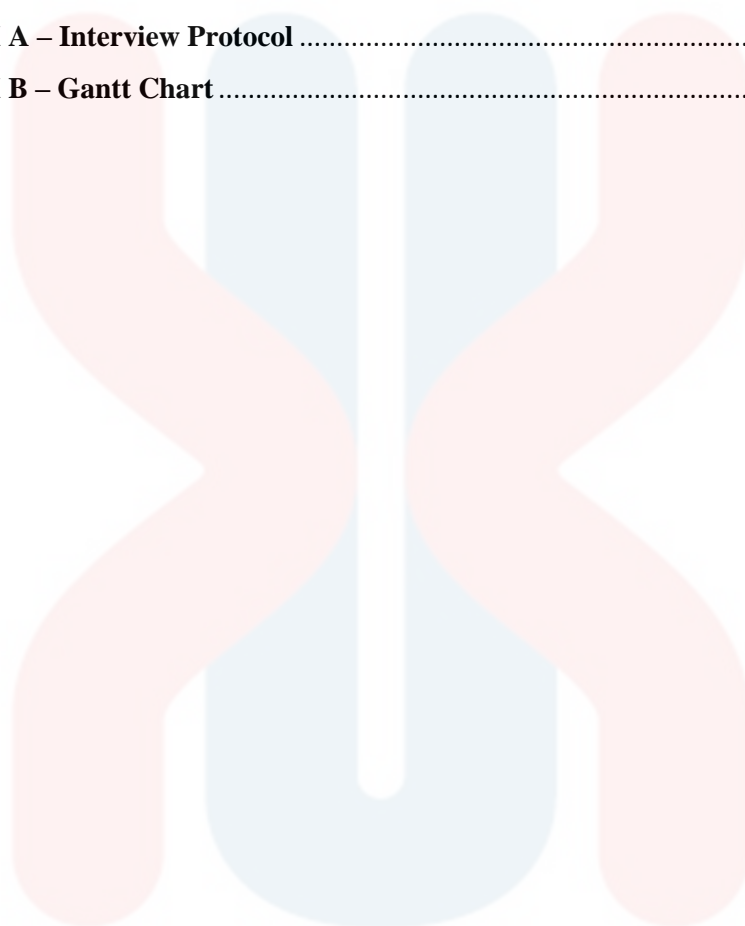
3.2 Research Approach..... 19

3.2.1 Deductive Approach..... 20

3.2.2 Inductive Approach 20

3.2.3	Application to the Study	21
3.3	Research Strategy.....	21
3.4	Research Instrument Development	22
3.4.1	Semi-structured Interview (Interview protocol)	22
3.5	Procedure for Data Collection	23
3.5.1	Unit of Analysis	24
3.5.2	Study Population	24
3.5.3	Informants Selection Criteria	24
3.5.4	Potential Informants for this Study.....	25
3.6	Procedure for Data Analysis	26
3.6.1	Transcribing and coding.....	26
3.6.2	Thematic Analysis	27
3.6.3	Atlas.ti	28
3.7	Reliability and Validity of Data	28
3.7.1	Triangulation	28
3.8	Summary/Conclusion.....	29
CHAPTER 4		30
RESEARCH FINDINGS AND DISCUSSION		30
4.1	Introduction	30
4.2	List Informants.....	30
4.3	Theme Analysis	31
4.4	Finding and Discussion from Research Informants RQ1 and RO1	32
4.4.1	Findings.....	32
4.4.2	Discussion.....	34
4.5	Finding and Discussion from Research Informants RQ2 and RO2	36
4.5.1	Findings.....	36
4.5.2	Discussion.....	40
4.6	Finding and Discussion from Research Informants RQ3 and RO3	42
4.6.1	Findings.....	42
4.6.2	Discussion.....	46
4.7	Summary of Findings by Triangulation Process	48
4.7.1	Seller	48
4.8	Conclusion.....	49
CHAPTER 5		50
CONCLUSION AND RECOMMENDATION		50
5.1	Introduction.....	50

5.2 Overall Conclusion	50
5.3 Recommendation	51
REFERENCE	54
APPENDIX A – Interview Protocol	59
APPENDIX B – Gantt Chart	60



UNIVERSITI
MALAYSIA
KELANTAN

List of Table

Table 2.3 : Previous Studies..... 10
 Table 4.2 : List of Informants 30
 Table 4.3 : Theme Analysis 31
 Table 4.4.1: Result from Informant's Knowledge Among University Students 32
 Table 4.5.1: Result from Informant's Convenience Among University Students 36
 Table 4.5.1: Result from Informant's Safety Among University Students..... 39
 Table 4.6.1: Result from Informant's Financial Behaviour Among University Students 42

List of Figure

Figure 1.1 : Mobile Banking Transaction Value and Growth Rate..... 2
 Figure 2.2.1: Theory Planned Behaviour (TPB) 10
 Figure 2.4 : Conceptual Framework..... 16
 Figure 3.2.1: Deductive Approach..... 20
 Figure 3.2.2: Inductive Approach 21
 Figure 3.4.1: Comparative Methods of Theme Saturation..... 23
 Figure 3.7.1: The Triangulation Process of Research 29

List of Abbreviations

EPS	Electronic payment system
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
TAM	Technology Acceptance Model
UTAUT	Unified Theory of Acceptance Model
PBC	Perceived Behavioural Control
IB	Impulsive Buying
LOC	Locus of Control
BC	Behaviour Control
TC	Trust of Company
PIC	Intention e-commerce

ABSTRAK

Tujuan utama kajian ini ialah untuk mengetahui sama ada pelajar universiti di Kota Bharu memahami penggunaan e-payment. Satu wawancara peribadi telah dijalankan sebagai data utama, menurut data jenuh. Pendekatan yang digunakan dalam menjalankan wawancara terperinci didasarkan pada garis panduan yang telah ditetapkan. Data untuk kajian ini telah dikumpulkan daripada artikel jurnal dan laman web rasmi yang berkaitan dengan e-payment. Hasilnya mendapati bahawa pemahaman mengenai penggunaan pembayaran elektronik mempunyai kesan kepada penggunaan kaedah pembayaran elektronik dalam transaksi harian pemaklumkan. Selain itu, kemudahan, keselamatan, dan tingkah laku kewangan telah menyumbang kepada keputusan pelajar universiti di Kota Bharu untuk menggunakan pembayaran elektronik di mana-mana platform dalam talian dan kedai fizikal di seluruh universiti. Walau bagaimanapun, kecerdasan kewangan perlu lebih memberi perhatian kepada rakyat Malaysia, terutamanya kepada pelajar yang mempunyai pengetahuan dan akses mudah kepada pembayaran elektronik untuk mengelakkan tingkah laku membeli yang agresif dan impulsif. Ia disimpulkan bahawa kemajuan teknologi pembayaran digital telah menjadikan transaksi harian lebih mudah dan lebih mudah bagi pengguna, yang telah menyumbang kepada peningkatan penggunaan kaedah pembayaran elektronik di kalangan pelajar universiti.

Kata kunci: *Pembayaran E-Payments, Perilaku Kewangan, Pembelian Impulsif, Pelajar Universiti, Kemahiran kewangan,*

ABSTRACT

The main purpose of this study is to find out whether university students in Kota Bharu understand the use of e-payment. A personal interview was conducted as primary data, according to the saturated data. The approach used in conducting detailed interviews is based on the interview guidelines that have been set. The data for this study was collected from journal articles and official websites related to e-payment. The results find that the understanding regarding e-payment usage has an impact on the usage of e-payment methods in informants' daily transactions. Besides that, convenience, safety, and financial behaviour have contributed to the decision of university students in Kota Bharu to use e-payment at any online platforms and physical stores around the university. However, financial literacy should be more concerning to Malaysians, especially to the students who have knowledge and easy access to e-payments to avoid aggressive, impulsive buying behaviour. It is concluded that the technological advancement of digital payment has made daily transactions much easier and more convenient for users, which has contributed to the increasing usage of e-payment methods among university students.

Keywords: *E-payments, Financial Behaviour, Impulsive buying, University Students, Financial literacy.*

CHAPTER 1

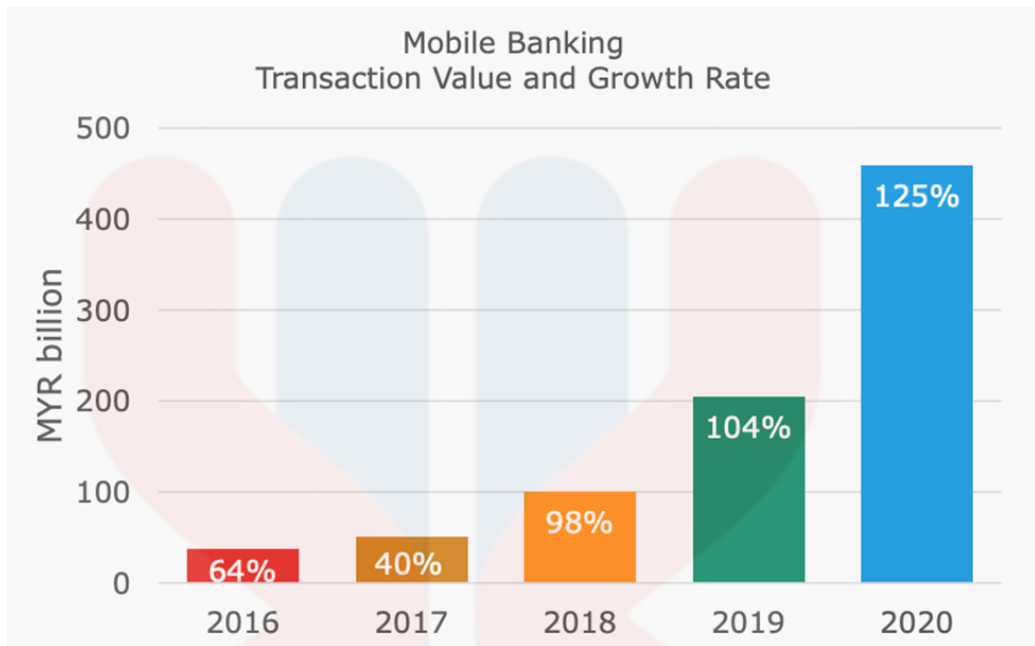
INTRODUCTION

1.1 Background of the study

Since the Internet has grown, e-payment systems (EPS) have been essential for digital financial transactions. Consumers can also use computers and smartphones to go online. E-commerce's financial needs have increased e-payment efficiency, which the conventional payment system cannot satisfy (Alyabes & Alsalloum, 2018). Electronic payment tools benefit governments, enterprises, and economies administratively. E-commerce boosts local and worldwide trade and lowers financial transaction costs (Garrouch, 2022).

According to Mat Shafie et al. (2020), the economy relies on the payment system to shift payments. The growth of more advanced technology means needing a system for electronic business. E-payments have quickly replaced traditional methods that require buyers and sellers to share private information.

Malaysia has been undergoing a digital transition for the past decade, but the pandemic has hastened the country's shift to digital banking, according to Malaysia (2021). In the year 2020, the prevalence of online banking reached 112.5%, while mobile banking penetration reached 61.8%. Additionally, RM 460 million in mobile banking transactions were completed, representing a 125% increase over the previous year (Malaysia, 2021).



Source: Malaysia (2021)

Figure 1.1: Mobile Banking Transaction Value and Growth Rate

1.2 Problem Statement

Today's society makes it hard for people of all ages to refrain from spending money. Lazada and Shopee have exacerbated this issue. Both platforms allow one-click delivery cart addition. Thus, unlike before, shoppers can shop with little effort (Mustomi et al., 2020). To keep our finances afloat, we must spend prudently. It also deters us from buying trifles. Islam also requires this expenditure to be based on each person's capabilities (Abdollah et al., 2021).

Wasting or extravagance is a trait that belongs to the transcendent nature (Hasan, 2002). For instance, Malaysians will make preparations to celebrate *Aidilfitri* or any other event joyously since it has been customary in our culture. Typically, they will upgrade their wardrobe, home furnishings, and appliances. Others may borrow money and incur debt only to celebrate "*raya*". Here, it is clear that this goes against Islamic beliefs.

