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**FACTORS INFLUENCE BEHAVIORAL INTENTION IN
USING E-PAYMENT: A CASE OF UNIVERSITI UTARA
MALAYSIA**



**MASTER OF SCIENCE
(INTERNATIONAL ACCOUNTING)
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**FACTORS INFLUENCE BEHAVIORAL INTENTION IN USING
E-PAYMENT: A CASE OF UNIVERSITI UTARA MALAYSIA**



**Thesis Submitted to
Tunku Puteri Intan Safinaz School of Accountancy,
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(International Accounting)**



**Pusat Pengajian Perakaunan
Tunku Puteri Intan Safinaz**
TUNKU PUTERI INTAN SAFINAZ SCHOOL OF ACCOUNTANCY
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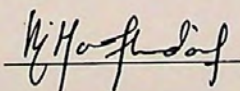
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ABSTRACT

With the development of technology, the popularity of mobile smart phones has gradually increased. E-Payment occupies the main position of payment methods and gradually replaces traditional payment methods. Therefore, it is important to study the factors that influence the use of E-Payment. According to the survey, the number of university students using electronic products is the highest. Therefore, this study draws the corresponding conclusions through Universiti Utara Malaysia (UUM) students. This study examines the effects of three factors, namely, safety, convenience, and service on perceived usefulness and perceived ease of use, and the effects of perceived usefulness and perceived ease of use on behavioral intention to use E-Payment. Based on the technology acceptance model, this study constructs a theoretical model of this study and collects data through questionnaires from 390 UUM students. The questionnaire is divided into two parts namely, the factors affecting E-Payment and the demographic. This study revealed that all studied factors, except convenient, significantly affecting the behavioral intention to use E-Payment. This study contributes to the knowledge by including other variables in TAM namely, safety, convenience, and service. This study also makes reasonable recommendations for the E-Payment platform and government agencies.

Keywords: E-Payment; UUM; safety factor; convenience factor; service factor

ABSTRAK

Dengan perkembangan teknologi, populariti telefon pintar mudah alih telah meningkat secara beransur-ansur. E-Payment menduduki kedudukan utama kaedah pembayaran dan secara beransur-ansur menggantikan kaedah pembayaran tradisional. Oleh itu, adalah penting untuk mengkaji faktor-faktor yang mempengaruhi penggunaan E-Payment. Menurut tinjauan, bilangan pelajar universiti yang menggunakan produk elektronik adalah yang tertinggi. Oleh itu, kajian ini membuat kesimpulan yang sama melalui pelajar Universiti Utara Malaysia (UUM). Kajian ini mengkaji kesan tiga faktor, iaitu, keselamatan, kemudahan, dan perkhidmatan ke atas kegunaan yang dirasakan dan kemudahan penggunaan yang dirasakan, dan kesan kegunaan yang dirasakan dan kemudahan penggunaan terhadap niat tingkah laku untuk menggunakan E-Payment. Berdasarkan model penerimaan teknologi, kajian ini membina satu model teori kajian ini dan mengumpul data melalui soal selidik dari 390 pelajar UUM. Kuesioner dibahagikan kepada dua bahagian iaitu faktor-faktor yang mempengaruhi E-Pembayaran dan demografi. Kajian ini mendedahkan bahawa semua faktor yang dikaji, kecuali mudah, memberi kesan yang signifikan terhadap niat tingkah laku untuk menggunakan E-Payment. Kajian ini menyumbang kepada pengetahuan dengan memasukkan pembolehubah lain dalam TAM iaitu keselamatan, kemudahan, dan perkhidmatan. Kajian ini juga membuat cadangan yang wajar untuk platform E-Pembayaran dan agensi-agensi kerajaan.

Kata kunci: E-Pembayaran; UUM; faktor keselamatan; faktor keselesaan; faktor perkhidmatan

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Time flies, my graduate career is about to end. I still remember everything about my graduate career.

In the year of my graduate career, everything I have experienced is hard to forget. Whether it is quiet concentration in the classroom or communication with the teacher after class. I think it will be hard to have such memories in the days to come. However, every life is a kind of scenery, and it will never stay in a certain time. I am looking forward to a more brilliant world. Keep smiling and embrace the future.

The study may be my last assignment here. During the completion of this assignment, I am very grateful to my supervisor, Dr. Raja Haslinda binti Raja Mohd. Ali. I was enthusiastically helped by the teacher in the topic selection, analysis and modification. Without her help, I could not complete this assignment successfully. At the same time, I am also very grateful to the teachers for their concern for me. I have learned a lot of things for people to learn while studying. I will remember the teacher's teachings and try to be better.

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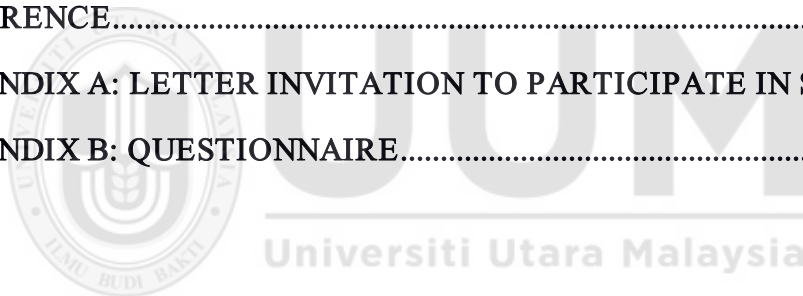
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CHAPTER ONE

INTRODUCTION

1.1 Background

As of December 2018, there were 4.1 billion Internet users worldwide. In contrast, there were 3.9 billion Internet users in the middle of 2018 and about 3.7 billion Internet users at the end of 2017 (Turban, E, 2017). Internet users are increasing day by day, and human beings have gradually been "infiltrated" by the Internet. This means that more than half of the people in the world are online now (Boshmaf, Y, 2011). Asia is the country with the largest number of Internet users on all continents, accounting for 49 percent of all Internet users worldwide (down from about 50 percent in 2017 and up to 48 percent in mid-2018). Followed by Europe, accounting for 16.8% (Turban, E, 2017).

Not only the number of people using the Internet has increased, but also increased the time spent on the Internet. According to statistics, global Internet users spend about six hours a day online (BJCH. 2019). If you add up the time spent by Internet users around the world, this is an amazing 1 billion years! With the increase in Internet penetration, the Internet development in Europe is relatively mature. The

country with the highest Internet penetration rate in the world is Iceland. The Internet penetration rate in Northern Europe is 94 percent. 100 percent of citizens use the Internet, and the penetration rate is surprising. Internet penetration in Western Europe has also reached 90% (Ebrun, 2016). The Internet is also getting faster and faster, providing solid support for e-commerce and social software. As a result, Internet applications have expanded from the earliest retrieval and browsing to various areas such as life, finance and services. This background has made E-Payment a good foundation for development.

As the core link of the Internet economy, payment methods are accompanied by the continuous development of the Internet economy market. It shows the rapid growth in the number of users and areas of use, which creates opportunities for the development of E-Payment platforms. The retail sales of the Internet in 2018 is 2.84 trillion US dollars, and the retail sales in 2019 is expected to reach 3.45 trillion US dollars. The 2017 digitization, trade and development document released with the aid of the United Nations convention on exchange and improvement in Geneva shows that because the importance of E-payment techniques increases, the proportion of global payment cards will fall to 46 percent in 2019 (Mukherje, A, 2019). Statistics show that in 2014, credit card and debit card payments still accounted for more than half of the total payment for the e-commerce sector. However, by 2019, the use of payment cards will fall to 46 percent, as other payment methods, such as e-commerce

wallets, are becoming more and more important(ebrun,2016). On a global scale, the digitization of economic activities has pushed the track of rapid development. It is worth noting that the digital economy in developing countries is expanding rapidly.

At present, although the number of middle-aged and elderly people in the Internet has increased, university students are still the focus of research. The student group is characterized by professionalism, high level of activity and strong independence. This student group must hold on an important position among the all citizens on the internet (McRobbie, A,2018) The age of this group is concentrated between 18 and 25 years old. Compared with other age groups, young people are good at accepting new things and they are relatively economically independent. They are more likely to accept and play a role in the development of E-Payments. This study will focus on UUM's student population and use them as research objects to study factors that influence student consumption behavior.

1.2 Problem Statement

Recent years, with the rapid development of Internet information technology, the new media era with Internet and mobile instant messaging software as the carrier has gradually moved from the edge to the mainstream. Smart phones have long been one of the essential electronic products. With the rise of smart phones, E-Payments have

quietly changed people's spending habits and payment methods (Dong, 2016). E-Payments does not act as a payment intermediary only, but also as a credit intermediary, which plays an important role in the development of social and economic development and credit system (Zhang, 2017).

The China-ASEAN Trade and Investment Index, launched by the China-ASEAN Business and Investment Summit Secretariat, the Peking University ASEAN National Research Center and the Going Out Think Tank (CGGT) Joint Research Group, points out that the Malaysian E-Payment industry is developing steadily under the government's strong push, Alibaba Group. The cooperation between Alibaba Group and Malaysian local enterprises will help SMEs to enter the international market (CGGT, 2019).

Malaysia has a population of about 30 million. According to a study conducted in 2014 by Google, about 7 million Malaysians shop online once a month. With the mobile phone penetration rate exceeding 100percent, the enhancement of broadband products and the growth of the smart phone demand index, Malaysia will become an increasingly attractive online shopping market (Nottebohm, O, 2012).

Efforts have been made by Malaysian governments to improve the adoption of

e-payments such as widen the payments infrastructure, remove challenges of e-payments adoption, and provide the support to smoothen the transition from traditional payments to e-payments (Bank Negara Malaysia Report, 2019).

However, according to the CAMIA, there are almost 60 percent of Malaysians using cash as a payment method. Part of the reasons is concerned about cyber security issues and are unwilling or never shopping online. This has prompted cash payments to remain the main payment channel for online shopping in Malaysia (CAMIA, 2016). Internet users who did not use online banking services in Malaysia were asked the reasons of not using it. Some of the reasons were prefer to go to a physical bank branch or an automated teller machine (ATM) instead of doing banking online; low confidence or skills to participate in such activities, due to language barriers when accessing e-banking websites or applications; fear of choosing wrong trading options and unintentional errors that could result in financial losses; and not sure how to set up an online bank account (Internet users survey 2018). Other reasons are limited services provided by online banking, to avoid overspending, age factors and inability to effectively access online banking facilities due to disability (Internet users survey 2018).

Internet users are mainly composed of adults aged 20 and 30, who account for 30 percent and 25.9 percent respectively (Internet users survey 2018). This age group is

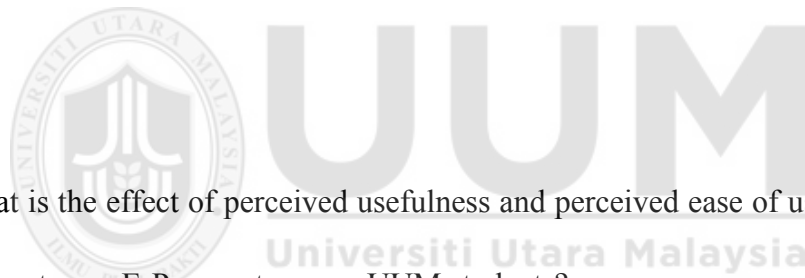
in line with the age of university students., therefore, it is necessary to promote E-Payment in universities and study the factors that affect the intention behavior of using E-Payment among university students

1.3 Research Questions

The research questions of this study are as follows:

1. What is the effect of safety, convenience, and service on perceived usefulness and perceived ease of use of E-Payment among UUM students?

2. What is the effect of perceived usefulness and perceived ease of use on behavioral intention to use E-Payment among UUM students?