The consequence of this problem is that spending more money increases the debt. Even if it seems natural, excess causes someone to dare to incur debt; nonetheless, it will grow if the excess is light. Ultimately, users will need help to repay it (Tania Stephanie, 2019). Next is less resilient to trauma. They must consider how to continue living now and pay off debt daily. This is the initial factor that makes them vulnerable to stress. Not to mention when they are in debt and are considering ways to make money to pay off the debt.

Students must manage their daily spending according to maqasid syariah, which is based on basic requirements (al-daruriyat), will (al-hajiyat), and equipment (al-tahsiniyat) (Abdollah et al., 2021). Money management is crucial for students since researchers want them to govern and make decisions that assist nations in creating money (Sachitra et al., 2019). This study aims to study the prevalence of electronic payment usage among university students in Kota Bharu.

1.3 Research Question

The questions stated below support a research study on e-payment users among university students in Kota Bharu:

1. Do university students in Kota Bharu understand the use of e-payment?
2. What causes university students in Kota Bharu to spend using e-payment?
3. How do university students in Kota Bharu spend using e-payment?

1.4 Research Objectives

This research aims to catalogue how university students in Kota Bharu make e-payments. In particular, we will zero in on the following things:

1. To find out whether university students in Kota Bharu understand the use of e-

payment.

2. To identify the cause of university students in Kota Bharu shopping using e-payment.
3. To analyze how university students in Kota Bharu use e-payment when shopping.

1.5 Scope of study

This study, like all others, is subject to certain limitations. As a direct consequence, some examples of scoping studies are given below:

1. The informants are students of the respective universities. Only university students in Kota Bharu are eligible for this research proposal.
2. This study aims to gain a better knowledge of using e-payment methods by university students in Kota Bharu.
3. Qualitative data for this research project will be collected from university students in Kota Bharu using interviews and thematic analysis. The collected data will be processed using Atlas.ti methodology.

1.6 Significance of Study

This research mainly focuses on how university students in Kota Bharu use e-payments. Because a student who uses e-payment should know how and why they should use it, this research is crucial for determining general knowledge about e-payment among its users. The study can also examine how well university students understand and implement e-payment methods. To be more attuned to Shariah-compliant transactions, all users need to have a basic understanding of the technology at their disposal, mainly

financial technology. The next step of this research is to identify the factors that most impact university students in Kota Bharu's use of e-payment methods.

Researchers must need this study while constructing tasks or hunting for facts to add to their general knowledge. For consumers who choose to use e-payment methods, this research can provide them with the know-how for efficient purchase management. In addition, researchers can utilise this study as a resource to learn more about e-payment methods. This research is helpful for university students around Malaysia, particularly at UMK and in the Kota Bharu area. Students can use this research as a guide to making ethical decisions while purchasing virtual currencies compliant with Shariah law.

Moreover, this study is a valuable resource for educators and students in the academic community. The academic community can also use this research to facilitate knowledge-building between instructors and their students. Students can use the results of this test to gauge their familiarity with e-payment methods. Teachers can use this research to understand their students' financial literacy levels better and build on those foundations.

Conversely, educational institutions of all kinds can greatly benefit from this research. Organisations can use the results of this research to gauge university students' familiarity with and comfort with using e-payment methods. Organisations can use this research as a springboard for their initiatives to educate students and users of e-payment systems.

1.7 Definition of Term

This research encompasses several significant terminologies. Although the subsequent chapter will delve into these concepts in greater detail, Chapter One briefly

introduces them to provide readers with an overview of the forthcoming chapter's contents.

1.7.1 E-payment

Online payment systems, also known as electronic payment systems, are inter organisational information systems (IOS) for financial transactions that link various organisations and individual users (Burhan Ul Islam Khan et al., 2017). E-payment systems affect modern electronic business, according to Thabet Albastaki et al. (2022). This breakthrough pushed businesses to switch from paper-based transactions to e-payment systems.

1.7.2 Shariah e-money

The FSA and IFSA recognise e-money as a payment mechanism. Malaysians increasingly use e-wallets for online shopping, which piqued their interest in e-money (Megat Hizaini Hassan et al., 2021). The Shariah Advisory Council (SAC) of Bank Negara Malaysia has ruled that e-money is a valid payment method if designed according to Shariah contracts that protect both parties.

1.8 Organizational of the Proposal

The present chapter highlights the topics that are the focus of the intended study. The primary aim of this research is to ascertain the comprehension regarding the application of e-payment systems among students at the undergraduate level in Kota Bharu.

Chapter 1 summarised the research context. The researcher also included the debt consequences of growing expenditures in the problem statement. Chapter 1 formulates three research questions for the interview. The researcher then lists three research

objectives. This study examines e-payment systems, the motivations for e-commerce, and how the informant uses them when shopping. This study examines the use of electronic payment systems by university students in Kota Bharu.

Chapter 2 evaluates significant material and develops a theoretical framework for future study based on the literature review's main themes. Chapter two covers the research's introduction, underpinning theory, previous studies, conceptual framework, and chapter summary.

Chapter 3 covers research methods. This chapter covers research methodologies, including the introduction, methodology, strategy, instruments, data collecting, analysis, and conclusion. This research also uses transcribing, coding, theme analysis, and Atlas.ti to analyse data.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

“Electronic payment” (or “e-payment”) refers to online purchases made with digital instruments (Ding Jia Lee, May 2022). Digital accumulating balance, digital checking, online stored value, wireless, and online debit and credit card transactions are examples of electronic payment systems.

Modern life depends on the Internet due to rapid technological advances. Statista (2023) data support this theory. In 2018, 3,729 million individuals used the Internet. By 2022, 5,300 million will. This expands transaction alternatives and globalises e-payment systems. Electronic payment systems are quickly replacing in-person payment methods.

This section examines Kota Bharu University students’ e-payment habits. Literature summaries are in-depth analyses of past research. Reading and interpreting previous research is a literature review. The review should list, summarise, analyse, and explain pertinent earlier research. Grounding the analysis helps researchers define the study’s scope. This chapter explores how earlier research on e-payments has illuminated the problem and provided information the researcher wants to apply here.

2.2 Underpinning Theory

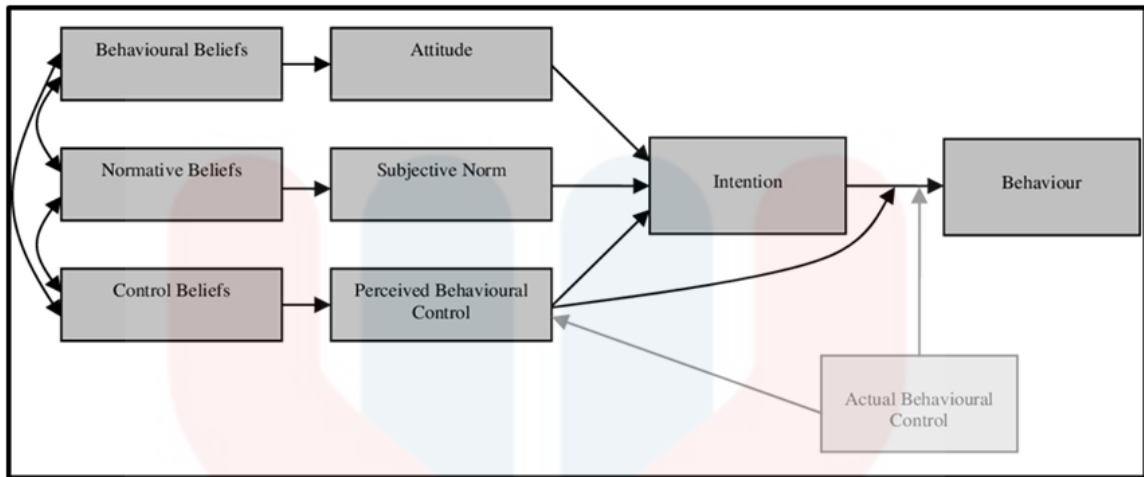
Mkhomazi and Iyamu (2013) define underpinning theory as a foundational theory that outlines the social environment of research. The approach helps explain the cause-and-effect links and mechanisms that create observed trends. The Theory of Planned Behaviour underpins consumer behaviour research.

2.2.1 Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB) explains client behaviour through attitude, subjective norms, and behavioural control (Ajzen, 1991a). Gu (2019) states that TPB implies that customers' purchase decisions are influenced by their beliefs, social environment, and control. Purchase behaviour occurs when a customer buys anything (Skool, 2020). Advertising can accurately convey customer intent.

Another theory suggests that an individual's attitude, perceived behavioural control, and subjective norm affect their intentions and behaviours, which may lead to entrepreneurship (Khairul Zahreen Mohd Arof et al., 2018). Consumer behaviour affects e-payment users' public spending. In this situation, an individual's attitude towards positive or negative behaviour is fascinating. Consider how one's activities affect society. Xiao et al. (2018) found that purchase intention affects consumers' satisfaction with a product and willingness to investigate it further.

Thabet Albastaki et al. (2022) found that consumers were interested in integrated e-payment systems, especially with m-payment. This innovation makes mobile e-payment services easier for clients. When the user-friendly payment method encourages unlimited purchasing, customers are happier.



Source: Ajzen (1991b)

Figure 2.2.1: Theory Planned Behaviour (TPB)

Using TPB as an underpinning theory, the researcher will analyse the survey results about e-payment usage among university students in Kota Bharu. The TPB has been employed in numerous research investigations to determine online purchase intentions (Gu, 2019). This study provides further insight into the TPB's effectiveness in understanding customers' online payment intentions.

2.3 Previous Studies

Table 2.3: Previous Studies

No	Authors (Year)	Title Article	Result/Theory	Research Method
1	Ming (2022)	Factors that impact the level of acceptance of end user on using e-payment system in Malaysia	The TRA model has been further developed into the TPB model. As a component of both behaviour and intention, a new variable is added, denoted by the acronym PBC, which stands for perceived behavioural control (Ajzen, The Theory of Planned Behavior, 1991, 2001)	Quantitative Research

2	Halim et al. (2020)	The impact of e-payment system and impulsive buying to purchase intention in e-commerce	<p>The TPB model is based on individual differences in subjective norms, attitudes, and perceived behavioural control (PBC). Researchers have found that user satisfaction has a significant impact on whether or not consumers continue to use a TPB model.</p>	Quantitative Research
			<p>The Theory of Reasoned Action was the foundation for the Theory of Planned Behaviour. Attitude towards behaviour and subjective norms are the two main components that the Theory of Reasoned Action explains as determining a person's intent to act. While developing their Theory of Planned Behaviour, Fishbein (1980) and Ajzen (1975) recognized the need to account for an additional aspect in establishing the relevance of perceived behavioural control.</p>	
			<p>In this study, we apply Theory Planned Behaviour, predicting Purchase Intention using variable behaviour control. This model, which has five variables, was constructed using the literature review methodology.</p>	
			<p>There are 4 (four) exogenous variables: E-Payment System (EPS), Impulsive Buying (IB) and Behaviour Control (BC), and the intervening variable is Trust to Company (TC). In addition, the endogenous variable is E-commerce</p>	

			purchase intention (PIC).	
3	Filona and Misdiyono (2019)	Factors Affecting the adoption of electronic money using technology acceptance model and theory of planned behaviour	<p>The theory of planned behaviour offers a conceptual framework for forecasting behaviour in humans based on three types of ideas: control beliefs, normative views, and behaviour beliefs.</p> <p>These three groups of beliefs support the theory's main ideas. The advantages or drawbacks of the goal behaviour are behavioural beliefs. Beliefs about behaviour serve as the foundation for attitudes towards behaviour.</p> <p>A person's normative views are their expectations for behaviour from significant individuals. An individual's subjective norms of behaviour are determined entirely by normative beliefs. Control beliefs are potential barriers that can prevent someone from acting in a certain way.</p>	Quantitative Research
4	Ayudya and Wibowo (2018)	The Intention to Use E-Money using Theory of Planned Behaviour and Locus of Control	<p>The Theory of Reasoned Action (TRA) served as the basis for the development of TPB, which was achieved by introducing a component known as Perceived Behaviour Control (PBC). The addition of PBC is intended to explain intentions and behaviours that are influenced not only by a person's subjective attitudes and norms but also by the ease (or difficulty) with which someone performs the behaviour (Ajzen, 2002). This is the goal of</p>	Quantitative Research

the addition of PBC. The TPB operates under the presumption that people are rational beings who make methodical use of various pertinent pieces of information.

The TPB model is caused by **three independent variables**:

- The first factor is a person's perspective on their behaviour, which is the basis for determining whether or not a certain activity is useful to them.
- The second type of social influence is known as the "subjective norm," it describes an individual's perception of the amount of pressure from their peers to participate in or abstain from a particular behaviour.
- The third variable is the level of perceived behavioural control, which is the impression of the ease or difficulty in engaging in a behaviour and is thought to reflect previous experiences in anticipation of challenges (Ajzen, 1991). This refers to the perception of the ease or difficulty in

			engaging in a behaviour, and it is the variable being discussed here.	
			In other words, a person's intention to use electronic money will be stronger if they have a higher perceived level of behaviour control due to utilizing it, and the same is true in the opposite direction. When a person has a stronger perception that transacting with electronic money is simple, that person will have a stronger intention to use electronic money.	
5	Jafar and Bilal (2017)	Factors Influencing intention to use e-payment System (EFAWATEERCOM)	<p>The theory of planned behaviour (TPB) was later introduced by Ajzen in 1985 (Ajzen, 1985). According to this theory, Ajzen's intentions should reflect the factors that motivate a particular behaviour. They represent people's efforts, more specifically, how hard they would try. Thus, he proposed that the only factor determining the final use is the intention to use, which is influenced by several factors (Ajzen, 1991).</p> <p>According to the planned behaviour theory, perceived behavioural control and intentions are essential to predict behaviour. However, depending on specific circumstances and conditions, one element could be more important than the other. Accordingly, perceived behavioural</p>	Qualitative Research

			control should enable the application of behavioural intentions to action and directly anticipate behaviour in situations where the expectation of behaviour based on intentions is likely to be prevented by voluntary control (Armitage & Conner, 2001).	
6	Widayat et al. (2020)	E-Money Payment: Customers' Adopting Factors and the Implication for Open Innovation	<p>Internal Factors Influencing Users' Conscious Decision to Use Different e-money Apps in a Single Study, method, and Relevant Context</p> <p>The importance of this study stems from the lack of published literature analysing the adoption of electronic payments in Indonesia from a consumer behaviour perspective, as well as the fact that academic empirical research using both qualitative and quantitative approaches is a relatively new method for studying electronic payments.</p> <p>This study contributes to the field of research by analysing the significance and effects of three independent variables, namely, social factors, effort expectations, and facilitating conditions, on the customer's decision to use e-money in Indonesia, as mediated by the customer's attitudes towards e-money. The model used in this study is based on TPB, TAM, and UTAUT. This study assesses the factors that influence adolescent e-money users.</p>	Mixed method

2.4 Conceptual Framework

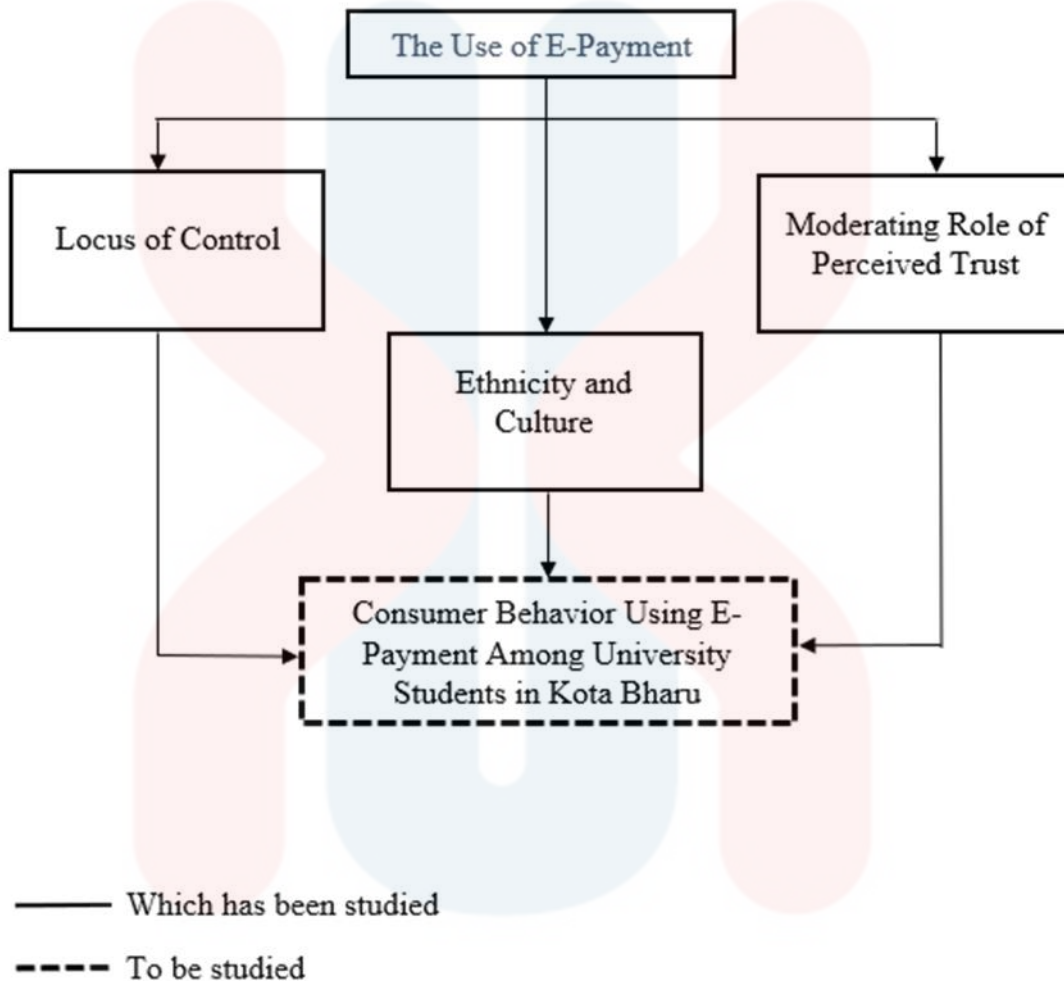


Figure 2.4: Conceptual Framework

In the early 2000s, "e-payment" meant a system like cash and checks. Both techniques involve buyer and seller contact. Technology changes our knowledge of electronic payments (Mat Shafie et al., 2020). E-payment systems allow users to shop without cash or checks, according to Afaha (2019). It is an online or electronic payment mechanism. Online banking and retail purchasing have increased the use of electronic payment systems in recent decades. Due to worldwide technical advancement, checks and cash have steadily declined while electronic payment methods and payment processing

equipment have increased. The e-payment economy envisions a considerable reduction in cash-based transactions but not a total switch.

Ayudya and Wibowo (2018) define *Locus of Control* (LOC) as the degree to which an individual believes that the outcomes of their life events depend on their behaviour or traits. LOC measures a person's self-control to act. Internal solid control beliefs: People believe life events cause their actions and behaviours. People with an internal locus of control believe they control their lives. People with an external locus of control believe that chance and fate determine their lives. A person with an external locus of control believes that luck, fate, and opportunity determine their destiny.

Ethnicity means sharing a cultural heritage and passing on a sense of belonging. Culture reveals human thought and relationships. The phrase refers to shared beliefs or conventions that influence behaviour. Since ethnicity is the fundamental expression of culture, an individual's opinions, attitudes, and intentions toward their actions depend on it. Thus, each ethnic group's lifestyle displays its cultural value priorities, constituting the basis for their lifestyle (Ting et al., 2016).

Based on an article by Tian et al. (2023), the definition of trust - the emotional state of expecting something good to happen due to another person's words, deeds, or choices. Trust can be defined as the belief that a service provider will carry out their obligations and the intention of the user to achieve a desired result via the use of that service.

Figure 2.1 shows this study's literature-based research framework. University students are ideal for studying e-payment usage patterns due to their early exposure to technology. Thus, university students are the scope of our study. Electronic payments were rising when this study began. In their study, Mat Shafie et al. (2020) noted that new

technology allows online transactions via electronic funds transfer. E-payments, or electronic payments, have quickly replaced traditional payment systems that require consumers and sellers to share sensitive information. Due to the rise in electronic payments, this study focuses on customer behaviour and e-payments. Other research has discovered the locus of control, perceived trust, ethnicity, and culture in e-payment. We will study Kota Bharu University students' e-payment habits based on these three parameters.

2.5 Summary/Conclusion

An analysis of the relevant literature and the development of a theoretical framework for subsequent research make up Chapter 2. In this section, we will review the introduction, the underpinning theory, the previous studies, and the conceptual framework. The next chapter will explore the study's methodology and strategy. The researcher chooses the method they think will produce the most useful results.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

According to Mulyawan (2023), "research methodology" is a methodological plan or approach used to determine, make decisions, control, and examine data related to a specific subject or issue. Qualitative research allows authentic surroundings to understand and evaluate events based on people's values (Mkhomazi & Iyamu, 2013). Qualitative research allows narrative representation or data compilation, according to Mkhomazi and Iyamu (2013). Statistical analysis can quantitatively express quantitative data. Thermal criteria determined the data's selection. Data evaluation follows to identify variables significantly affecting implementation, development, or both. This investigation will use a qualitative approach.

In this qualitative study, participants are surveyed on the unrestricted use of e-payment systems. The survey includes students from the University Malaysia Kelantan (UMK), University Technology MARA (UITM) Kota Bharu, University of Science, Malaysia (USM) and local bank employees. Qualitative research can help researchers understand study participants' mental and emotional states and the meaning they attach to their experiences. The e-payment question of students in Kota Bharu is well-organised.

3.2 Research Approach

Here, researchers may interpret the research approach differently. Researchers discussed data collection and analysis methods in multiple studies, as well as qualitative and quantitative methods. The research method is comprehensive. Deductive, inductive,

and abductive research methods exist. This study only discusses deductive and inductive methods. Next, the best method is picked.

3.2.1 Deductive Approach

Dictionary.com (2021) defines *deductive reasoning* as drawing specific conclusions from generic premises. Inductive reasoning, often known as induction, involves concluding specific observations. Inductive reasoning involves seeing an event and assuming it will happen again.



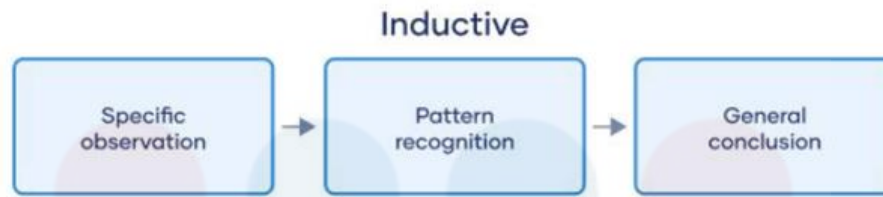
Source: Streefkerk (2023)

Figure 3.2.1: Deductive Approach

Deductive research begins with a persuasive social theory and verifies its implications with empirical facts. Thus, the scope narrows. Scientific research typically uses the deductive approach. The researcher analyses prior research, examines relevant theories, and then tests hypotheses based on those theories.

3.2.2 Inductive Approach

Inductive reasoning entails drawing generalizations from specific examples (Streefkerk, 2019). In contrast, deductive reasoning proceeds from general premises to specific conclusions. In inductive reasoning, also known as inductive or bottom-up reasoning, general conclusions are drawn from specific data. Objectives distinguish inductive and deductive reasoning (Dictionary.com, 2021). Deductive reasoning evaluates a theory, while inductive reasoning forms one. Inductive reasoning concludes specific observations. Deductive reasoning works backwards.



Source: Streefkerk (2023)

Figure 3.2.2: Inductive Approach

3.2.3 Application to the Study

This study analyses qualitative methods using an inductive approach. Inductive methods do not require hypothesis development. Research questions and objectives start this research. This study evaluates Kota Bharu University students' adoption of electronic payment systems. Interview replies to study questions can assess electronic payment system applications. The research method will focus on finding answers. The research process will yield a new theory of the research problem. Since qualitative research on e-payment systems is scarce, this study used an inductive methodology. This qualitative study should use the inductive method.