1.4 Research Objectives

In order to answer the question raised, the following are the research objectives of this study:

1. To examine the effect of safety, convenience, and service on perceived usefulness and perceived ease of use of E-Payment among UUM students.

2. To examine the effect of perceived usefulness and perceived ease of use on behavioral intention to use E-Payment among UUM students.

1.5 Significant of the Study

As the Internet industry is booming, E-Payment has become an important part of the Internet. Its launch will definitely bring great vitality to the market.

According to the data from Internet Users Survey (2018), the age between 18 to 25 years old population is the highest group uses electronic products (Internet users survey 2018). This age range is similar with the age of university students. Furthermore, this survey suggested that university students play an important role in the development of E-Payment due to their independent ideas, pursue fashion, pursue novelty, and provide a solid foundation for the advantages of electronic payment in terms of convenience and service.

Currently, research on E-Payment usage behavior focuses more on customer satisfaction and loyalty. However, this study constructs a new research model to study the factors that influence the behavioral intention of using E-Payment.

1.6 Scope of the Study

This study focuses on the factors that influence the behavioral intention to use E-Payment among UUM students. This study is only for UUM students, which include undergraduate and post graduate students, because the groups are highly educated in the society and more likely to receive new things, which is more valuable for E-Payment research. In addition, it is more helpful to improve the service quality of E-Payment by studying the above population. This study used questionnaires as a medium for data collection. Data was collected via online survey using social media platform for four weeks.

1.7 Chapter Summary

This chapter introduced the background of this study and the current situation of E-Payment. Then, the problem statement puts forward the popularity of E-Payment and the influencing factors of consumer behavior. Then the research questions and objectives of this study are put forward, and the significance and scope of this study are stated.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter summarizes the relevant research in this study. It includes the TAM model and summarizes the variables in the new model created: safety factors, convenience factors, service factors, perceived usefulness, perceived ease of use, and behavioral intention. Therefore, this chapter will explore a literature review of the factors that influence students' willingness to consume.

2.2 Studies of E-Payment

In the current era of mobile Internet, the development of mobile e-commerce benefits from the development of mobile payment. Scholars have started research on mobile payment, and mobile payment mainly has the following classic definitions.

The study of new things stems from the emergence of new things. In the study published in the early 21st century, mobile payments were defined according to the

different subjects. Mobile payment is an effective and convenient way to pay because it effectively enables public-to-public, in-house, public-to-private, and private-to-private transactions with the help of mobile networks (Heijden, 2000). Mobile payment, also known as mobile payment, refers to the purchase and sale of goods and services by mobile phones using mobile terminals and other mobile terminals (Mobile Payment Forum, 2002). Mobile payment is performed on a mobile payment platform, usually in a mobile communication environment by means of a mobile communication device, but can also be done through non-mobile channels such as email, text messages and web pages. Fund transactions can be completed between individuals or between individuals and merchants, and the identity of the counter party is identified by a unique identifier (telephone number, mailbox number, and two-dimensional code). The transaction may be executed by sending a request for the application or sending an instant message in the application (Tumminaro & John, 2007).

2.3 Studies of E-Payment in Malaysia

The internet was initiated to use in Malaysia in 1995. The survey study was conducted by MIMOS and Beta Interactive services in 1995 showed that 2.0 percent population has access to the internet, where data was explained out of 20 million people 20 thousand people has access to the internet in 1995 (Beta Interactive Services, 1996). The number of internet user has seen grown from 2.0 percent in

1995 to 2.6 percent in 1998.

According to Salman (2013) remarkable selling of computer has noted in 2000 where it was low in 1998 further, energy, communication and Multimedia ministry has reported that in the year of 2000 total 7 percent population subscribe internet compare to past years where it was 2.6 percent. Recent statistics of internet subscriber in among native found 72 percent (Salman, 2013) The online shopping has started late in Malaysia because of the late recognition of internet in the local market also the trend towards using internet. The major use of internet in Malaysia is for entertainment and communication rarely use for enterprise or e commerce business (John & Jacki, 2001). In addition, the utilization of internet is not as popular for online transaction in Malaysia as it is in the Europe and the US. Study revealed that about all internet users like to visit online shopping store but in fact small group is yet going for online shopping. According to John & Jacki, (2001) only 4.0 percent adult done online shopping till 2001 while current study of Nielson stated that Malaysia enable to place in top ranking for online shopping where 6 out of 10 use internet for online shopping which is recorded drastically high figure in online shopping market.

The current online shopping figure stated by Malaysian Master Card survey, (2012) found that 67 percent people have done online shopping in 2011 and it is 12 percent

higher than past year. The confidence level of Malaysian towards online shopping has been increased from 36 percent in 2011 to 39 percent in 2012. The intent of online shopping among Malaysian is found lower as compare to other south East Asian countries. Among the top advantages of the internet and online shopping has removed the barrier of limited time and distance cover to go for shopping. Most of the companies has reached to the single click option from home just make an order they will deliver on door step which not only save the time also the product available on long distance can be in your access.

The online retailer should have understanding of consumer demands so they can play role and compete in the market (Chen, 2009). Additionally, the behavior of online shoppers hard to predict but by maximizing advantage and reduce the threats can motivate the online buyers for shopping.

2.4 Underpinning Theory—Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), based on the development of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB), was developed by follow-up scholars and first developed by Davis (Wikipedia). The model considers that user's acceptance behavior is determined by user's willingness. User's willingness is influenced by user's perceived usefulness and user's attitude. At the

same time, perceived usefulness and perceived ease of use affect user's attitude together, and perceived ease of use also affects user's perceived usefulness (Zhang, 2017). The technology acceptance model can also be used to study the influencing factors of E-Payment on university students' consumption behavior. E-Payment began to flourish a few years ago, and the platform discovered the latest technology and quickly started to join in. Because the number of platforms is large, competition is indispensable. In order to seize more market share, the platform has begun to try to develop the latest and best products in order to provide better service to consumers. Therefore, this study introduces consumer perception as research variables to discuss in detail whether consumer perception will affect consumer behavioral intentions (Xiao, 2017).

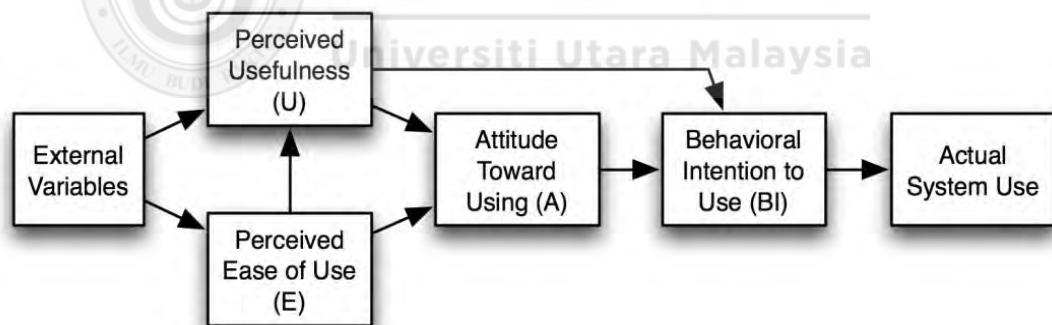


Figure2.1:

TAM Model

In the TAM model, internal variables have an impact on perceived usefulness and perceived ease of use. Perceived usefulness and perceived ease of use are the two variables that influence an individual's acceptance of new technologies, and

perceived ease of use can positively impact perceived usefulness. It has an impact on attitudes and intentions. The TAM model focuses on the effects of perception and emotion on individual acceptance of information technology. In this study, I focus on the impact of E-Payment's influencing factors and perceptions on student behavioral intention. This study fits into the TAM model. Therefore, a new model has been created, and the influencing factors include safety factors, convenience factors and service factors. These three factors have an impact on perceived usefulness and perceived ease of use, and affect behavioral intentions.

2.5 Variables

This section discusses the literature review on the variables included in this study.

2.5.1 Safety Factors

Safety factors are the security aspects of consumers when using E-Payments. Refers to the consumer's use of E-Payment, personal information protection, financial security, security, access to guaranteed services or goods. The emergence of E-Payment meets the payment Personal needs and business needs (Tian, 2017). In particular, the skilled and effective funds are available and some data by E-Payment substantially increases the scale of funds by means of electronic products. Therefore, the E-Payment platform needs to effectively manage the client funds to protect

customers (Xie, 2011). The use of E-Payment will have an impact on e-commerce integrity issues. Untrustworthy behavior will cause consumer safety concerns. Therefore, E-Payment platforms should be convinced that they are committed to providing quality services to consumers (Wang, 2012). The E-Payment platform should adopt online credit mechanism, credit system establishment, quality inspection and quality assurance to ensure the services and goods provided (Li, 2013). The rapid development of E-Payment has promoted the development of China's network economy, and it has also attracted the attention of the society because of its security factors. Therefore, it is urgent to strengthen personal information protection (Liu, 2015). The E-Payment platform management mechanism includes many perfect paths. For example, establishing contract design supervision, ensuring high security, and improving deposit fund management all indicate that the faster development of E-Payment is inseparable from the platform's management support mechanism (Xue, 2015).

At present, the Internet is the dominant era, while providing convenience for people's lives, it also improves people's various ways of life. Nowadays, people's shopping and consumption patterns are gradually changing in a cashless society. People can complete all economic transactions with mobile phones or bank cards without cash. To use cash or E-Payment, the choice lies with yourself, not in the business. Although e-commerce has laid a solid foundation and strong technical support in

electronic shopping, there are still security risks in E-Payment. Of course, no matter what kind of payment methods have certain drawbacks, at the same time, new methods and new technologies will inevitably bring new problems to society. Then, the security and hidden dangers of E-Payment have become a topic of great concern. The frequent occurrence of payment security incidents, such as secret-free brushing, user information leakage, spam short message bombing, telecommunication network fraud, and the problems of transaction security and information security of both sides of the transaction, have caused bottlenecks in the development of e-commerce (Luo, 2017).

2.5.2 Convenience Factors

Convenience factors mean that consumers can feel the convenience of E-Payment when using E-Payment. These conveniences include the ability for consumers to pay anywhere, anytime, and the ease of payment software usage is easy and time consuming. At the same time, it must be suitable for the consumer's own lifestyle. This can provide a good experience for consumers. This allows them to accept E-Payment and replace traditional cash payments. Convenience as an external variable in the study of product and consumer behavior is an important factor in the success of network products. Therefore, in the process of studying E-Payment, it is necessary to introduce convenience as a research factor (Xu and Gutierrez, 2006). The network's popularity enables customers to create internet payments within

network coverage at any moment. E-Payment, as a kind of network payment, has the same nature (Au, 2008). Many advantages of E-Payment in all aspects. The online payment operation steps are simple and easy to learn, and are convenient for consumers to learn and master. At the same time, online payment creates a more convenient and fashionable lifestyle based on meeting the needs of life. Therefore, E-Payment can be completely favored by consumers (Li, 2013).

2.5.3 Service Factors

Service factors are paid or unpaid behaviors that are convenient for others or for the benefit of others. With the social commodity economy's ongoing growth. Nowadays, before using E-Payment for consumption, customers will pay attention to the quality of products and services. If the quality of goods and services is not satisfactory, most consumers will give up. At present, mass consumers have many ways to judge whether they are good or bad. But on the contrary, the service is actually a virtual concept that cannot be measured by data type. We can only fully understand it from the perspective of consumers. In particular, service quality will directly influence the experience of the customer (Regan, 1963). While the quality of service assessment variables will alter with the significance of moment, most group aspects of service measurement quality should be split into the following categories. Reliability, generally refers to the ability to make consumers feel the consumer protection, the business can respond to the consumer's requirements in a timely and effective

manner (Berry, 1985). Tangible, meaning that services such as service employees, written obligations, etc, also can be materialized. Responsiveness refers to the ability to quickly process user feedback based on the opinions of the user. Security means that the user can be assured of good security and a sense of trust. Empathy refers to the ability to provide users with quality services, to continuously improve themselves according to user needs, and to generate emotional identity (Tian, 2017).