3.3 Research Strategy

The study focuses on e-payment users among Kota Bharu's university population. This study employs qualitative research techniques. Qualitative research involves experiments and interviews to acquire data, while quantitative research uses proven instruments. Qualitative research can be generalised and utilised as a basis for future study. This study collected primary data. The questionnaire was the main information source.

Descriptive research is used in this study. Descriptive research can help researchers form a picture of a person, organisation, or object. The University of Kota

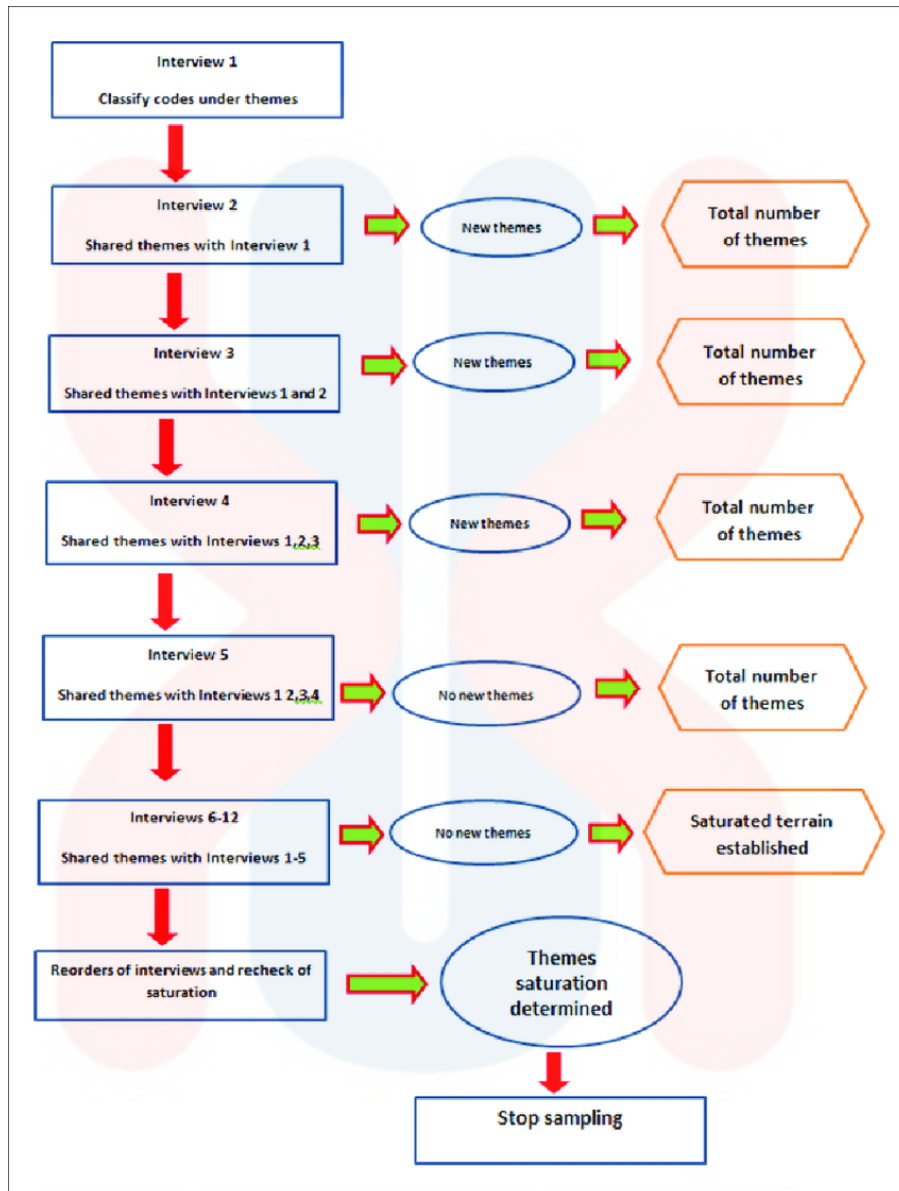
Bharu students make up the research sample. The researchers chose university students because they usually know the data and can provide it because of their better understanding.

3.4 Research Instrument Development

3.4.1 Semi-structured Interview (Interview protocol)

This study seeks to identify university students in Kota Bharu who use e-payment. The questionnaire helps the researcher reach this goal. Interviewees would be Kota Bharu students. The question has three parts. The first covers how electronic payments are utilized, the second the reasons for using them, and the third the method. They are all related to the goal since they are realistic. Researchers employ semi-structured interviews to improve the conversation.

"Saturation" occurs when qualitative researchers frequently encounter the same themes via interviews or observations. The researcher will no longer encounter new ideas, topics, perspectives, or trends as they speak to more people. The researcher will use Comparative Methods of Theme Saturation to determine if the data have saturated.



Source: Constantinou et al. (2017)

Figure 3.4.1: Comparative Methods of Theme Saturation

3.5 Procedure for Data Collection

"Data collection" in science means systematically gathering, tabulation, and analysis of pertinent data (Syed & Qadri, 2021). This study used two data collection methods. Researchers will interview people and examine relevant books, papers, and websites for secondary data. Using this strategy, researchers can obtain a complete dataset and select samples that accurately represent the population.

3.5.1 Unit of Analysis

Data are characterised by their degree of aggregation (Sekaran & Bougie, 2016). Research may analyse individuals, organisations, artefacts (including books, photos, and newspapers), geographical places, and social interactions.

The study examines Kota Bharu University students' electronic payment usage. This study will interview e-payment users at the University Malaysia Kelantan (UMK), University Technology MARA (UITM) Kota Bharu, and University Science, Malaysia (USM). To evaluate each informant's understanding of e-payment, the informant is the unit of analysis. It is the most fundamental level of analysis.

3.5.2 Study Population

A "target population" is a group with specific interests and relevance. A set of criteria for choosing respondents may monitor the most talented and practical participant group for the broad study community without stating the objectives and general populations (Albastaki et al., 2022). This study targets 18-year-old university students in Kota Bharu. Focusing on 18-year-olds and older is justified because they use technology, cell phones, and internet payments daily. The largest Kelantan student university is in Kota Bharu, which is another reason to enrol there. This study also targets Kota Bharu residents. Review (2023) stated that Kota Bharu has the largest population in Kelantan, with 1.67% in 2018. The Kota Bharu population is best for this research.

3.5.3 Informants Selection Criteria

Sampling is a sampling method. Sampling equalizes the study's sample of people, organizations, groups, or corporations. The target demographic must be discovered and contacted, which is often impossible owing to budgetary or logistical constraints. This

study will use 18-year-old Kota Bharu residents. This study recruited people of all ages who were comfortable with e-payment. Before starting the major test, research should pilot test and enhance the tool and methodology (Peter Shea, 2018).

This study used face-to-face interviews. This allows a more personal interview. This method is most often used when the target buys online. This method is better because the researcher can witness the interviewee's reaction to the question. This method involves in-depth interviews with a few interviewees to explore their thoughts on a certain instrument concept, view, or circumstance (Vigneau & Adams, 2023).

3.5.4 Potential Informants for this Study

Interviewers must perform thorough, standard-compliant interviews. This method involves substantial planning, including formal executive meetings with interviewees through online meetings or video conferences. The researcher will start with a simple factual question and then ask more complicated inquiries. Structured or unstructured interviews can help informants comprehend and answer questions. Structured interviews provide relevant data for research, according to interviewers. This method helps researchers understand and learn the research subject. Unstructured interviews are "free" since they do not follow a script or guidelines. This type of interview uses the interviewee's comments to influence the topic and creates questions on the spot based on their responses (Albastaki et al., 2022).

Based on their requirement analysis, the researchers in this study eliminated free-form questions and used visual aids for evaluation. Surveys provide population-wide results. Thus, it is generalizable. The response is high. To acquire all information, check thoroughly. Personal interviews allow the respondent to lead the interviewer and record the dialogue to help understand the comments (Yang et al., 2023).

The saturation data led the researcher to interview a Kota Bharu University student. When data analysis offers no new insights, "data saturation" occurs, indicating that further data gathering may be unneeded (Al-Sabaawi et al., 2023). This study has three parts with five questions each. "For instance, did you use e-payments in your daily life and why?" The interviewer asked the question eight times and received the same response each time. When the responses cannot be investigated, the researcher will stop discussing that problem. Thus, the content has always been well-received. Informants consented to recording all interviews, which will help researchers conclude.

3.6 Procedure for Data Analysis

This project will analyse data using Atlas.ti, transcribing and coding, and theme analysis. Books, papers, and journals provided qualitative study data. Due to the study's novelty, experimental methods like content analysis and in-depth interviews work best. Data analysis methods:

3.6.1 Transcribing and coding

Transcribing, when researchers (or specialists they have hired) construct a written version from an audio or video recording of an interaction, media story, or research event, is what "transcripts" means, according to Cope (2009). Qualitative researchers sometimes need written transcripts of participant interviews or other audio sources like ads, speeches, and TV programs for analysis. When analysing data, high-quality transcripts are worth the time and effort. Like any other raw data, there are several ways to analyse and understand transcriptions. Creating a coding system for transcripts is the major focus here.

Codes represent the researcher's understanding of data linkages. We examine information, group it, and label it. Thematic coding uses case-based principles to find

study patterns. Descriptive and analytic principles, "latent" and "manifest" codes, and low interrelationships are other ways to organise a coding system. Coding involves dissecting data and reassembling it in new ways to expose hidden patterns and correlations. Coding lets us analyse these transcripts, identify key data points, and connect our empirical findings to theoretical theories.

3.6.2 Thematic Analysis

Thematic analysis sorts qualitative data. Applications include transcripts and interview notes. Thematic analysis is the initial step in analysing personal narratives or interviews (Sundler et al., 2019). Thematic analysis qualitatively explores and reports on reoccurring themes in large data sets (Scharp & Sanders, 2019). Thematic analysis researchers must consider whether the theme is debatable.

Theme analysis researchers may need to transcribe or reread the data (Kiger & Varpio, 2020). Due to thematic analysis, Braun and Clarke (2019) found contradictions and ambiguities in the published study. Tag and organise data to generate code. Before creating a subject, the researcher must compile the source code into a prospective topic, gathering all necessary facts. Reviewing a theme requires verifying consistency throughout the dataset and coding extracts.

This study analysed qualitative data using thematic analysis. This analysis revealed the study's main ideas, topics, and meanings. This study examined transcripts and interviews using thematic analysis. This study used a six-stage theme analysis on primary (interviews) and secondary (articles, journals, and websites) data. Get to know the information first. Second, make up some classification schemes. The next step is to come up with themes. In fourth place, consider the themes. Defining and locating motifs is the fifth step. The last thing to do is look for a model.

3.6.3 Atlas.ti

Atlas.ti helps computerised qualitative research. Atlas.ti can code transcripts and field notes, conduct literature reviews, construct network diagrams, and visualise data. Soratto et al. (2020) found that many specialists and academics use Atlas.ti. Atlas.ti helps researchers analyse and complete enormous textual and graphical data projects. This qualitative research program lets analysts develop node analysis systems to encode and analyse interviewees' thoughts and actions.

This program helps academics with data exchange, textual analysis, and the former. Qualitative research uses software for coded text modification, location, and reporting. This software simplifies the analysis by providing many textual features and connectivity resources. Qualitative research software helps researchers create and test hypotheses.

3.7 Reliability and Validity of Data

Valtonen and Moisander (2006) say that case study researchers use interviews, observations, document analysis, and surveys to ensure valid data and conclusions. The findings and decisions are valid if informants and triangulation sources reach the same conclusions.

3.7.1 Triangulation

Triangulation uses multiple ideas, methods, and observations to produce accurate, full, and relevant study results. Investment triangulation sends others to research the same item independently but using the same methodologies. Their research is valid and approved if it yields the same outcome. More research is needed to find "true" and "certain" outcomes (Valtonen & Moisander, 2006).

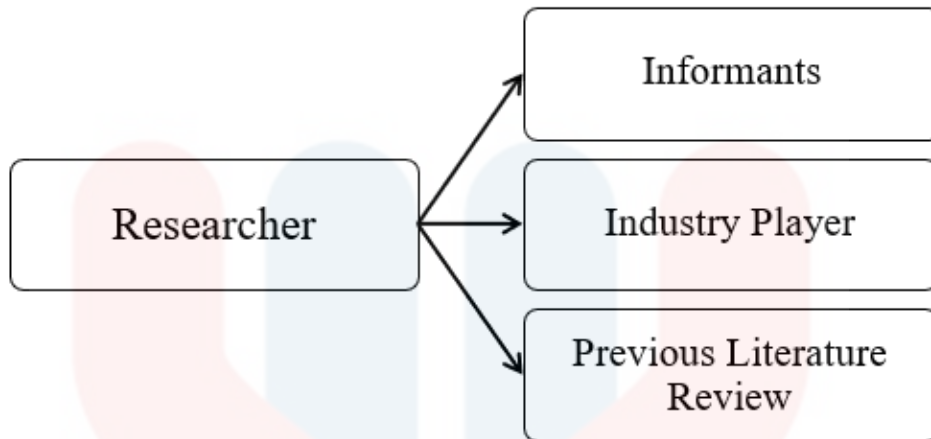


Figure 3.3.1: The Triangulation Process of Research

The figure above shows the triangulation process used for this research. This process involves two interviewers, informants who are university students in Kota Bharu, industry players who are online sellers, and previous literature reviews. All the researchers will give an explanation and ideas about this research. The session with them will be recorded and written down, and then the information will be compared with the researcher's interview answers. The researcher chooses the triangulation process because this research uses a qualitative method that is essential for data triangulation in some way or another.

3.8 Summary/Conclusion

This section of the article focuses on the research methodology or the specifics of the study's execution and data collection methods. Management of the data population, sampling strategy, research instrument, data collection approach, sample size, and research strategy all fall under this heading. With the help of this section's analysis, you will have a clearer idea of how to go about gathering the data you will need to move forward with your investigation and uncover the answers you are after.

CHAPTER 4

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

In this analysis of findings chapter, all the data we gained was obtained through the interview sessions with six informants representing each university's students in Kota Bharu, Kelantan. Based on the collected data, a validity and reliability test will be used to examine whether it is valid or reliable, and the results will be generated based on the triangulation method to maintain the research quality.

4.2 List Informants

Table 4.1: List of Informants

Informants	Gender	Age	Religion	University	Years of study
Informants 1	Female	23 years old	Islam	UMK	3
Informants 2	Female	23 years old	Islam	UMK	3
Informants 3	Female	24 years old	Islam	UMK	4
Informants 4	Male	24 years old	Islam	USM	4
Informants 5	Male	22 years old	Islam	UiTM	2
Informants 6	Male	24 years old	Islam	UiTM	3

4.3 Theme Analysis

Themes and sub-themes pertain to the overall concepts or ideas investigated to answer the research question or objective. These ideas give the material a framework for cogent and insightful organisation and presentation.

Table 4.2: Theme Analysis

No	List of Themes	Sub Themes	Findings
1	Knowledge	Formal	Student Islamic banking
		Informal	Friend, family, and online platform
2	Convenience	Cashless	Most people use e-payments in their daily lives. If you have a connection to the internet, then you can do the transaction.
		Facility	Ensuring user-friendly accessibility across all platforms.
3	Safety	External Threats	Protects from external dangers; there is no need to go to the ATM to withdraw money, avoiding money theft and accidents.
4	Financial Behaviour	Needs	Make payments for the study fee and food.
		Wants Impulsive	Spend in Tiktok shops, Shopee, and physical stores.

4.4 Finding and Discussion from Research Informants RQ1 and RO1

4.4.1 Findings

a) Knowledge

Table 3.4.1 Result from Informant's Knowledge Among University Students

Research Informant	1	2	3	4	5	6
Formal		/	/		/	
Informal	/	/	/	/	/	/

The subject knowledge in a study on university students' use of e-payments entails evaluating their grasp of financial principles, cognizance of online payments, and competence in efficiently managing their finances. The value of an e-payment system depends on what the user can attain from it. Recognition is the key to the applicability of e-payment systems; more recognition means more applicability. For example, cash acceptance is widespread and has a high level of applicability. Different countries may have different applications for payment systems. Examples of high applicability are credit cards and debit cards (bank cards); cheques are now uncommon in some counties. Academic and financial institutions looking to raise university students' financial literacy levels might benefit significantly from research in this area.

i) Formal

Islamic banks provide for the various financial needs of people, companies, and communities by providing a broad range of services. The specific banks may vary based on the types of banks. Formal knowledge in e-payment refers to systematically organised information, often acquired through education, training, and adherence to established standards and regulations.

According to our interview findings, two out of every six informants acknowledged that their knowledge about e-payment services comes from reading books and articles on online websites. For instance, informant 2 provided comprehensive instruction about this e-payment knowledge from the lecturer.

IF1 Question: Saya nak tanya awak, awak tau x pasal e-payment dan dari mana awak tahu?

Answer: e-payment tahu. Mengenai online banking semua tuh kan. Saya tahu dari lecturer saya dan saya tahu dari internet tentang kegunaannya.

However, two informants know how to use e-payments but do not know the benefits and use them daily. They need to learn the efficiency and deficiencies. For example:

IF4 Question: Jadi nok tanyo awak tahu ko pasal e-payment ni?

Answer: E-payment dih.. hoe tahu.. tapi tahu hok stakat tahu je lah.

ii) Informal

Informal knowledge for an interview encompasses valuable insights, tips, and practical advice that may not be explicitly taught in formal settings but can greatly benefit the interviewer. Current industry trends are a hot topic today. Stay updated on the latest trends in the industry relevant to the position you are applying for. Discussing recent developments demonstrates your genuine interest and commitment to staying informed. Usually, young and working people follow this trend because it makes it easier to buy and sell transactions and pay tuition fees. They get this knowledge from family, friends, and people around them. Next are behavioural inquiries, learning the most frequently asked behavioural interview questions, and preparing short stories highlighting the informant's abilities and experiences. Informal knowledge is about going beyond the basic qualifications and demonstrating your understanding of the individual and their unique

value. It is about showing that they are not only qualified for the job but also a good fit for the culture of e-payment.

According to our interview findings, four out of every six informants acknowledged that their knowledge was derived from ideas from family and friends and current trends about e-payment services. For example, informant 1 provided comprehensive instruction about this e-payment knowledge from a friend.

IF1 Question: Maksudnya awak tahu penggunaan ia semua tu macam mana?

Answer: Kawan-kawan, macam aaa secara tahu sendiri, belajar la macam tu.

However, two informants know how to use e-payment for online banking and cashless for paying for food and shopping on social media. For example:

IF5 Question: Biasa awak menggunakan E-payments itu dimana? Dan awak guna untuk apa?

Answer: haaa biasa area Kampus... saya biasa guna untuk beli makanan, lepastu guna untuk barang-barang keperluan.

4.4.2 Discussion

The study aimed to understand informants' knowledge or awareness regarding the e-payment system and the reasons behind the e-payment system among university students in Kota Bharu, Kelantan. The structure established for the research anticipated that user adoption of an e-payment system is influenced by perceived usefulness, perceived ease of use, facilitating conditions, and system credibility. This shows that most people are aware of the e-payment system as they use it and are satisfied with it.

The e-payment (electronic payment) concept involves the digital exchange of money for goods or services (Panhwer et al., 2020). When exploring e-payment in the context of formal and informal knowledge, we can examine its structure, regulation, and

utilisation in both settings. For formal knowledge, we can see that the interform comes from institutionalised learning. This knowledge about e-payment systems can be acquired through formal education, such as finance, business, or information technology courses. Formal education provides structured learning about the technical aspects, security protocols, and legal considerations of e-payment. We can see that the interform is a university student area in Kota Bharu, Kelantan. The student is majoring in business. Directly or indirectly, the lecturer will inform you about current issues in the business or banking industry.

Informal knowledge is based on user experience and adaptation. According to Acharya et al. (2019), SI is “the degree to which an individual user perceives the importance others believe he or she should use an innovation” (p. 136). The trial and error of making an e-payment. Informal knowledge often comes from user experiences and adapting to new technologies. The informant may informally learn about different e-payment platforms through trial and error, discovering features and functionalities through hands-on exploration. For example, the informant said she could find out from friends and people around her. Therefore, she will seek guidance from her friend on using it and conducting the transaction at a different store.

In summary, formal knowledge of e-payment involves structured education. On the other hand, practical experiences, user interactions, and community insights derive informal knowledge. Integrating formal and informal knowledge is crucial for a comprehensive understanding of e-payment systems and their effective use in various contexts.

4.5 Finding and Discussion from Research Informants RQ2 and RO2

4.5.1 Findings

a) Convenience

Table 4.5.1: Result from Informant's Convenience Among University Students

Research Informant	1	2	3	4	5	6
Cashless	/	/	/	/	/	/
Facility	/	/	/	/	/	/

The theme of convenience in e-payment among university students in Kota Bharu directly aligns with the research objective of identifying why students choose e-payment for shopping. The emphasis on convenience reflects a key factor influencing this demographic's adoption and preference for e-payment methods. The cashless and facility (ease and efficiency) aspects of e-payment contribute to a streamlined shopping experience, providing insights into why university students opt for digital transactions. The convenience theme suggests that students perceive e-payment as a practical and user-friendly solution, simplifying the shopping process and reducing the barriers associated with traditional payment methods. Understanding the role of convenience in e-payment usage sheds light on a significant cause driving students in Kota Bharu to choose digital payment methods, thereby contributing valuable insights to the overall objective of the research.

i) Cashless

In the context of e-payment, "cashless" refers to a method of conducting financial transactions that does not include physical currency. A cashless system involves electronic transactions via digital platforms, such as mobile wallets, debit or credit cards, internet banking, or other digital payment methods. The term denotes a transition from

conventional physical currencies and coins to digital forms of money. For university students in Kota Bharu, "cashless" refers to a desire to carry out financial transactions without needing to carry real money. The decision to use digital payment methods is often motivated by the ease, swiftness, and effectiveness they provide. Implementing cashless payment systems can decrease expenses associated with managing large quantities of physical currency in the market and improve the speed of transactions (Rahman et al., 2022). Students opting to use cashless transactions are likely drawn to the convenience of making payments without the need to handle actual currency, which enhances the efficiency and modernity of their financial transactions.

Based on the interview results, it was found that five out of six participants recognized the ease of e-payment since it allows them to conduct financial transactions without using cash. For instance, informant 1 reported a frequent purchasing situation that leads students to utilize e-payment.

IF1 Question: Sebab apa awak rasa e-payment ni function?

Answer: Function la, macam contoh yang saya cakap tadi, kalau tak ada cash kita mesti boleh guna e-payment ni kan haaa senang lah nak kemana-mana.

IF2 Question: Ooo, iyaa ke? Hahahaaa okayy okayy proceed laa. So awak rasa an apa kelebihan e-payment nih untuk awak?

Answer: bagi saya macam saya cakap tadi, dia mudah so macam x payah kita nk keluar kan duit banyak2 so just bukak fon transfer bayaran balik easy.

ii) Facility

E-payments take advantage of several elements that make digital payments easier. Designing simple interfaces that facilitate navigation helps users to execute transactions quickly. In addition, the facility links e-payment systems with other services and applications to provide a user-friendly environment. Another major consideration is

accessibility, with e-payment systems designed to function across devices so that users may use their preferred technology. Because of the easy onboarding, users can rapidly set up accounts and begin transactions. Strong customer care and help features ensure customers can access resources and channels for speedy issue resolution, increase user experience, and boost digital payment methods.

The interviews showed that five out of six people surveyed thought electronic payment methods, such as online banking for money transfers and the QR code system, are extremely easy to use daily. For instance, informants 3 and 4 say that e-payment is convenient today since they may use online banking payment to pay on online platforms such as Facebook, Shopee, TikTok, etc.