2.5.4 Perceived Usefulness

The use of E-Payment can enhance consumer confidence, improve work and life efficiency, and use a wide range. Through the payment platform online shopping, the platform can provide credit guarantees to enhance consumers' shopping confidence, without worrying about money and goods. Shopping and consumption can take advantage of the user's fragmented time, saving users valuable time. The range of E-Payments used is very broad and covers almost every payment scenario in life. E-Payment increases the interest of payment, provides benefits for users, and the payment platform also adds interactive functions to enhance the contact between users and friends. The E-Payment platform provides a red envelope function, which allows users to feel happy during use. The E-Payment platform often organizes activities with merchants (such as “buy full reduction” and “consumer cash back”) to allow consumers to feel the benefits. The E-Payment platform has social functions, which can add people who know each other as friends, and the payment process

between friends is simpler (Liu, 2017).

2.5.5 Perceived Ease of Use

Perceived ease of use implies that customers think the E-Payment scheme is simple and easy to understand. In terms of interface design, reaction velocity, settlement process and payment form, the E-Payment platform has a sensible design, which is very convenient for customers to use. The platform interface design is very convenient to find and use; payment is rapid, funds transfer immediately arrives; settlement methods are diversified, support installment payment and one-time payment; payment forms are diversified, support for QR code payment and NFC payment. Consumers will develop awareness of E-Payments in the process of using E-Payments, which in turn will affect consumers' attitudes toward E-Payments (Xiao, 2017).

2.5.6 Behavior Intention

Behavioral intentions refer to what an individual wants to do and what he intends to do. in this study, it refers to the factors that influence the use of E-Payments by university students. Consumers will have a lot of attitudes in online shopping. If the attitude generated is positive. This will affect the future consumer conduct and some degree of immediate consumption. And can improve the rate of consumption

efficiently (Valck, 2009). The three variables of antecedents and outcome variables were designed by modeling the former and outcome variables to study the relationship between quality of service, emotion, and behavioral intent (Zhang, 2014). The research discovered that attitudes influence the behavioral intentions of customers. Service quality also affects behavioral intent indirectly. Before they continue to use the product, consumers must have favorable feelings. Quality products and services must be provided by the platform. university students ' attitude will definitely affect the use of E-Payment.

2.6 Chapter Summary

This chapter examines previous literature on E-Payments and factors affecting E-Payments for consumers. The Technology Acceptance Model theory is specifically explained as the main theory. It also introduces perceived usefulness, perceived ease of use, and behavior intention.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses a detailed description of research methodology to investigate the factors that influence E-Payments on UUM student consumption behavior. The previous chapter has elaborated on the use of theoretical basis for TAM, and related variables. This chapter introduces research frameworks, assumptions, research design, questionnaire design, pilot studies, sampling methods, and data collection.

3.2 Research Framework

According to the previous discussion, the research framework is as follows:

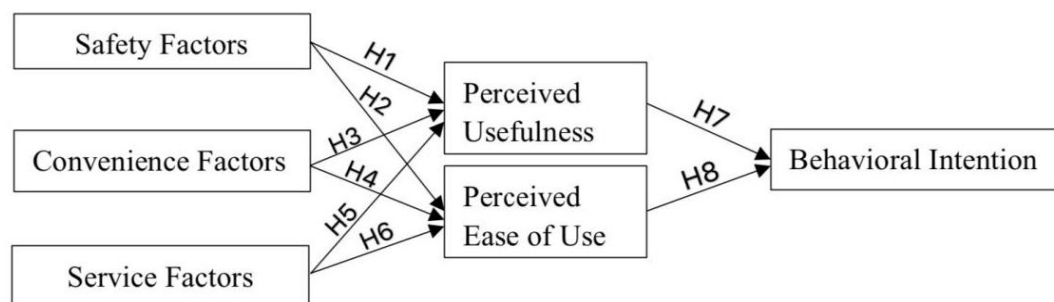


Figure 3.1:

Research Framework

3.3 Hypothesis

3.3.1 Safety and perceived usefulness, perceived ease of use.

In the research on E-Payment, the extensive use of E-Payment has been discovered to be accompanied by many safety problems. Such as the disclosure of personal information, insufficient financial funds, lack of protection of products and services, lack of integrity and other risks of the electronic platform (Liu,2017). When using E-Payment, the existence of these safety problems can affect the consumer's perceived usefulness and perceived ease of use. Studies have shown that the higher the safety of E-Payment, the more positive and useful the perceived usefulness and perceived ease of use. The hypothesis are as follows:

H1: There is a positive relationship between safety and perceived usefulness.

H2: There is a positive relationship between safety and perceived ease of use.

3.3.2 Convenience and perceived usefulness, perceived ease of use.

A very significant factor in using E-Payment is the convenience feature. Consumers can use E-Payment pay within network coverage without time control. E-Payment's application can better meet the needs of consumers, making consumers online more convenient and faster. Simultaneously, E-Payment is also simple to perform, during the consumption cycle customers can rapidly understand and process customer data

rapidly and effectively. Studies have shown that E-Payment's convenience can efficiently affect the perceived usefulness and perceived ease of use by customers. The more convenient the services provided by the E-Payment platform, the more beneficial and helpful the perceived usefulness and perceived ease of use (Xiao,2017).So hypothesis are as follows:

H3: There is a positive relationship between convenience and perceived usefulness.

H4: There is a positive relationship between convenience and perceived ease of use.

3.3.3 Service and perceived usefulness, perceived ease of use.

Studies have shown that the higher the quality of service, the higher the perceived consumer's usefulness and perceived ease of use of E-Payment in most cases (Jamshid,2018). Service will have a major impact on consumer choices when consuming. Therefore E-Payment should pay more attention to every point of service and enhance itself continually in order to have a wider market. So hypothesis are as follows:

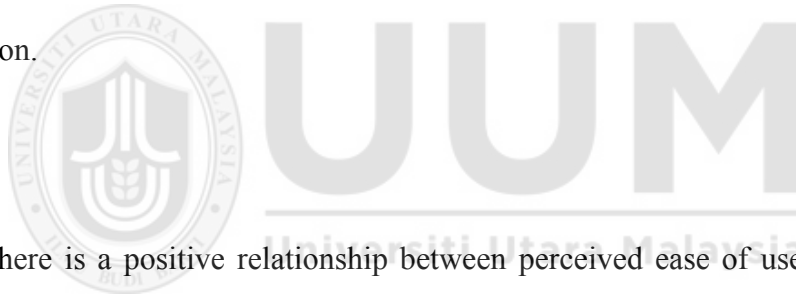
H5: There is a positive relationship between service and perceived usefulness.

H6: There is a positive relationship between service and perceived ease of use.

3.3.4 Perceived usefulness, perceived ease of use and behavioral intention.

Research shows that E-Payment affects consumer behavioral including the security, convenience and quality of service of the E-Payment platform. Therefore, if the E-Payment platform is to succeed, it must be useful in order to win the trust of consumers. Use E-Payment to trade to generate customer behavior. At the same time, E-Payment will also make consumers feel convenient and fast in their own consumption behavior process, then consumers will give priority to E-Payment in the next consumption (Jamshid,2018) .So hypothesis are as follows:

H7: There is a positive relationship between perceived usefulness and Behavioral Intention.



H8: There is a positive relationship between perceived ease of use and Behavioral Intention.

The structural model of this study is constructed in accordance with the above analysis and hypothesis. The research hypotheses of the relevant variables are summarized as follows:

Table3.1:

Research Hypothesis Table

| Hypothetical Name | Hypothetical Content | Relationship |
|--------------------------|--|---------------------|
| H1 | There is a positive relationship between safety factors and perceived usefulness. | + |
| H2 | There is a positive relationship between safety factors and perceived ease of use. | + |
| H3 | There is a positive relationship between convenience factors and perceived usefulness. | + |
| H4 | There is a positive relationship between convenience factors and perceived ease of use. | + |
| H5 | There is a positive relationship between service factors and perceived usefulness. | + |
| H6 | There is a positive relationship between service factors and perceived ease of use. | + |
| H7 | There is a positive relationship between perceived usefulness and Behavioral Intention. | + |
| H8 | There is a positive relationship between perceived ease of use and Behavioral Intention. | + |

3.4 Research Design

This study is suitable for designing correlations as the purpose of the study was to investigate the factors affecting the use of E-Payment by UUM students. In order to achieve this study, this study used quantitative methods for data analysis.

Researchers strive to explain phenomena through careful design and measurement of data collection and analysis (Huang, Backman & Moore, 2013). This study used a technique of questionnaire survey to gather information from the student of UUM. The sampling technique employed is a combination of purposeful and convenient sampling.

3.5 Questionnaire Design

This study explores the influencing factors affecting university students' use of E-Payment through a survey of UUM students. All the data in this study comes from the questionnaire. The quality of the questionnaire will have a direct impact on the validity of the information. Inappropriate questionnaire design can lead to incomplete information and unreasonable data.

The questionnaire is split into two sections to accomplish the objective of the study. The first section of the questions includes safety factors, convenience factors and service factors. There are also specific problematic perceived usefulness, perceived ease of use and behavioral intention. The second section is a survey of basic personal information to understand the basics of E-Payment use. The content of these two sections supports each other and serves as the basis for the research conducted in this study. These items in the questionnaire are from the study of Xiao (2017).

The first section summarizes the performance factors of each variable. Each of the items is measured using a five-point Likert Scale where 1 = Strongly disagree, 2 = Disagree, 3 = Neither disagree, nor agree, 4 = Agree, 5 = Strongly agree.

Safety factors: The safety factors that university students should pay attention to when using E-Payment consumption are shown in Table 3.2:

Table3.2:

Safety Factors Table

| Variable Name | Content | Reference |
|---------------------|---|------------|
| Safety Factors A | A1:E-Payment guarantees my personal information security. | Xiao(2017) |
| | A2:E-Payment guarantees my financial security. | |
| | A3:E-Payment can provide me with quality assured products and services. | |
| | A4:E-Payment has perfect management support mechanism. | |
| | A5:E-Payment can keep promise in good faith. | |

Convenience factors: The convenience factors that university students pay attention to when using E-Payment consumption are shown in Table 3.3:

Table3.3:

Convenience Factors Table

| Variable Name | Content | Reference |
|-----------------------|--|------------|
| Convenience Factors B | <p>B1:I think the E-Payment procedure is simple.</p> <p>B2:I think E-Payment is widely used.</p> <p>B3:I can place an order at any time or cancel it.</p> <p>B4:I use E-Payment without affecting equipment for other services.</p> <p>B5:I use E-Payment to satisfy my own needs.</p> | Xiao(2017) |

Service factors: The service factors paid by university students when using E-Payment are shown in Table 3.4:

Table3.4:

Service Factors Table

| Variable Name | Content | Reference |
|-------------------|---|------------|
| Service Factors C | <p>C1:I think E-Payment transaction content processing is timely and effective.</p> <p>C2:I think E-Payment allows users to express their opinions.</p> <p>C3:I think E-Payment can handle user feedback quickly.</p> <p>C4:I think E-Payment provides a good after-sales guarantee service.</p> <p>C5:I think E-Payment can continuously improve itself according to the needs of customers.</p> | Xiao(2017) |

Perceived usefulness: Issues related to perceived usefulness are shown in Table 3.5:

Table3.5:

Perceived Usefulness Table

| Variable Name | Content | Reference |
|---------------|---|-----------|
| PU D | D1:I think the interface of E-Payment is convenient and friendly. | Liu(2017) |
| | D2:I think E-Payment can speed up the payment process. | |
| | D3:I think E-Payment can enhance my consumer confidence. | |
| | D4:I think E-Payment improves the efficiency of life and work. | |
| | D5:I think the way of settlement is individualized. | |

Perceived Ease of Use: The issues that should be addressed in perceived ease of use are shown in Table 3.6:

Table3.6:

Perceived Ease of Use Table

| Variable Name | Content | Reference |
|---------------|--|-----------|
| PEOU E | E1:I think the forms of payment are diversified. | Liu(2017) |
| | E2:I think E-Payment has a wide range of applications. | |
| | E3:I think E-Payment is very interesting. | |
| | E4:I think E-Payment can help users get preferential treatment by participating in enterprise promotion. | |
| | E5:I think the E-Payment function can strengthen the relationship between relatives and friends. | |

Behavioral Intention: The measure of behavioral intention is shown in Table 3.7:

Table 3.7:

Behavioral Intention Table

| Variable Name | Content | Reference |
|---------------|---|-----------|
| BI F | F1:I think the forms of payment are diversified. F2:I think E-Payment has a wide range of applications. F3:I think E-Payment is very interesting. F4:I think E-Payment can help users get preferential treatment by participating in enterprise promotion. F5:I think the E-Payment function can strengthen the relationship between relatives and friends. | Li(2017) |

The second section: Investigation of demographic, including gender, year of study, monthly expenses, frequency of use, etc., to comprehend the demographic E-Payment usage scenario.