IF3 Question: faham. So biasaa awak guna e-payment untuk apa erh?
 Answer: hmm untuk makann, beli barang kat tiktok, shopee ataupun bank in nak beli barang apa2 kat ig ke, facebook ke. Aaaa macam tuh laa.

IF4 Question: Jadinyo awak duk guno tu untuk gapo sekalo? Stakat2 huk awak beso laa.
 Answer: Sayo sekalo gak, guno e-payment wak bayar klu beli online lahh. Bli mace2 karo laa klu kut online gak. Hahaha.

On the other hand, informant 5 said that electronic payment is easily accessible using a QR code in a physical store because various shops provide the QR code. For example:

IF 5 Question: Okay paham, so biasa awak dekat Universiti ataupun dekat mana-mana tempat memang sentiasa menggunakannya. Jadi E-payments ini senang tak untuk students seperti awak ni pakai di luar?
 Answer: haaaa biasanya memang senang sebab sekarang dah ramai Vendor yang sediakan Qr Code.

b) Safety

Table 4.5.1: Result from Informant's Safety Among University Students

Research Informant	1	2	3	4	5	6
External threats	/		/			/

The safety advantages of using e-payment methods among students in Kota Bharu are notably significant in addressing concerns related to physical loss or theft and enhancing personal security. With e-payment, students can mitigate the risk of physical loss or theft by eliminating the need to carry substantial cash. This safeguards their funds and provides a sense of reassurance, particularly in crowded or unfamiliar environments. Moreover, the additional security elements associated with e-payment, such as personal identification numbers (PINs), passwords, or biometric authentication, contribute to enhanced personal security. These measures act as formidable barriers against unauthorised access to financial accounts, ensuring that students have greater control over the safety of their funds. Recognising and appreciating these safety advantages motivates students in Kota Bharu to choose e-payment methods as a secure and convenient alternative to traditional cash transactions.

i) External Threats

External threats involve the insecurity of using cash, which may threaten the safety of individuals vulnerable to money theft. This is particularly common during the withdrawal process at ATMs, as they are easy targets for thieves. This is because they are an easy target for thieves. Therefore, using an e-payment system can reduce the danger of external attacks. Digital transactions reduce the need to withdraw large amounts of cash physically. This can reduce the potential for theft and physical loss due to carrying cash. Digital transactions reduce the danger of money theft, increasing personal security. Thus,

e-payments reduce external dangers such as theft and fraud in cash-based transactions, making them safer.

Based on the survey results, one out of six informants stated that they mainly choose to use e-payment to avoid external threats, which are cases of snatching and theft that may threaten their security. This is because, with the e-payment method, they can only carry a little cash in their wallets, especially women. Women are the main target for cases of snatching and theft. Therefore, the informant considers that the use of e-payment, especially by women, is due to security from external threats. For example, the informant stated:

IF1 Answer: Function la, macam contoh yang saya cakap tadi, kalau tak ada cash kita mesti boleh guna e-payment ni kan haaa senang lah nak kemana-mana pastu macam sekarang orang suka lagi cashless sebab bahaya nak kena pegang cash banyak-banyak kan, haaa kita nak keluar kita ni perempuan, lagi-lagi kita perempuan kan.. haaa so salah satu sebabnya lah.

4.5.2 Discussion

Various factors influence the use of e-payment among students in Kota Bharu. For example, the study's results found that convenience and security play an important role. Two specific convenience factors, namely cashless transactions and the facility of e-payments, contribute significantly to the popularity of digital payment methods in this demographic. In addition, the security factor of external threats also contributes to the use of e-payment among students.

This is so because the survey results can conclude that the shift towards cashless transactions has made it easier for users to make payments quickly, no matter where they are. Therefore, convenience is a factor that encourages students in Kota Bharu to choose e-payment. The convenience of not having to carry physical cash is in line with students'

modern and fast-paced lifestyles. The widespread usage of e-payment might be attributed to the convenience of its use and the speed at which it can complete transactions, particularly for small-value purchases (Acedański et al.). Cashless transactions offer a neat and efficient payment experience. Meanwhile, the ability to conduct transactions through mobile apps or QR code payment aligns with students who prioritise simplicity and fast payment methods.

For example, consumers tend to make payments online due to the convenience of accessing e-payments quickly, regardless of location. In addition, users emphasise that using e-payment to make transactions, where the transaction takes place in real time, is very efficient. So, primarily, the informants emphasised that convenience is the most crucial factor leading them to use e-payment for transactions.

The security aspect of external threats also drives students in Kota Bharu to utilise e-payment. The digital transition minimises the risk of physical threats associated with cash transactions and strengthens the online financial ecosystem against cyber threats. This combination of safety and security, coupled with the convenience factor of e-payment, is the main reason that motivates students to adopt digital transactions as a safe and efficient way of managing their finances.

4.6 Finding and Discussion from Research Informants RQ3 and RO3

4.6.1 Findings

a) Financial Behaviour

Table 4.6.1: Result from Informant's Financial Behaviour Among University Students

Research Informant	1	2	3	4	5	6
Needs		/	/	/	/	
Wants		/	/			
Impulsive		/	/			/

The findings of financial behaviour in the study are that the use of e-payment among university students in Kota Bharu involves evaluating their understanding of what the concept of e-payment is, what the effect of its use on e-payment in the future is, and whether the use of e-payment includes the wants and needs of university students or not.

i) Needs

A person has a need when they know they are lacking something. To put it another way, it is something that a customer needs to be happy with. Service punctuality is a good example of what business travellers need (Camilleri & Camilleri, 2018). Needs are the fundamental drivers behind the specific objective's consumers establish and strive to fulfil through particular decision-making and purchasing actions. Consumers may have reasonable or somewhat irrational needs but cannot be artificially generated (Shcheglova, 2010).

Our research on e-payments among university students in Kota Bharu revealed a strong emphasis on consumer-oriented needs, especially in fee payments, food transactions, and daily expenses. Convenience is an important need that has been identified. Consumers desire a streamlined, user-friendly payment process that

seamlessly integrates into their daily routines. Another important factor is security, which stresses the need for strong protections for financial transactions, especially when they involve paying fees. Users also said they needed an easy-to-use system to handle various financial transactions, like paying school fees and buying food. This would need an inclusive interface and smooth integration. It is also important that the transaction facilities are clear and do not cost too much. This shows the importance of competitive pricing and clear fee structures.

According to our interview findings, four out of every six informants use e-payments for every important purchase, such as food, personal items, etc. For example, informant 2 gave comprehensive instructions about using e-payments when buying important things.

IF2 Questions: Ada internet then bayar laa, maksud awak mudah lah, easy untuk awak anything laaa awak guna okay. So, kebiasaannya untuk e-payment ni awak most spend kat mana?

Answer: Aaaaaa mostly kalau ni saya beli barang online, shopee, tiktok kalau tak pon kat kedai makan la saya guna. Nak qr je aaaa macam tu je.

But informants 3 and 5 also use e-payment to buy things they need.

IF3 Questions: Faham. So, biasa awak guna untuk apa eh?

Answer: Hmmm untuk makan aaaa beli barang kat tiktok, shopee ataupun bankin aaa nak beli barang apa-apa kat ig ke, facebook ke aaaa macam tu laa.

IF5 Questions: Biasa awak menggunakan E-payments itu dimana? Dan awak guna untuk apa?

Answer: haaa biasa area Kampus... saya biasa guna untuk beli makanan,lepastu guna untuk barang-barang keperluan

ii) Wants

When needs strongly demand satisfaction, they transform into wants, influenced by culture and individuality. Wants can encompass many things and transform them into actionable requests with sufficient resources.

The results of our research highlight certain customer preferences, especially when making payments on platforms such as TikTok shops, Shopee, and physical businesses. Users need a smooth and unified buying experience, highlighting the importance of user-friendly transactions across various digital platforms such as TikTok and Shopee and brick-and-mortar retailers. The convergence of payment methods across various channels is an important expectation, showing a preference for unified and convenient transactions that seamlessly suit online and offline buying scenarios. In addition, customers are looking for customised and inventive characteristics, such as exclusive price reductions and reward programmes. This emphasises the significance of adapting electronic payment systems to satisfy the changing requirements of contemporary shoppers, who effortlessly transition between online and offline shopping settings. Meeting these desires is crucial for maximising the efficiency of e-payment systems and adapting them to the ever-changing tastes of consumers involved in various retail experiences.

According to our interview findings, two out of every six informants use e-payment for every online purchase, such as on TikTok, Shopee, etc. For example, informant 2 uses e-payment to buy goods online.

IF2 Questions: Ada internet then bayar laa, maksud awak mudah lah, easy untuk awak anything laaa awak guna okay. So, kebiasaannya untuk e-payment ni awak most spend kat mana?

Answer: Aaaaaa mostly kalau ni saya beli barang online, shopee, tiktok kalau tak pon kat kedai makan la saya guna. Nak qr je aaaa macam tu je.

However, informants 3 states that e-payment has become an increasingly popular trend in a rapidly growing market, such as buying items online, such as on TikTok and Shopee, easily and quickly.

Answer: Hmmm untuk makan aaaa beli barang kat tiktok, shopee ataupun bankin aaa nak beli barang apa-apa kat ig ke, facebook ke aaaa macam tu laa.

iii) **Impulsive**

The term "impulsive buying" refers to the phenomenon in which a consumer experiences a sudden, frequently intense, and persistent urge to purchase something immediately (Ünsalan, 2016).

E-payment systems, which strongly influence impulsive purchasing, are becoming increasingly popular. People are more likely to act on impulses due to the availability of an electronic payment system. This is because e-payments have the benefit of making the procedure of making a payment simple, safe, and not requiring any time.

Our research on e-payments has revealed surprising patterns of impulsive purchases, notably on TikTok stores, Shopee, and Facebook. These platforms' smooth e-payment integration may encourage hasty purchases. Visually appealing material, time-sensitive deals, and easy payment mechanisms encourage impulse purchases. The immediacy of electronic transactions helps TikTok and Shopee users make impulsive purchases. Targeted ads and easy payment methods on Facebook encourage hasty purchases. The revolutionary influence of e-payments on consumer behaviour emphasises the need for businesses to deliberately utilise this trend in digital environments to improve the user experience and capitalise on impulsive spending.

According to the findings of our interviews, two out of every six people we talked with use electronic payment for every single online transaction because of the ease and rapidity of the online e-payment option and the urge to purchase things online. For example, consider informants 2 and 3 who show "impulsive buying."

IF2 Questions: Ada internet then bayar laa, maksud awak mudah lah, easy untuk awak anything laaa awak guna okay. So, kebiasaannya untuk e-payment ni awak most spend kat mana?

Answer: Aaaaaa mostly kalau ni saya beli barang online, shopee, tiktok kalau tak pon kat kedai makan la saya guna. Nak qr je aaaa macam tu je.

IF3 Questions: Faham. So, biasa awak guna untuk apa eh?

Answer: Hmmm untuk makan aaaa beli barang kat tiktok, shopee ataupun bankin aaa nak beli barang apa-apa kat ig ke, facebook ke aaaa macam tu laa.

4.6.2 Discussion

In this day of digital transactions and transforming financial behaviour, consumer behaviour is vital, especially for electronic payments. People use digital platforms to manage their finances, balancing basic requirements, complex wants, and occasional impulsivity. Electronic payment systems like e-wallets and Internet transactions are essential for safe, easy, and efficient financial transactions. Consumer wants include personalised features, loyalty benefits, and seamless integration into their daily lives. E-payment networks' convenience encourages hasty purchases.

Needs analysis evaluates a team or an individual's skill set and training requirements through conducting a needs analysis. Developing an efficacious training programme with this initial step is imperative (van de Kamer, 2021). The process is critical as it enables organisations to ascertain the precise training requirements and duration necessary to cultivate productivity and efficiency among their workforce (Morrison-Smith & Ruiz, 2020). Another modern idea of e-payment is that it makes

things easier by speeding up the payment process. It also boosts sales when it comes to shopping by becoming a preferred payment method. The transaction costs are also going down.

When using e-payments, trust is very important. A likely start using e-likely payments to buy things on e-commerce sites like Shopee and Lazada. This will also need to help buyers and sellers trust each other. Megerdichian et al. (2021) found that cash is so popular in customer-to-customer (C2C) transactions because buyers and sellers can talk to each other in an e-marketplace without having to meet in person. Because of this, the buyer has to trust the seller before they can buy. Because buyers and sellers do not trust each other, most buyers would rather meet sellers on the C2C e-marketplace website and pay there.

To summarise, university students' financial behaviour in electronic payments indicates a balance between satisfying necessary requirements, addressing demands for increased financial tools, and managing occasional impulsive impulses. Students reflect this balance by using internet payments. Platforms that easily integrate into the lifestyle of students and provide convenient features that fit their preferences are likely more successful. Promoting financial literacy and responsible spending practices can empower students to make informed decisions about electronic payment methods during their academic journeys.

4.7 Summary of Findings by Triangulation Process

4.7.1 Seller

E-payment is a specialised payment method designed for conducting transactions over the Internet. E-payment has become a prevalent practice in contemporary society, serving as a convenient and effective payment method. Consumers have adopted the practice of making electronic payments when shopping, whether directly or indirectly.

We interviewed a 35-year-old online seller who has been utilising internet platforms for a decade to engage in sales. The seller has opted to sell online in response to the demand from clients who prefer to make purchases through an online platform and utilise electronic payment methods.

According to information obtained from online sellers, an increasing number of individuals are adopting e-payment as a novel transaction method due to their clientele's preference for e-payment options such as online banking and QR codes. E-payment has emerged as the most convenient and straightforward method for conducting transactions and making payments, eliminating the need for physical cash.

The seller emphasised the significance of understanding e-payment in light of the declining use of cash. As an online seller, she recognised the necessity of comprehending the concept and practical usage of e-payments. Furthermore, she expressed a growing preference for utilising e-payments over cash for making transactions.

In addition, the seller mentioned that implementing e-payment methods for her business would facilitate convenient online payment options for her customers, including using QR codes. In addition to business transactions, the seller also uses these e-payment methods for everyday expenses, such as online shopping or purchases made at physical retail establishments. The seller asserts that this e-payment method is secure as it

eliminates the need to carry substantial amounts of physical cash and mitigates potential threats such as cash loss.

Ultimately, based on the seller's perspective, the utilisation of this e-payment system has the potential to streamline numerous processes. Utilising e-payment methods is also highly convenient and straightforward for conducting financial transactions. This e-payment method is user-friendly, secure, and does not impose any significant difficulties.

4.8 Conclusion

At the end of this chapter, this study will find answers to all research objectives. The level of knowledge university students in Kota Bharu have of e-payment methods, such as online banking and QR payment, has contributed to the tendency to use these payment methods. This is because most informants used it in their daily transactions, whether to buy online or make payments in shops around the university. However, the ease of using this e-payment must be applied with knowledge related to financial literacy so that impulsive buying does not occur aggressively. Students need to learn about financial management to be able to control expenses and enjoy financial advancement facilities.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter represents the final phase of the study. The previous section provides an outline for analysing the results to achieve the study's purpose. The key findings will be examined carefully to monitor e-payment use among university students in Kota Bharu. Finally, this section will conclude with a few recommendations and an overview of the research.

5.2 Overall Conclusion

Various factors influence the adoption of e-payments among university students in Kota Bharu, necessitating a holistic strategy for effective integration. A comprehensive approach is crucial to raising awareness, enhancing the user experience, and bolstering security measures in the evolving landscape of digital finance. As technological advancements persist, continuous efforts to cultivate financial literacy and ethical spending habits among students become imperative, ensuring their proficient engagement with electronic payment systems.

Convenience and safety emerge as pivotal motivators for university students, with the appeal of cashless transactions and improved accessibility serving as key catalysts for adopting digital payment methods. The study underscores the intricate financial behaviours associated with e-payments, encompassing necessities, discretionary wants, and sporadic impulsivity. Recognising these complexities, targeted interventions are essential to augment both knowledge and the ease of e-payment adoption among students.

In the dynamic realm of technological progress, a proactive strategy is essential to instil and sustain financial literacy and create a user-friendly environment. A comprehensive information campaign and the development of user-friendly interfaces are recommended to bridge existing gaps and seamlessly integrate digital finance into the lives of Kota Bharu University students.

In summary, this study significantly contributes to the growing knowledge of digital finance transactions, offering valuable insights into the dynamics within the unique context of Kota Bharu University students. Unravelling the intricacies of e-payment usage provides actionable information to guide strategies for fostering more widespread and informed adoption of electronic payment methods among the student population.

5.3 Recommendation

The presence or absence of the success factors of e-payment determines the elements for the successful use of e-payment. In this study, the fact of challenges comes from an empirical. Therefore, this paper addresses the problems organisations face by studying convenience, design, personality, ease of use, usefulness, and intention to use e-payment (Ardiansah et al., 2019). Previous studies have learned e-payment among sellers, only working people, but our study focuses on students. This arises from the need for more sufficient or reliable data or evidence to support the hypothesis. Students must know how to distinguish between their needs and wants so that students can better control their purchasing habits. They must priorities food, clothing, tuition fees, and rental houses. So, we plan for these students to do budget planning. Every time a student gets money, plan their daily expenses wisely. For example, if parents give RM50 a week, record it in a small book. In this way, students can see the estimated savings that can be made so that students can control their buying habits.

Next, mobile-friendly solutions are to optimise the e-payment platform for mobile devices to cater to the increasing number of users who shop via smartphones and tablets. A responsive mobile interface is crucial for enhancing user experience. We also recommend using categories for students, such as online platforms, to buy necessities. For example, Shop for Students is specifically for students to make purchases there to make buying items according to their needs more leisurely. Online shopping platforms need to set an age limit to determine the shopping rate for customers according to age. For example, students create an affordable shopping platform for shopping. By addressing these fundamental needs, an e-payment solution tailored to the circles industry's e-commerce can contribute to a smoother, more secure, and efficient payment process for businesses and customers.

Studies related to the use of e-payment focus more on quantitative methods. Therefore, there needs to be more qualitative research in the scope of this study. While quantitative studies have provided valuable insights into numerical trends, the qualitative dimension still needs to be explored. Qualitative research methodologies, such as interviews, focus groups, and participant observations, offer a deeper understanding of the subjective experiences, perceptions, and contextual intricacies that influence students' behaviours in adopting e-payment methods. Therefore, we chose to conduct a qualitative study to gain a more accurate understanding of the behaviour of e-payment users among students in Kota Bharu.

This study's Qualitative research methodologies, such as in-depth interviews, allow for exploring the detailed aspects of students' interactions with e-payment methods. Without this qualitative method, there is a risk of overlooking the underlying motivations, cultural influences, and contextual challenges students may encounter in utilising digital

payment systems. Understanding the unique perspectives and lived experiences of students in Kota Bharu is crucial for tailoring interventions and strategies that resonate with their specific needs and preferences. Qualitative research can unveil how students use digital transactions, their perceptions of convenience and security, and the financial behaviour factors that play a role in the decision-making regarding the use of e-payment.

Future research endeavours should prioritise including qualitative approaches to obtain the quality of a more detailed study. Qualitative insights can contribute profundity to understanding e-payment usage among students in Kota Bharu. By incorporating qualitative methodologies, researchers can increase a more comprehensive understanding of the complex factors that influence the use of e-payments among students in Kota Bharu.

REFERENCE

- Abdollah, A., Rais, N. A. M., Nordin, N. H., & Jaafar, I. S. (2021). Pengurusan Kewangan Mahasiswa Fakulti Keilmuan Islam Kolej Universiti Islam Melaka (KUIM) Menerusi Maqasid Syariah. *Jurnal Maw'izah*, 4(1), 81-93.
- Acedański, J., Maciejewski, G., & Pietrucha, J. Cash Holding in the Electronic Payment Era: The Role of the Perceived Characteristics of Money. *Available at SSRN 4252614*.
- Acharya, V., Junare, S., & Gadhavi, D. D. (2019). E-payment: Buzz word or reality. *International Journal of Recent Technology and Engineering*, 8(3S2), 397-404.
- Afaha, J. (2019). Electronic Payment Systems (E-payments) and Nigeria Economic Growth. *European Business & Management*, 5, 77. <https://doi.org/10.11648/j.ebm.20190506.11>
- Ajzen, I. (1991a). The Theory of Planned Behavior. *ORGANIZATIONAL BEHAVIOR AND HUMAN DECISION PROCESSES*, 50, 179-211. [https://doi.org/DOI:10.1016/0749-5978\(91\)90020-T](https://doi.org/DOI:10.1016/0749-5978(91)90020-T)
- Ajzen, I. (1991b). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
- Al-Sabaawi, M. Y. M., Alshaher, A. A., & Alsalem, M. A. (2023). User trends of electronic payment systems adoption in developing countries: an empirical analysis. *Journal of Science and Technology Policy Management*, 14(2), 246-270. <https://doi.org/10.1108/JSTPM-11-2020-0162>
- Albastaki, T., Hamdan, A., Albastaki, Y., & Bakir, A. (2022). Factors affecting e-payment acceptance by customers: an empirical study in the Kingdom of Bahrain. *Competitiveness Review: An International Business Journal, ahead-of-print*(ahead-of-print). <https://doi.org/10.1108/CR-09-2022-0133>
- Alyabes, A. F., & Alsalloum, O. I. (2018). Factors Affecting Consumers' Perception of Electronic Payment in Saudi Arabia. *European Journal of Business and Management*, 10, 36-45.
- Ardiansah, M. N., Chariri, A., & Januarti, I. (2019). Empirical study on customer perception of e-commerce: Mediating effect of electronic payment security. *Jurnal Dinamika Akuntansi*, 11(2), 122-131.
- Ayudya, A., & Wibowo, A. (2018). The Intention to Use E-Money using Theory of Planned Behavior and Locus of Control. *Jurnal Keuangan dan Perbankan*, 22. <https://doi.org/10.26905/jkdp.v22i2.1691>
- Braun, V., & Clarke, V. (2019). Reflecting on reflexive thematic analysis. *Qualitative Research in Sport, Exercise and Health*, 11(4), 589-597. <https://doi.org/10.1080/2159676X.2019.1628806>

- Burhan Ul Islam Khan, Rashidah F. Olanrewaju, Asifa Mehraj Baba, Adil Ahmad Langoo, & Shahul Assad. (2017). A Compendious Study of Online Payment Systems: Past Developments, Present Impact, and Future Considerations. *International Journal of Advanced Computer Science and Applications*, 8(5), 271-256. https://thesai.org/Downloads/Volume8No5/Paper_32-A Compendious Study of Online Payment Systems.pdf
- Camilleri, M. A., & Camilleri, M. A. (2018). *Understanding customer needs and wants*. Springer.
- Constantinou, C., Georgiou, M., & Perdikogianni, M. (2017). A comparative method for themes saturation (CoMeTS) in qualitative interviews. *Qualitative Research*, 17, 146879411668665. <https://doi.org/10.1177/1468794116686650>
- Cope, M. (2009). Transcripts (coding and analysis). *International encyclopedia of human geography*, 3, 350-354.
- Dictionary.com. (2021). “Inductive” vs. “Deductive”: How To Reason Out Their Differences. In *Dictionary.com*. <https://www.dictionary.com/e/inductive-vs-deductive/>
- Ding Jia Lee, H. Z. Q., See Sue Wei, Teoh Chia Shin, Wong Por-Lyn. (May 2022). Influencing the adoption of e-payment In Kuala Lumpur [Banking and Finance]. [http://eprints.utar.edu.my/3968/1/fyp_BF_2020_DJL - 1605665.pdf](http://eprints.utar.edu.my/3968/1/fyp_BF_2020_DJL_-_1605665.pdf) (Universiti Tunku Abdul Rahman)
- Filona, F., & Misdiyono, M. (2019). FACTORS AFFECTING THE ADOPTION OF ELECTRONIC MONEY USING TECHNOLOGY ACCEPTANCE MODEL AND THEORY OF PLANNED BEHAVIOR. *Jurnal Ilmiah Ekonomi Bisnis*, Vol 24, No 1 (2019). <https://doi.org/http://dx.doi.org/10.35760/eb.2019.v24i1.1858>
- Garrouch, K. F. (2022). Explaining the comparative perception of e-payment: role of e-shopping value, e-payment benefits and Islamic compliance. *Journal of Islamic Marketing*, 13(7), 1574-1588. <https://doi.org/10.1108/JIMA-08-2020-0240>
- Gu, S. (2019). Using the Theory of Planned Behaviour to Explain Customers' Online Purchase Intention. *World Scientific Research Journal*, 5(9), 226-249. [https://doi.org/DOI: 10.6911/WSRJ.201909_5\(9\).0026](https://doi.org/DOI:10.6911/WSRJ.201909_5(9).0026)
- Halim, E., Januardin, R., & Hebrard, M. (2020). *The Impacts of E-Payment System and Impulsive Buying to Purchase Intention in E-commerce*. <https://doi.org/10.1109/ICIMTech50083.2020.9211154>
- Hasan, S. K. (2002). Perbelanjaan Bermanfaat dan Tidak Membazir Mengikut Perspektif Islam. *Jurnal Syariah*, 10(2), 87-98.
- Jafar, & Bilal, D. (2017). *Factors influencing intention to use e-payments system (eFAWATEERcom)* Middle East University]. Jordan.