3.6 Pilot Study

The study designed the corresponding questions according to the characteristics of each variable. These questions can fully explain the variables, so as to see whether the design of the questionnaire is reasonable. Reliability analysis refers to the validity test of the collected data, the reliability and stability of the existing data, and the consistency of each item. In this study, the Cronbach's Alpha coefficient test

method is used to analyze the effective data.

According to the existing conclusions, the value of the general coefficient will be between 0-1. If the value is closer to 1, the higher the reliability of the data, the more reliable the results can be obtained by using the data. If the value of the coefficient is less than 0.3, the data is not trusted. If the value of the coefficient is between 0.3 and 0.4, the random error of the data is large and the data is not trusted. If the value of the coefficient is between 0.4 and 0.5, the data is not very good and is not acceptable. If the value of the coefficient is between 0.6 and 0.7, the data is generally trustworthy. If the value of the coefficient is between 0.7 and 0.9, then the relative confidence of the data is higher and acceptable. If the value of the coefficient is greater than 0.9, the reliability of the data is high.

This study conducts a reliability test on the six variables in the questionnaire. The results are as follows:

Table 3.8:

Pilot Test Result

| Variables | Cronbach's Alpha | No. of item |
|-----------------------|-------------------------|--------------------|
| Safety factors | 0.8966 | 5 |
| Convenience factors | 0.8556 | 5 |
| Service factors | 0.8789 | 5 |
| Perceived usefulness | 0.8836 | 5 |
| Perceived ease of use | 0.8944 | 5 |
| Behavioral Intention | 0.8483 | 5 |

As can be seen from the above table, it can be seen that Cronbach's Alpha is the biggest Safety Factors with a reliability of 0.8966, and the reliability is very high. The smallest Cronbach's Alpha is the Behavioral Intention, which is 0.8483, both of which are between 0.7 and 0.9, and the reliability is relatively high. Among other factors, the value of Convenience Factors reached 0.8556, and the value of Service Factors reached 0.8789. The reliability was quite good. Among the two factor variables, Perceived Usefulness has a Cronbach's Alpha of 0.8836 and a relatively good reliability. The coefficient value of Perceived Ease of Use is 0.8944, and the reliability is also relatively good. In summary, each item in the scale meets the modeling requirements and has high internal consistency and should be retained.



3.7 Sampling Method

The sample size is the study's overall sample. Only portion of the target population is the sample (Etikan, 2016). A information was developed by Krejcie and Morgan (1970) to determine the sample size for a target population.

Table3.9:

Krejcie and Morgan's Determining Sample Size Table

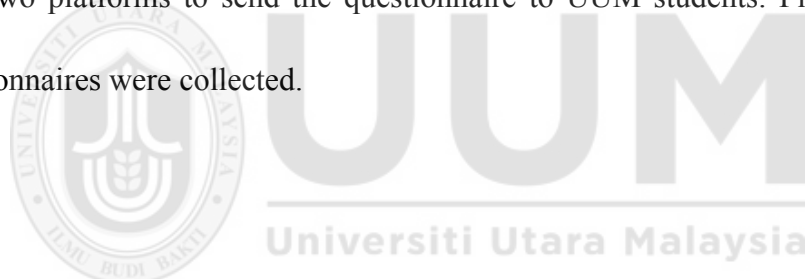
| N | S | N | S | N | S |
|-----|-----|------|-----|---------|-----|
| 10 | 10 | 220 | 140 | 1200 | 291 |
| 15 | 14 | 230 | 144 | 1300 | 297 |
| 20 | 19 | 240 | 148 | 1400 | 302 |
| 25 | 24 | 250 | 152 | 1500 | 306 |
| 30 | 28 | 260 | 155 | 1600 | 310 |
| 35 | 32 | 270 | 159 | 1700 | 313 |
| 40 | 36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

Note: N is population size; S is sample size.

In this study, UUM is the research subject, and UUM students are considered as research subjects. The population of UUM students is currently around 20,000 and belongs to the population of 15,000 to 20,000. According to the above table, 390 questionnaires were distributed, and 390 questionnaires were collected which is used for hypotheses testing.

3.8 Data Collection

Questionnaires can be divided into study questionnaires and online surveys (Horevoorts & van, 2015). The study was mainly collected through online surveys. The reason for using the online survey in this study is that it can shelter a large number of samples, facilitate the collection of questionnaires, and to some extent provide respondents with enough time to answer questions. This study mainly uses the Google Form platform and the Questionnaire Star platform to collect data. The time interval for collecting data is: June 20, 2019 - July 20, 2019. In the number of days waiting for respondents to respond, I sent the questionnaire in two stages and used two platforms to send the questionnaire to UUM students. Finally, 390 valid questionnaires were collected.



3.9 Chapter Summary

This chapter summarizes the research methods. Firstly, the research framework of this study is shown, and the hypothesis of this research is made for the research framework. This study uses quantitative strategies to achieve research goals. The questionnaire was then designed and distributed to UUM students. The questionnaire was effectively recovered 390, and the collected questionnaires were analyzed for reliability.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter demonstrates and discusses the outcomes of the questionnaire study and the information analysis. A total of 390 questionnaires have been distributed through online survey among UUM students and 390 questionnaires have been returned and answered. Descriptive analysis are performed to determine the demographic characteristics of respondents. Smart PLS was used to test the hypotheses to determine the factors that influence the intention behavior to use E-Payment among UUM student. This chapter will clearly explain the results of Smart PLS for a better understanding.

4.2 Profile of Respondents

The following sections discuss the profile of the respondents.

4.2.1 Gender

Tables 4.1 show the frequency and percentage of gender respondents. The target audience for this study was students from UUM. The study received 390

respondents . 253 are males and 137 are females accounted for 64.87 percent and 35.13 percent respectively.

Table4.1:

Gender

| Gender | Frequency | Percentage (percent) |
|--------|-----------|----------------------|
| Male | 253 | 64.87 |
| Female | 137 | 35.13 |
| Total | 390 | 100 |

4.2.2 Year of Study in UUM

Table 4.2 show the frequency and percentage of respondents' years of study. The results showed that in their third year of study, the majority of respondents were 33.33 percent, followed by second year students with 30.77 percent. The least is postgraduate students with 8.72 percent.

Table4.2:

Year of study

| Year of study | Frequency | Percentage (percent) |
|---------------|-----------|----------------------|
| First year | 64 | 16.41 |
| Second year | 120 | 30.77 |
| Third year | 130 | 33.33 |
| Fourth year | 42 | 10.77 |
| Postgraduate | 34 | 8.72 |
| Total | 390 | 100 |

4.2.3 Average Monthly Expenses

Table 4.3 show the average monthly expenses of the respondents. The results showed that most of the respondents spend an average of RM601 to RM800 accounted for 45.64 percent, followed by respondents with average spending of RM201 to RM400. The average spending of RM801 and above is the least.

Table 4.3:
Average Monthly Expenses

| Average monthly expenses | Frequency | Percentage (percent) |
|--------------------------|-----------|----------------------|
| RM100-RM200 | 30 | 7.69 |
| RM201-RM400 | 74 | 18.98 |
| RM401-RM600 | 64 | 16.41 |
| RM601-RM800 | 178 | 45.64 |
| Above RM801 | 4 | 1.03 |
| Total | 390 | 100 |

4.2.4 E-Payment Usage

Table 4.4:
E-Payment Usage

| E-Payment Usage | Frequency | Percentage (percent) |
|-----------------|-----------|----------------------|
| Yes | 390 | 100 |
| No | 0 | 0 |
| Total | 390 | 100 |

Table 4.4 show whether respondents use E-Payment. the results showed that all respondents used E-Payment.

4.2.5 Average Monthly Transaction of E-Payment

Table 4.5 show the average monthly transaction on E-Payment., Most of the respondents have an average monthly transaction of between RM101 and RM301 accounted for 45.13 percent.

Table4.5:
Average Monthly Transaction of E-Payment

| Average monthly transaction of E-Payment | Frequency | Percentage (percent) |
|--|-----------|----------------------|
| Below RM100 | 76 | 19.49 |
| RM101-RM300 | 176 | 45.13 |
| RM301-RM500 | 105 | 26.92 |
| Above RM501 | 33 | 8.46 |
| Total | 390 | 100 |

4.2.6 Experience of Using E-Payment

Table 4.6 show the time when respondents used E-Payment. Among them, 79 is less than one year, accounting for 20.26 percent, 218 in one to two years, accounting for 55.89 percent, and 93 in two years or more, accounting for 23.85 percent.

Table4.6:
Experience of Using E-Payment

| Experience of Using E-Payment | Frequency | Percentage (percent) |
|-------------------------------|-----------|----------------------|
| Less than one year | 79 | 20.26 |
| One to two years | 218 | 55.89 |
| More than two years | 93 | 23.85 |
| Total | 390 | 100 |

4.2.7 Number of E-Payments Used in One Year

Table 4.7 show the number of times respondents used E-Payment for one year.. Among them, 49 people were less than 5 times, accounting for 12.56percent, 183 people were 6-10 times, accounting for 46.92 percent. 90 people were 11-15 times, accounting for 23.08 percent, and 68 people were more than 15 times. The proportion is 17.44 percent.

Table4.7:
Number of E-Payments Used in One Year

| Number of E-Payments used in one year | Frequency | Percentage (percent) |
|---------------------------------------|-----------|----------------------|
| Less than 5 times | 49 | 12.56 |
| 6-10 times | 183 | 46.92 |
| 11-15 times | 90 | 23.08 |
| More than 15 times | 68 | 17.44 |
| Total | 390 | 100 |

4.3 Results of Hypotheses Testing

This part is about data analysis and results of hypotheses testing. There are three aspects to the analysis of hypotheses. The three methods of analysis are: Outer Loading Analysis, Reliability Test and Bootstrapping. There are three analyses in the Reliability Test: Composite Reliability, Cronbach's Alpha, and Average Variance Extracted.

4.3.1 Outer Loading Analysis

The analysis of outer loading is one of the present indicators of reliability. It endorsed the appearance of external loading overestimation through PLS in studies by Vilares, Almeida and Coelho (2009). The indicator will be withdrawn if the exterior load value is below 0.4. If the exterior charging value is between 0.4 and 0.7, consideration should be given to cancel. The research showed a satisfactory outer loading value above 0.7.