- Khairul Zahreen Mohd Arof, Syuhaida Ismail, & Abd Latif Saleh. (2018). Performance Appraisal System in the Malaysian Construction Industry: Current Practice, Perception and Understanding. *International Journal of Engineering & Technology*, 7(3.9). <https://doi.org/https://doi.org/10.14419/ijet.v7i3.9.15272>
- Kiger, M. E., & Varpio, L. (2020). Thematic analysis of qualitative data: AMEE Guide No. 131. *Med Teach*, 42(8), 846-854. <https://doi.org/10.1080/0142159x.2020.1755030>
- Malaysia, F. N. (2021). *Fintech Malaysia Report 2021 – Fintech Reaches an Inflection Point in Malaysia*. fintechnews.my. Retrieved 16 May, 2023 from <https://fintechnews.my/27070/malaysia/fintech-malaysia-report-2021/>
- Mat Shafie, I. S., Yusof, Y., Mahmood, A., Mohd Ishar, N. I., Jamal, H. Z., & Kasim, N. (2020). Factors Influencing the Adoption of E-Payment: An Empirical Study in Malaysia. *ADVANCES IN BUSINESS RESEARCH INTERNATIONAL JOURNAL*, 4, 53. <https://doi.org/10.24191/abrij.v4i2.10009>
- Megat Hizaini Hassan, Ahmad', N. H., & Zulkifli, N. A. (2021). Islamic E-Money under the New Bank Negara Malaysia Regulations. <https://www.lexology.com/library/detail.aspx?g=27648eab-afb4-4322-9f88-cf29c6ed67d5>
- Megerdichian, N., Abdolvand, N., & Harandi, S. R. (2021). The Effect of Blockchain on Customer-To-Customer Electronic Commerce.
- Ming, L. F. (2022). *FACTORS THAT IMPACT THE LEVEL OF ACCEPTANCE OF END-USER ON USING E-PAYMENT SYSTEM IN MALAYSIA* University Tunku Abdul Rahman].
- Mkhomazi, S. S., & Iyamu, T. (2013). A Guide to Selecting Theory to Underpin Information Systems Studies. *International Working Conference on Transfer and Diffusion of IT (TDIT)*, 525-537. https://doi.org/10.1007/978-3-642-38862-0_33
- Morrison-Smith, S., & Ruiz, J. (2020). Challenges and barriers in virtual teams: a literature review. *SN Applied Sciences*, 2, 1-33.
- Mulyawan, R. (2023). Research Methodology: What is Research and Research Methodology? Purpose, Function, Type, How to Choose, Write, Tips and Importance! <https://rifqimulyawan.com/blog/pengertian-research-methodology/>
- Mustomi, D., Puspasari, A., Azizah, A., & Wijayanti, D. (2020). Analisis belanja online di kalangan mahasiswa pada masa pandemI COVID 19. *Jurnal Akrab Juara*, 5(4), 48-57.
- Panhwer, P., Pitafi, A., Memon, M. S., & Memon, A. (2020). Awareness and reason towards slow adoption of e-payment system: study of Hyderabad. *Annals of Contemporary Developments in Management & HR (ACDMHR)*, Print ISSN, 2632-7686.

- Peter Shea, T. B. (2018). *Online Course Enrollment in Community College and Degree Completion: The Tipping Point, Volume 19, Number 2*.
<https://eric.ed.gov/?id=EJ1178654>
- Rahman, M., Ismail, I., Bahri, S., & Rahman, M. K. (2022). An empirical analysis of cashless payment systems for business transactions. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4), 213.
- Review, W. P. (2023). *Kota Bharu Population*.
<https://worldpopulationreview.com/world-cities/kota-bharu-population>
- Sachitra, V., Wijesinghe, D., & Gunasena, W. (2019). Exploring undergraduates' money-management life: insight from an emerging economy. *Young Consumers*, 20(3), 167-189. <https://doi.org/10.1108/YC-07-2018-00828>
- Scharp, K. M., & Sanders, M. L. (2019). What is a theme? Teaching thematic analysis in qualitative communication research methods. *Communication Teacher*, 33(2), 117-121. <https://doi.org/10.1080/17404622.2018.1536794>
- Shcheglova, M. (2010). An integrated method to assess consumer motivation in difficult market niches: a case of the premium car segment in Russia.
- Skool, M. (2020). Consumer Behaviour - Meaning, Importance, Factors & Example.
<https://www.mbaskool.com/business-concepts/marketing-and-strategy-terms/17636-consumer-behaviour.html>
- Soratto, J., Pires de Pires, D., & Friese, S. (2020). Thematic content analysis using ATLAS.ti software: Potentialities for researchs in health. *Revista Brasileira de Enfermagem*, 73. <https://doi.org/10.1590/0034-7167-2019-0250>
- Statista. (2023). *Digital Population Worldwide*.
<https://www.statista.com/statistics/617136/digital-population-worldwide/>
- Streefkerk, R. (2019). Inductive vs. Deductive Research Approach | Steps & Examples.
<https://www.scribbr.com/methodology/inductive-deductive-reasoning/#:~:text=Inductive%20reasoning%20is%20a%20method,logic%20or%20bottom%20Dup%20reasoning>.
- Streefkerk, R. (2023). *Inductive vs. Deductive Research Approach | Steps & Examples*. Retrieved 5 June from <https://www.scribbr.com/methodology/inductive-deductive-reasoning/>
- Sundler, A. J., Lindberg, E., Nilsson, C., & Palmér, L. (2019). Qualitative thematic analysis based on descriptive phenomenology. *Nursing Open*, 6(3), 733-739.
<https://doi.org/https://doi.org/10.1002/nop2.275>
- Syed, S., & Qadri, S. (2021). Topic: Data Collection Methods Advanced Research Methodology.

- Tania Stephanie, J. S. (2019). *5 Dampak Negatif Apabila Suka Boros, Kamu tidak akan dapat apa-apa!*
- Thabet Albastaki, Allam Hamdan, Yousif Albastaki, & Ali Bakir. (2022). Factors affecting e-payment acceptance by customers: an empirical study in the Kingdom of Bahrain. *Competitiveness Review: An International Business Journal*. <https://doi.org/https://doi.org/10.1108/CR-09-2022-0133>
- Tian, Y., Chan, T. J., Suki, N. M., & Kasim, M. A. (2023). Moderating Role of Perceived Trust and Perceived Service Quality on Consumers' Use Behavior of Alipay e-wallet System: The Perspectives of Technology Acceptance Model and Theory of Planned Behavior. *Human Behavior and Emerging Technologies*, 2023, 5276406. <https://doi.org/10.1155/2023/5276406>
- Ting, H., Yacob, Y., Liew, L., & Lau, W. M. (2016). Intention to Use Mobile Payment System: A Case of Developing Market by Ethnicity. *Procedia - Social and Behavioral Sciences*, 224, 368-375. <https://doi.org/10.1016/j.sbspro.2016.05.390>
- Ünsalan, M. (2016). Stimulating factors of impulse buying behavior: A literature review. *Ankara Hacı Bayram Veli Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 18(2), 572.
- Valtonen, A., & Moisander, J. (2006). Qualitative marketing research. *Qualitative Marketing Research*, 1-240.
- van de Kamer, M. (2021). A Training Plan and Manual for an SAP Migration Project at Airbus Defence and Space.
- Vigneau, L., & Adams, C. A. (2023). The failure of transparency as self-regulation. *Sustainability Accounting, Management and Policy Journal*, ahead-of-print(ahead-of-print). <https://doi.org/10.1108/SAMPJ-01-2022-0051>
- Widayat, W., Masudin, I., & Satiti, N. R. (2020). E-Money Payment: Customers' Adopting Factors and the Implication for Open Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(3), 57. <https://doi.org/https://doi.org/10.3390/joitmc6030057>
- Xiao, A., Yang, S., & Qaisar Iqbal. (2018). Factors Affecting Purchase Intentions in Generation Y: An Empirical Evidence from Fast Food Industry in Malaysia. *administrative sciences*. <https://doi.org/10.3390/admsci9010004>
- Yang, W., Vatsa, P., Ma, W., & Zheng, H. (2023). Does mobile payment adoption really increase online shopping expenditure in China: A gender-differential analysis. *Economic Analysis and Policy*, 77, 99-110. <https://doi.org/https://doi.org/10.1016/j.eap.2022.11.001>

APPENDIX A – Interview Protocol

Question: To find out whether university students in Kota Bharu understand the use of e-payment.

Question 1: Do you have any idea what e-payment is?

Question 2: Do you utilize e-payment? Do you understand how this particular e-payment works as a user of e-payments?

Question 3: What do you know about e-payments, and how do you think they work?

Question 4: How are people changing their minds about using e-payments?

Question: To identify the cause of university students in Kota Bharu shopping using e-payment.

Question 1: What are the best parts of using e-payments?

Question 2: What advantages do you believe electronic systems provide?

Question 3: What factors contribute to your preference for e-payment over cash?

Question 4: In what ways could e-payment lead to increased spending when making purchases?

Question: To analyse how university students in Kota Bharu use e-payment when shopping.

Question 1: Did you know that e-payment provides various payment channels that ease your online shopping process, and why?

Question 2: What do you think when you do not get frustrated when using e-payment for shopping?

Question 3: Is there anything beneficial you have seen about using your e-payment for purchases?

Question 4: On a scale of 1 to 10, how would you rate the quality of the e-payment system application based on your regular usage?

APPENDIX B – Gantt Chart

No.	Task	Week														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Distribution of groups, supervisors and evaluators															
2	Distribution of groups, supervisors and evaluators															
	Student meeting with supervisor (ongoing)															
3	Distribution of teaching and learning activities															
	Handout of guidelines and rubrics															
	Preparation of data collection															
4	PPTA2 Process Briefing Recording Distribution															
	Data															

	collection																	
5	Quantitative and Qualitative Analysis Data Class																	
	Data collection																	
MID SEM BREAK																		
6	Data Analysis																	
	Writing a research project draft																	
	Report findings																	
7	Interpretation and discussion of findings																	
	Implications of the findings																	
	Conclusion																	
8	Writing final reports, papers and posters																	
9	Sending a soft copy of the poster to the supervisor																	

	for review and correction for the physical presentation of the colloquium													
10	Delivery of completed and complete posters in soft copy to PPTA supervisors, evaluators and coordinators on 31.12.2023													
10	Continuation of writing final reports and papers in the final stage													
	Preparation of the poster presentation to the physical colloquium													
11	Preparation of equipment in the hall for poster presentation on 14.01.2024													
	Poster presentation at the physical Colloquium													

	on 15.01.2024																	
	Submission of the draft Final Report of the Research Project and Article to the supervisor.																	
	Turnitin screening																	
	Review by supervisor																	
12	Corrections by students																	
	Final corrections and amendments (if any)																	
	Collection of the final report to the PPTA2 coordinator (google drive)																	