Before using smart PLS software to measure the model in this study, the expected value of sample data is set to 0, the variance is set to 1, the standard of model iteration termination is set to 1.0E-5, the initial weight is set to 1.0, and the maximum number of iterations is set to 500, so as to obtain the path coefficient of each potential variable. Falk and Miller (1992) proposed that the minimum level for

R^2 to be accepted is equal to or greater than 0.10. According to Wegner (2011), R^2 values for the assessment of endogenous latent variables are as follows:

When R^2 lies closer to 0 (or 0%), it considered as weak level.

When R^2 lies closer with center 50 (50%), it considered as moderate level.

When R^2 lies closer to 1 (or 100%), it considered as strong level.

From figure 4.1, the safety factors of perceived usefulness of path coefficient is 0.251; Convenience factors of perceived usefulness of path coefficient is 0.127; The service factors of perceived usefulness of path coefficient is 0.418; At this point, R^2 of the model is 0.425;

The path coefficient of safety factors on perceived ease of use was 0.242. The path coefficient of convenience factor and perceived ease of use was 0.382. The path coefficient of service factors on perceived ease of use was 0.241. At this point, R^2 of the model is 0.425;

Perceived usefulness to the Behavioral Intention of path coefficient is 0.461; The path coefficient of perceived ease of use on Behavioral Intention was 0.177. At this point, R squared of the model is 0.315.

The running results of the model are shown in Figure4.1.

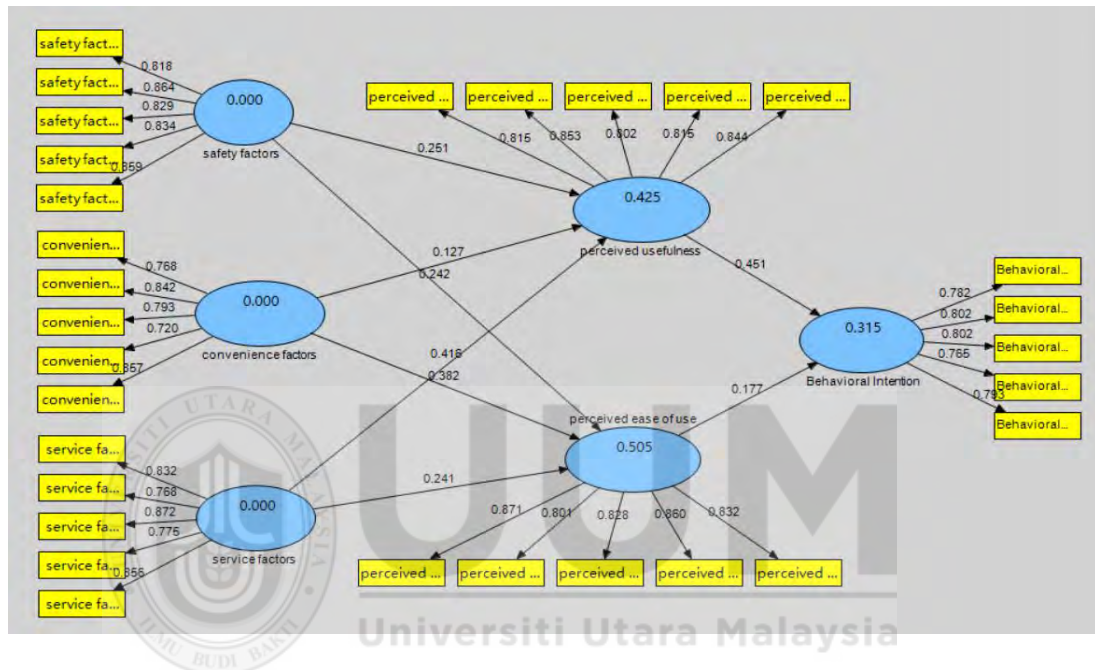


Figure4.1:
PLS Result

According to the results shown in Table 4.8, the variables used are considered to be high satisfaction because all values range from 0.7 to 0.9. In addition, the loading values of other variable items, such as safety factors, convenience factors and service factors, contribute a lot to the model. The load coefficient of the observed variable to the latent variable is greater than 0.7, indicating that the observed variable contributes more to the latent variable.

Table4.8:

Factor Analysis

| Variable | Items | Safety | Convenience | Service | PU | PUOE | BI |
|-----------------|--------------|---------------|--------------------|----------------|--------------|--------------|--------------|
| Safety | A1 | 0.818 | | | | | |
| | A2 | 0.864 | | | | | |
| | A3 | 0.829 | | | | | |
| | A4 | 0.834 | | | | | |
| | A5 | 0.859 | | | | | |
| Convenience | B1 | | 0.768 | | | | |
| | B2 | | 0.842 | | | | |
| | B3 | | 0.793 | | | | |
| | B4 | | 0.720 | | | | |
| | B5 | | 0.857 | | | | |
| Service | C1 | | | 0.832 | | | |
| | C2 | | | 0.768 | | | |
| | C3 | | | 0.872 | | | |
| | C4 | | | 0.775 | | | |
| | C5 | | | 0.856 | | | |
| PU | D1 | | | | 0.815 | | |
| | D2 | | | | 0.853 | | |
| | D3 | | | | 0.802 | | |
| | D4 | | | | 0.815 | | |
| | D5 | | | | 0.844 | | |
| PUOE | E1 | | | | | 0.871 | |
| | E2 | | | | | 0.801 | |
| | E3 | | | | | 0.828 | |
| | E4 | | | | | 0.860 | |
| | E5 | | | | | 0.832 | |
| BI | F1 | | | | | | 0.782 |
| | F2 | | | | | | 0.802 |

Table4.8 (Continued)

| Variable | Items | Safety | Convenience | Service | PU | PUOE | BI |
|----------|-------|--------|-------------|---------|----|------|-------|
| | F3 | | | | | | 0.802 |
| | F4 | | | | | | 0.765 |
| | F5 | | | | | | 0.793 |

4.3.2 Reliability Test

Reliability is a significant characteristic of study evaluation of measuring instruments. Researchers will be able to increase transparency and decrease possibilities for partial involvement in studies (Shekhar Singh, 2014). All measurements in the study will ensure consistency and assess excellent metrics. Reliability shows that the measuring device has the same results. In the research, it is called a measure of consistency, accuracy, repeatability and credibility (Chakrabartty, 2013). It is pointed out that if the results are obtained under the same conditions but under different conditions, the results of quantitative studies are considered reliable (Twycross, Shields, 2004).

4.3.2.1 Composite Reliability

Composite Reliability refers to the reliability of a composite variable (a new variable made up of the sum of more than one variable). In order to increase the reliability of

surveys, we often use more than one project to measure a construct. In the analysis, we usually average the constructed measurement items to represent this construct.

Although the indices have distinct burdens, composite reliability can also be described as Cronbach's Alpha. The reliability value of internal consistency must fulfill adequate norms, and the findings in the range of 0.7 to 0.9 are satisfactory. If the reliability value exceeds 0.7, the reliability can be assessed between the latent variable and the indicator (Henseler et al., 2009). Reliability values above 0.8 or 0.9 have been experienced satisfactory in previous research, while reliability values below 0.6 have been determined to be absence of reliability (Nunnally & Bernstein, 1994).

Table:4.9

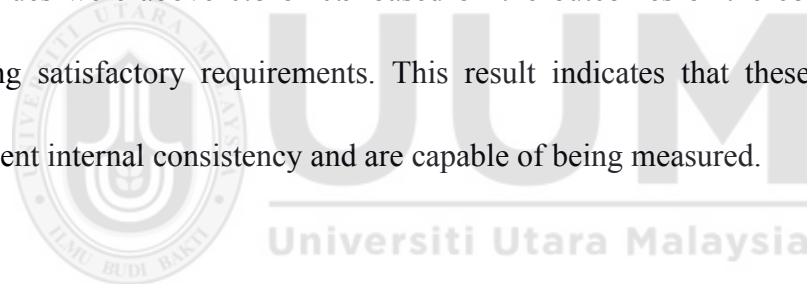
Composite Reliability

| Variables | Composite Reliability |
|-----------------------|------------------------------|
| Safety factors | 0.9236 |
| Convenience factors | 0.8969 |
| Service factors | 0.9120 |
| Perceived usefulness | 0.9148 |
| Perceived ease of use | 0.9222 |
| Behavioral Intention | 0.8917 |

According to the results shown in Table 4.9. The composite reliability value of safety factors is 0.9236, is a largest value of all factors. This shows that security is very reliable. This is followed by a perceived ease of use with a display value of 0.9222

and a perceived usefulness with a composite reliability value of 0.9148. Both variables' values are above the 0.9 reliability value, showing satisfactory outcomes. In addition, the service factors have a value of 0.9120, which satisfies a satisfactory standard, and ranges between 0.7 and 0.9. Although the convenience factors and the Behavioral Intention have the lowest values among all variables and were found to be 0.8969 and 0.8917, they still fall within the range of satisfactory criteria for meeting the composite reliability.

All values were above 0.8 or 0.9 based on the outcomes of the composite quality, meeting satisfactory requirements. This result indicates that these variables have sufficient internal consistency and are capable of being measured.



4.3.2.2 Cronbach's Alpha

Cronbach's Alpha is a statistic that refers to the most commonly used reliability metric and averages the half-fold reliability factor obtained by all possible project partitioning methods. Under normal conditions, Cronbach's Alpha coefficient has a value between 0 and 1. If the alpha coefficient does not exceed 0.6, internal consistency is generally considered to be insufficient. When it is 0.7-0.8, it has considerable reliability. When it reaches 0.8-0.9, it shows that the reliability is very good.

Table 4.10:

Cronbach's Alpha

| Variables | Cronbach's Alpha | No of item | Level of Reliability |
|-----------------------|------------------|------------|----------------------|
| Safety factors | 0.8966 | 5 | Good |
| Convenience factors | 0.8556 | 5 | Good |
| Service factors | 0.8789 | 5 | Good |
| Perceived usefulness | 0.8836 | 5 | Good |
| Perceived ease of use | 0.8944 | 5 | Good |
| Behavioral Intention | 0.8483 | 5 | Good |

According to the results shown in Table 4.10. From the reliability and effectiveness of the model, the analysis results show that Cronbach's Alpha safety factor exceeds 0.8, indicating that the reliability of this dimension is good.

4.3.2.3 Average Variance Extracted

AVE is the average extracted variance value, or average change extraction, which is a statistic that tests the internal consistency of structural variables in statistics. Fornell and Larcker (1981) pointed out that by calculating the reliability of the component factors of latent variables and outcomes, AVE is more conservative than composite reliability. It can be concluded that there is adequate convergence validity

when AVE suggests 0.5 or higher. In previous research, the latent variable could be explained to a bigger portion of the mean index variance when the value of AVE was shown to be 0.5 or greater (Gotz, Liehr-Gobbers, & Krafft, 2010). If the AVE value exceeds 0.50, this implies that 50 percent or more of the index variance can be interpreted as adequate convergence validity (Chin, 2010).

Table 4.11:
Average Variance Extracted

| Variables | AVE |
|-----------------------|------------|
| Safety factors | 0.7075 |
| Convenience factors | 0.6360 |
| Service factors | 0.6750 |
| Perceived usefulness | 0.6824 |
| Perceived ease of use | 0.7035 |
| Behavioral Intention | 0.6222 |

According to the results shown in Table 4.11. All of the data greater than 0.6, indicating that the discriminant validity of the dimension was good.

Meanwhile, the AVE openness of each dimension is greater than the coefficient values of this dimension and other dimensions, indicating that the validity of the dimension is good.

4.3.3 Bootstrapping

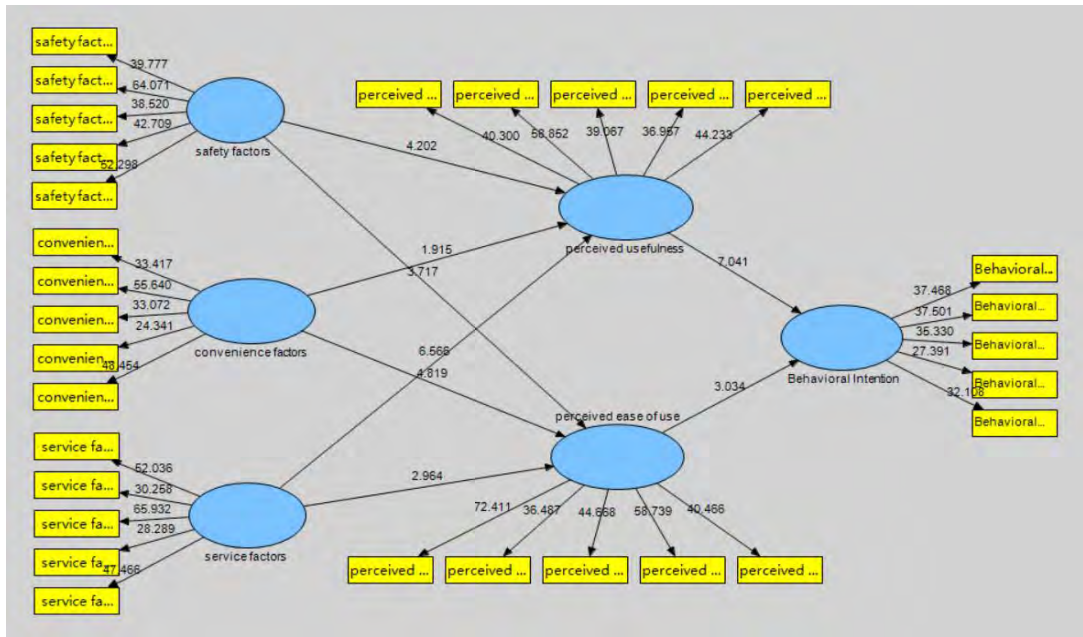


Figure 4.2:
Bootstrapping Result

Figure 4.2 is the result of T-test, which reflects the path relationship between various potential variables in the model. Specific explanations are as follows:

The safety factor of path coefficient perception validity is 0.251, the significant T-value is 4.2024, $p < 0.05$, which explains the significant positive relationship between the two variables, assuming H1 is established.

The path coefficient of the safety factor for perceived ease of use is 0.242, and the significance T-value is 3.7173, $p < 0.05$, indicating that H2 is established and the relationship between the two variables is significantly positive.

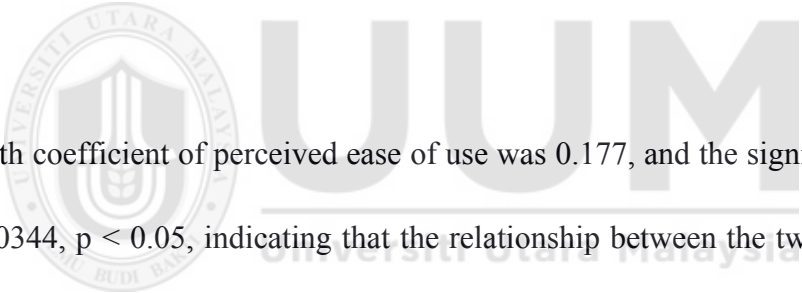
The convenience factor for path coefficient perceived usefulness is 0.127, and the significant T-value is 1.9155, $p > 0.05$, indicating that the relationship between the two variables is a positive promotion relationship, but there is no significant positive correlation, assuming that H3 cannot be represented.

The path factor of the perceived ease of use of the convenience factor was 0.382, and the significance T-value was 4.8191, $p < 0.05$, indicating that the relationship between the two variables was significantly positive, and that H4 was assumed to be true.

The service factor for path coefficient perceived usefulness is 0.418, and the significant T-value is 6.5655, $p < 0.05$, which explains the significant positive relationship between the two variables, assuming H5 is established.

The path factor of the service factor for perceived ease of use was 0.241, and the T-value of perceived ease of use was 2.9641, $p < 0.05$, indicating a significant positive relationship between the two variables. Assume H6 is established.

The path coefficient for perceived usefulness of behavioral intention was 0.461, and the significant T-value was 7.0407, $p < 0.05$, explaining that the relationship between the two variables is a significant positive promotion relationship, assuming H7 is established.



The path coefficient of perceived ease of use was 0.177, and the significance T-value was 3.0344, $p < 0.05$, indicating that the relationship between the two variables was significantly positive. Assume H8 is established.

4.3.4 Hypotheses Testing

Hypothesis Result is shown in Table 4.12. The results indicate that all hypotheses are all supported except H3.

Table 4.12:
Hypothesis Result

| Hypothesis | Significant | Result |
|--|-------------|--------|
| H1: There is a positive relationship between safety factors and perceived usefulness. | Support | 4.202 |
| H2: There is a positive relationship between safety factors and perceived ease of use. | Support | 3.717 |
| H3: There is a positive relationship between convenience factors and perceived usefulness. | Reject | 1.915 |
| H4: There is a positive relationship between convenience factors and perceived ease of use. | Support | 4.819 |
| H5: There is a positive relationship between service factors and perceived usefulness. | Support | 6.566 |
| H6: There is a positive relationship between service factors and perceived ease of use. | Support | 2.964 |
| H7: There is a positive relationship between perceived usefulness and Behavioral Intention. | Support | 7.041 |
| H8: There is a positive relationship between perceived ease of use and Behavioral Intention. | Support | 3.034 |

Table 4.12 illustrates the connection in the model between each creep and observed variables. It can be discovered that all observed variables coefficients and latent variables pass the test of significance, suggesting that the variables of observation

have a good interpretation of latent variables. Follow the result, indicating that $H3-p > 0.05$ because the rests are all < 0.05 , so $H3$ is rejected.

4.3.5 Variance Explained (R^2)

Table 4.13 shows that the variance explained to Perceived Usefulness, Perceived Ease of Use and Behavioral Intention are 42.5 percent, 50.5 percent and 31.5 percent, respectively.

Table 4.13:

Variance Explained (R^2)

| Constructs | R^2 |
|-----------------------|-------|
| Perceived Usefulness | 0.425 |
| Perceived Ease of Use | 0.505 |
| Behavioral Intention | 0.315 |

4.4 Chapter Summary

This study creates a theoretical model based on the current research literature and proposes a hypothesis test to study the influencing factors of E-Payment on UUM student consumption conduct. Questionnaires were published by publishing measurement scales and data was collected and analyzed by Smart PLS software. This study builds a path model that includes security factors, convenience factors, service factors, perceived usefulness, perceived ease of use, and behavioral intent

and other dimensions of E-Payments. Through the data analysis in this chapter, the hypothesis analysis, except for H3: There is a positive relationship between convenience and usefulness. The other seven hypotheses are all support. The results also show that the use of E-Payment can enhance the organization's entrepreneurial orientation, enabling managers to understand E-Payment's influence in creating innovative culture, proactive and risk-taking behaviors to make decisions.



CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

The study aims to investigate the factors that affect UUM university students' intentional conduct to use E-Payment. The model consists of six variables namely Safety, Convenience, Service, Perceived Usefulness, Perceived Ease of Use, and Behavioral Intention. The data is collected via questionnaire survey and the model is studied by using data. In the theoretical research part, combined with the literature review, the related theories of the model are briefly introduced. At the same time, the six variables are studied and described, and the collected valid data is analyzed and tested by Smart PLS. The effects of Safety Factors, Convenience Factors, Service Factors on Perceived Usefulness and Perceived Ease of Use, and the impact of Perceived Usefulness and Perceived Ease of Use on UUM university students' consumption of Behavioral Intention were analyzed using quantitative research. Finally, based on the analysis, the results are summarised and relevant suggestions are put forward.

5.2 Discussion

5.2.1 What are the significant factors (safety factors, convenience factors, service factors) influencing perceived usefulness?

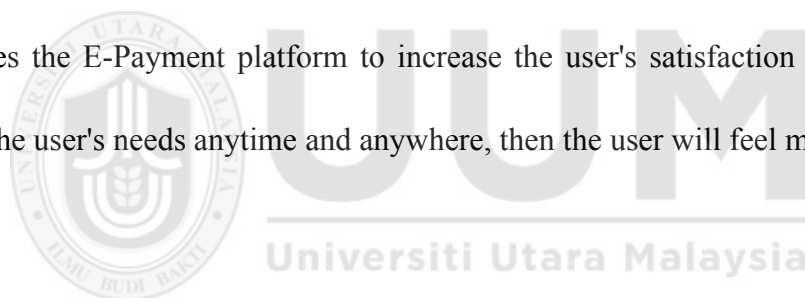
The present study predicted that three factors are significantly influencing perceived usefulness: safety factors (H1), convenience factors (H3), service factors(H5). But for convenience factor, there is no significant positive correlation. There are three paths found to support the hypotheses. Therefore, the next paragraphs these findings.

5.2.1.1 There is a positive relationship between safety factors and perceived usefulness. (H1)

Empirical evidence from this study shows that there is a significant influence and positively relationship between the perceived usefulness and safety factors in using E-payment. ($\beta = 0.2512$, $t = 4.2024$, $p < 0.05$). Thus, hypothesis H1 is supported. Therefore, past studies have yielded similar results (Liu, 2015). The rapid development of E-Payment has promoted the development of network economy, and it has also attracted the attention of the society because of its security factors. It is urgent to strengthen personal information protection. Therefore, E-Payment platforms should pay more and more attention to their own security. Through system technology upgrade, data specification management, real-name authentication and enhanced fund management, consumers' privacy and financial security can be guaranteed to ensure consumers are in a safe environment.

5.2.1.2 There is a positive relationship between convenience and perceived usefulness. (H3)

The convenience factor for path coefficient perceived usefulness is 0.127, and the significant T-value is 1.9155, $p > 0.05$, indicating that the relationship between the two variables is a positive promotion relationship, but there is no significant positive correlation, assuming that H3 cannot be represented. Therefore, past studies have suggested adding convenience as a variable study (Xu & Gutierrez, 2006). In the subsequent studies, the convenience factor will continue to be studied. Therefore, this requires the E-Payment platform to increase the user's satisfaction level, that is, to meet the user's needs anytime and anywhere, then the user will feel more satisfied.



5.2.1.3 There is a positive relationship between service factors and perceived usefulness. (H5)

The service factor for path coefficient perceived usefulness is 0.418, and the significant T-value is 6.5655, $p < 0.05$, which explains the significant positive relationship between the two variables, assuming H5 is established. Therefore, past studies have yielded similar results (Regan, 1963). This shows that the timely communication between the E-Payment platform and the user, the timely feedback of the problem, the good post-warranty and the continuous improvement of the service are satisfied. Service quality will directly influence the experience of the customer.

5.2.2 What are the significant factors (safety factors, convenience factors, service factors) influencing perceived ease of use?

The present study predicted that three factors are significantly influencing perceived ease of use: safety factors (H2), convenience factors (H4), service factors (H6).

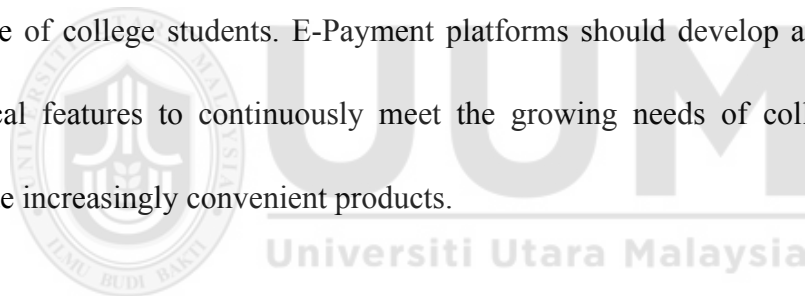
There are three paths found to support the hypotheses. Therefore, the next paragraphs these findings.

5.2.2.1 There is a positive relationship between safety factors and perceived ease of use. (H2)

The path coefficient of the safety factor for perceived ease of use is 0.242, and the significance T-value is 3.7173, $p < 0.05$, indicating that H2 is established and the relationship between the two variables is significantly positive. Therefore, past studies have referred to safety factors and perceived ease of use (Li, 2013). This requires concern on the security issues for the electronic platform to provide better quality of service. Safety factors have a positive impact on perceived ease of use, which also indicates that college students in the process of using E-Payment are very concerned about whether E-Payment can provide excellent security. In the aspects of personal information and financial funds, college students will pay attention to them. They will pay attention to the protection of their personal information by E-Payment. These will affect the psychology of college students.

5.2.2.2 There is a positive relationship between convenience factors and perceived ease of use. (H4)

The path factor of the perceived ease of use of the convenience factor was 0.382, and the significance T-value was 4.8191, $p < 0.05$, indicating that the relationship between the two variables was significantly positive, and that H4 was assumed to be true. Therefore, past research mentions that convenience is a major part of E-Payment's popularity (Au, 2008). This indicates that college students are concerned about whether E-Payment is easy to operate, easy to use, whether it can be quickly traded, and whether it can meet its own needs. These will have an impact on the attitude of college students. E-Payment platforms should develop and deliver more practical features to continuously meet the growing needs of college students to provide increasingly convenient products.



5.2.2.3 There is a positive relationship between service factors and perceived ease of use. (H6)

The path factor of the service factor for perceived ease of use was 0.241, and the T-value of perceived ease of use was 2.9641, $p < 0.05$, indicating a significant positive relationship between the two variables. Assume H6 is established. Therefore, past research has referred to high-quality service assurance to meet consumer requirements (Berry, 1985). This indicates that college students are concerned about whether E-Payment platforms can communicate with users in a timely manner,

whether they can provide timely feedback to users, whether they can provide good post-warranty, and whether the platform will improve its services according to user needs.

These will have an impact on the attitude of college students. The E-Payment platform should not improve and improve its service functions, respond to the users' evaluations in a timely manner, improve the problems, and in the process of service, re-trust the promises and provide users with high-quality after-sales. Guarantee, so that users are satisfied and trusting the services paid by E-Payment.

5.2.3 What are the significant factors (perceived usefulness, perceived ease of use) influencing behavioral intention in using E-payment?

The present study predicted that two factors are significantly influencing behavioral intention in using E-payment: perceived usefulness (H7), perceived ease of use (H8). There are two paths found to support the hypotheses. Therefore, the next paragraphs these findings.

5.2.3.1 There is a positive relationship between perceived usefulness and Behavioral Intention. (H7)

Empirical evidence from this study shows that there is a significant influence and

positively relationship between the perceived usefulness and behavioral intention in using E-payment. ($\beta = 0.4506$, $t = 7.0407$, $p < 0.05$). Thus, hypothesis H7 is supported. Accordingly, there are several past studies that have obtained similar results (Ajzen & Fishbein, 2000). These conclusions verify the correctness of the TAM. Therefore, E-payment operators should expand mobile payment transactions, such as: paying tuition, buying a car, investing in wealth management, etc. In addition, E-payment functions, such as automatic payment, regular payment, account analysis, etc., are required. Improve the usefulness of E-payment, thereby enhancing attitude toward using digital wallet.

5.2.3.2 There is a positive relationship between perceived ease of use and Behavioral Intention. (H8)

Perceived ease of use has the greatest impact on the user's attitude toward using digital wallet ($\beta = 0.1774$, $t = 3.0344$, $p < 0.05$). Thus, hypothesis H8 is supported. This shows that for the non-users, the biggest factor that causes them not to try to use E-payment is the difficulty of a digital wallet. This is supported by studies from Madan & Yadav (2016) and Dong & Jin (2003). Therefore, E-payment operators not only need to reduce the operational difficulty from the technical level, but also need to increase the propaganda, highlight the operational simplicity of E-payment, and let users know that the operation of E-payment is not difficult for online payment. Thereby enhancing the user's attitude toward using E-payment. Ultimately helping

E-payment operators expand into new markets.

Based on the conclusion of its own experiments, this study supplies some practical suggestions for the development of E-Payment, which is conducive to the self-improvement and improvement of the E-Payment platform. For example, constantly improving product and service quality to meet user needs, improve management systems, protect customer privacy and value customer feedback.

This study only studies the whole E-Payment, and it is more of a common manifestation. Comparative research on distinct platforms is lacking to investigate whether the distinct factors influence the students of distinct platforms and to evaluate the distinct features of distinct platforms. It is expected that the different impacts of different platforms can be considered in future related research.

5.3 Contributions

(1) This study requires UUM university learners as the study item, studies the impact on behavioral intentions of safety factors, convenience factors and service factors, recognizes which factors are the primary influencing factors and makes suggestions for these factors, as well as recommendations for government and E-Payment Platform. This has practical implications for the development of the E-Payment

platform. It is also of great significance to human development. This study contributes to the knowledge system and practice built by the TAM model. On this basis, the influence of perceived usefulness and perceived ease of use on behavioral intention is studied to explain the formation of university students' behavior intention.

(2) This study improves the TAM model. In the research, the perceived usefulness and perceived ease of use of the TAM model are introduced. Together with the three influencing factors of security factor, convenience factor and service factor, a unique research model is formed, which has certain research value. The model of the impact factors of E-Payment on the consumption conduct of university students was built on this basis.

5.4 Limitations

Simultaneously, this study has limitations. This study's limitations are the following:

(1) The data used in this study is only from students of a UUM university, and to a certain extent does not represent the overall student population. At the same time, there is no subdivision of university students in terms of user characteristics, such as age. It is expected that the user characteristics can be specifically subdivided in the

subsequent research, and the research on different feature users can give more comprehensive suggestions to the E-Payment platform.

(2) Only Seven variables were selected for this study. There may be many other variables, which have certain limitations. Due to limitations in their own capabilities and time, they are not considered. It is expected that other variables can be considered for research in future related research to further improve the influencing factor model.

5.5 Recommendation

Today, when E-Payment is widely used, whether E-Payment can firmly grasp the group of university students has an important impact on their own development. On the basis of this study's study findings, few recommendations are produced as follows:

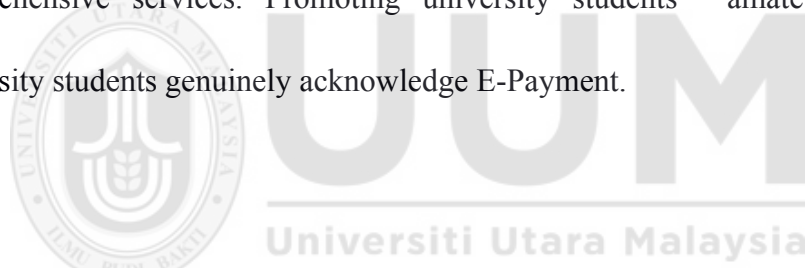
(1) Safety factors have a good effect on perceived usefulness and perceived ease of use. This shows that university students in the process of using E-Payment pay great attention to whether E-Payment can provide excellent security. university students will pay attention to personal information and financial funds. They will pay attention to E-Payment's protection of their personal information. They are eager for

E-Payment to provide them with quality-assured products and services, and to be honest. Paying attention to credit. These parts will have an impact on the psychology of students using E-Payment. Based on these circumstances, they will consider whether to trust E-Payment. Therefore, the greater E-Payment safety, the greater university students use frequency. The E-Payment platform should enhance its leadership idea, focus on and enhance the safety technology system, and implement a high degree of confidentiality mechanism for private client data and funds to win university students' confidence.

(2) Convenience factors have a good impact on perceived usefulness, but convenience factors have no good impact on perceived ease of use. Explain that university students concentrate on whether E-Payment is user-friendly, simple to use, can be traded rapidly, and can satisfy their own requirements. The attitude of university students will be affected by these. Conversely, convenience factors do not have a strong impact on perceived user-friendliness, which implies they think that E-Payment convenience does not make the method easy and efficient. Therefore, the E-Payment platform should develop and introduce more practical functions to continuously meet the growing needs of university students and provide products more and more convenient.

(3) Service factors have a good effect on perceived usefulness and perceived ease of

use. It shows that the problem that university students care about is that the E-Payment platform can communicate with users in time. Can customers receive feedback in a timely way? Can the platform offer a nice guarantee? And can the platform enhance its user-based services? These will have an effect on university students of use E-Payment. The E-Payment platform should constantly enhance and enhance its service features, react to user evaluations in a timely way, enhance issues, and we will honor commitments and provide customers with quality in the service system. The post-warranty guarantees users satisfaction and trust in E-Payment's services. At the same time, the platform will provide more convenient and comprehensive services. Promoting university students ' amateur life so that university students genuinely acknowledge E-Payment.



(4) Perceived usefulness and perceived ease of use have a positive impact on behavioral intentions. The greater university students use E-Payment, the more faithful and faithful attitudes university students form. Safety, convenience, and service work together to affect university students ' consumption behavior. The E-Payment platform should adopt a method of seizing its customers, implement a membership system, and establish a perfect communication platform to infiltrate the life and learning aspects of university students, so that university students have a sense of belonging to the use of the E-Payment platform, thereby ensuring the students of universities and universities. Behavioral loyalty and loyalty.

The platform for E-Payment plays a significant role. It is the provider of the entire industry chain. Therefore, the relevant recommendations for the E-Payment platform are as follows:

(1) E-Payment should make full use of big data technology to grasp customer needs and provide users with customized services. By analyzing the user's income source and consumption rules, according to the life cycle stage of the user, the user can help predict the future consumption amount, plan the user consumption, avoid the insufficient balance of user consumption, and let the user use the surplus funds. Financial management. According to market segmentation, analyze the needs of different user groups, and provide personalized and targeted services to increase user stickiness and increase user satisfaction. Nowadays, the mobile phone has fingerprint unlocking technology and face recognition technology, which saves the user's unlocking time, and many countries have begun to use this advanced technology. The E-Payment platform should promote this advanced function and make the best efforts to further accelerate the efficiency of payment on the basis of ensuring the safety of users.

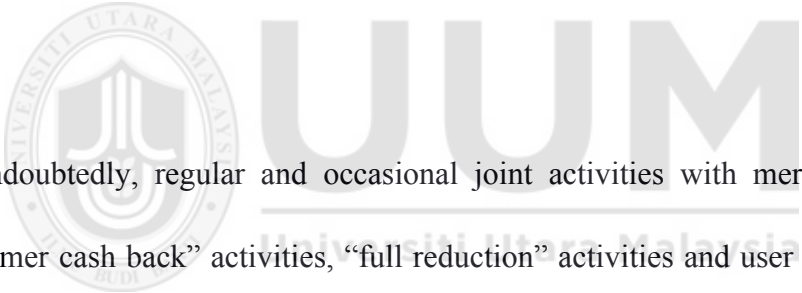
(2) Some E-Payment platforms implement a charging policy, which leads to the resistance of university students to the use of E-Payment. The E-Payment platform takes into account the public's mood and only charges a fee. Although university

students are emotionally dissatisfied, they have gradually accepted the fact of fees. However, the cost will still affect the satisfaction of using E-Payment. If the platform can innovate other profit models to replace the charge, it will definitely improve user satisfaction.

(3) Today, security issues occur repeatedly, and the phenomenon of user information leakage also occurs frequently, so users are more concerned about their privacy risks. The E-Payment platform must improve the security of user accounts, strictly manage user's private information, maintain mobile network security, and increase supervision to prevent cyber fraud and bad information from being imported into the client. It is recommended that the E-Payment platform must pay attention to the user's information management. If the password is simple and easy to leak, consider multiple password protection or prompt the user to set a higher strength password protection. The E-Payment platform should alert the user to some considerations. If you do not share the account of the E-Payment platform with other accounts. Because some criminals specifically attack some small websites, steal the user's information, and then match the account password of the E-Payment platform, if the matching is successful, it will inevitably cause the user to lose money. It is recommended that the E-Payment platform collect all the cases that cause the user's capital risk, summarize and strengthen the protection measures, and share effective coping strategies with users, and establish an image of actively preventing and preventing risks, which can increase the safety of users using E-Payment. Feeling is

conducive to raising user satisfaction.

(4) Users are more cautious about their finances, but when making a transfer payment, it is inevitable that mistakes will occur. If the E-Payment platform can automatically identify some logically wrong instructions, it will remind the user to prevent user errors, which will help improve user satisfaction. When the user incorrectly transfers money to a stranger, if the E-Payment platform sets the transfer cancellation function, the user can cancel his transfer in a timely manner, so that the user can avoid such loss.



(5) Undoubtedly, regular and occasional joint activities with merchants, such as “consumer cash back” activities, “full reduction” activities and user subsidies, allow customers to pay attention to the platform from time to time, forming a habit of spending on the platform. The development of user habits can bring a steady stream of profits to the platform.

(6) Putting limited energy and resources into the payment service, taking the customer as the center, doing the payment well, and constantly improving the payment details will win the trust of the users and achieve customer satisfaction. The field of payment will be further broadened. If E-Payment can continue to expand the use of channels, you can increase the depth of use of users.

The development of the E-Payment platform is not only the connection between the platform and the user, but also plays a very significant part in the development process by the government department. This study based on the perspective of the government department to make relevant recommendations are as follows:

(1) The government has introduced some laws and regulations on payment management, but in terms of E-Payment, the relevant laws are still not perfect. Therefore, the relevant laws on E-Payment should be enhanced as quickly as possible, the specific responsibilities of each transaction link in E-Payment should be clarified, and the market participants of E-Payment should be clearly defined.

(2) Strengthen the E-Payment platform's oversight, resolutely crack down on illegal activity through E-Payment, and strive to enhance E-Payment security. At the same time, we should also pay attention to the quality of products and services provided by the E-Payment platform, adhere to the fight against counterfeit products, protect consumer rights, and take control of the unreasonable E-Payment platform, which can seriously ban eligibility.

(3) The news media plays a very important role in today's society, and consumers can use it to understand the status of the E-Payment platform. In the development of E-Payment, the news media should strengthen the promotion of excellent platforms,

expose the unqualified platform, and promote the E-Payment platform to continuously improve itself, providing consumers and users with the most complete services for themselves. Faster and better development.

5.6 Chapter Summary

This chapter offers an overview of the study, introduces the structure of the study, uses the model, builds assumptions, questionnaire design, and data analysis. After that, this study puts forward the contribution of this study to future research, and at the same time puts forward some suggestions on the recommendations of each influencing factor after summarizing the results of data analysis. This includes recommendations for the E-Payment platform and recommendations for government regulation of E-Payment. This gives the study a certain degree of integrity. Not only is it helpful to users of E-Payment, but also has far-reaching implications for the development of society and humanity as a whole.

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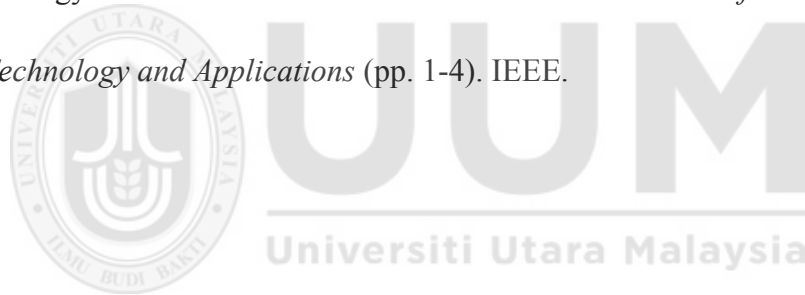
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APPENDIX A: LETTER INVITATION TO PARTICIPATE IN SURVEY

UNIVERSITI UTARA MALAYSIA

UNIVERSITY OF BUSINESS

Dear Participants,

My name is Qiang Nan. I am a postgraduate student in Universiti Utara Malaysia. My mentor is Dr. Raja Haslinda binti Raja Mohd. Ali from university of Business. My current research is on the Influencing Factors of E-Payment on UUM Students' Consumption Behavior.

The survey was conducted anonymously. The information you provide will be kept strictly confidential and will only be used for research purposes. Please answer truthfully according to your actual situation. Your answer is very important for this study.

Thank you very much for your valuable time in participating in this survey.

If you have any questions about the questionnaire, please contact me in time at +0176321162. Thank you again for your support and cooperation in this investigation.

Yours sincerely,

Qiang Nan

University of Business

APPENDIX B: QUESTIONNAIRE

SECTION A: SAFETY FACTORS

In this section, we would like to understand your view on the Safety Factors. Please circle the appropriate answer using the scale below to indicate your level of agreement/disagreement to each statement.

1=Strongly disagree 2=Disagree 3=Neither disagree, nor agree
4=Agree 5=Strongly agree

| | | | | | | |
|---|--|---|---|---|---|---|
| 1 | E-Payment guarantees my personal information security. | 1 | 2 | 3 | 4 | 5 |
| 2 | E-Payment guarantees my financial security. | 1 | 2 | 3 | 4 | 5 |
| 3 | E-Payment can provide me with quality assured products and services. | 1 | 2 | 3 | 4 | 5 |
| 4 | E-Payment has perfect management support mechanism. | 1 | 2 | 3 | 4 | 5 |
| 5 | E-Payment can keep promise in good faith. | 1 | 2 | 3 | 4 | 5 |

SECTION B: CONVENIENCE FACTORS

In this section, we would like to understand your view on the Convenience Factors. Please circle the appropriate answer using the scale below to indicate your level of agreement/disagreement to each statement.

1=Strongly disagree 2=Disagree 3=Neither disagree, nor agree
4=Agree 5=Strongly agree

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | I think the E-Payment procedure is simple. | 1 | 2 | 3 | 4 | 5 |
| 2 | I think E-Payment is widely used. | 1 | 2 | 3 | 4 | 5 |
| 3 | I can place an order at any time or cancel it. | 1 | 2 | 3 | 4 | 5 |
| 4 | I use E-Payment without affecting equipment for other services. | 1 | 2 | 3 | 4 | 5 |
| 5 | I use E-Payment to satisfy my own needs. | 1 | 2 | 3 | 4 | 5 |

SECTION C: SERVICE FACTORS

In this section, we would like to understand your view on the Service Factors. Please circle the appropriate answer using the scale below to indicate your level of agreement/disagreement to each statement.

1=Strongly disagree 2=Disagree 3=Neither disagree, nor agree
4=Agree 5=Strongly agree

| | | | | | | |
|---|--|---|---|---|---|---|
| 1 | I think E-Payment transaction content processing is timely and effective. | 1 | 2 | 3 | 4 | 5 |
| 2 | I think E-Payment allows users to express their opinions. | 1 | 2 | 3 | 4 | 5 |
| 3 | I think E-Payment can handle user feedback quickly. | 1 | 2 | 3 | 4 | 5 |
| 4 | I think E-Payment provides a good after-sales guarantee service. | 1 | 2 | 3 | 4 | 5 |
| 5 | I think E-Payment can continuously improve itself according to the needs of customers. | 1 | 2 | 3 | 4 | 5 |

SECTION D: PERCEIVED USEFULNESS

In this section, we would like to understand your view on the Perceived Usefulness. Please circle the appropriate answer using the scale below to indicate your level of agreement/disagreement to each statement.

1=Strongly disagree 2=Disagree 3=Neither disagree, nor agree
4=Agree 5=Strongly agree

| | | | | | | |
|---|--|---|---|---|---|---|
| 1 | I think the interface of E-Payment is convenient and friendly. | 1 | 2 | 3 | 4 | 5 |
| 2 | I think E-Payment can speed up the payment process. | 1 | 2 | 3 | 4 | 5 |
| 3 | I think E-Payment can enhance my consumer confidence. | 1 | 2 | 3 | 4 | 5 |
| 4 | I think E-Payment improves the efficiency of life and work. | 1 | 2 | 3 | 4 | 5 |
| 5 | I think the way of settlement is individualized. | 1 | 2 | 3 | 4 | 5 |

SECTION E: PERCEIVED EASY TO USE

In this section, we would like to understand your view on the Perceived Easy To Use. Please circle the appropriate answer using the scale below to indicate you level of agreement/disagreement to each statement.

1=Strongly disagree 2=Disagree 3=Neither disagree, nor agree
4=Agree 5=Strongly agree

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | I think the forms of payment are diversified. | 1 | 2 | 3 | 4 | 5 |
| 2 | I think E-Payment has a wide range of applications. | 1 | 2 | 3 | 4 | 5 |
| 3 | I think E-Payment is very interesting. | 1 | 2 | 3 | 4 | 5 |
| 4 | I think E-Payment can help users get preferential treatment by participating in enterprise promotion. | 1 | 2 | 3 | 4 | 5 |
| 5 | I think the E-Payment function can strengthen the relationship between relatives and friends. | 1 | 2 | 3 | 4 | 5 |

SECTION F: BEHAVIORAL INTENTION

In this section, we would like to understand your view on the Behavioral Intention. Please circle the appropriate answer using the scale below to indicate you level of agreement/disagreement to each statement.

1=Strongly disagree 2=Disagree 3=Neither disagree, nor agree
4=Agree 5=Strongly agree

| | | | | | | |
|---|--|---|---|---|---|---|
| 1 | I support the use of E-Payment | 1 | 2 | 3 | 4 | 5 |
| 2 | I will continue to use E-Payment. | 1 | 2 | 3 | 4 | 5 |
| 3 | When I consume, I first consider using E-Payment. | 1 | 2 | 3 | 4 | 5 |
| 4 | I would recommend to my friend to use E-Payment. | 1 | 2 | 3 | 4 | 5 |
| 5 | I will try out the new features introduced by E-Payment. | 1 | 2 | 3 | 4 | 5 |

SECTION G : DEMOGRAPHIC

In this section. I would like to know about you and your E-Payment activity.

1. Your gender:

- A. Male
- B. Female

2. Your year of study in UUM:

- A. first year
- B. second year
- C. third year
- D. fourth year
- E. Postgraduate and above

3. Average monthly expenses:

- A. RM100-RM200
- B. RM201-RM400
- C. RM401-RM600
- D. RM601-RM800
- E. AboveRM601

4. Do you use E-Payment?

- A. Yes
- B. NO

5. Average monthly transaction of E-Payment:

- A. BelowRM100
- B. RM101-RM300
- C. RM301-RM500
- D. Above RM501

6.How long have you been using?

- A. Less than one year
- B. One to two years
- C. More than two years

7.How many times do you use E-Payment one years?

- A. Less than five times
- B. 6-10 times
- C. 11-15 times

D. More than 15 times

OTHERS:

(1) Please indicate any other factors that you would like to add related to E-Payment.

(2) Would you like to participate in future research related to E-Payment?

Yes ___ Kindly provide contact Number/Email.

No ___

Thank you again for your participation in this survey!

