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



**MASTER OF SCIENCE  
(INTERNATIONAL ACCOUNTING)  
UNIVERSITI UTARA MALAYSIA**

**August 2019**

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



**Thesis Submitted to  
Tunku Puteri Intan Safinaz School of Accountancy,  
Universiti Utara Malaysia,  
In Fulfillment of the Requirement for the Degree of Master of Science  
(International Accounting)**



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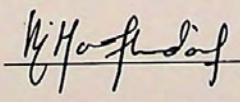
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## ABSTRACT

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.

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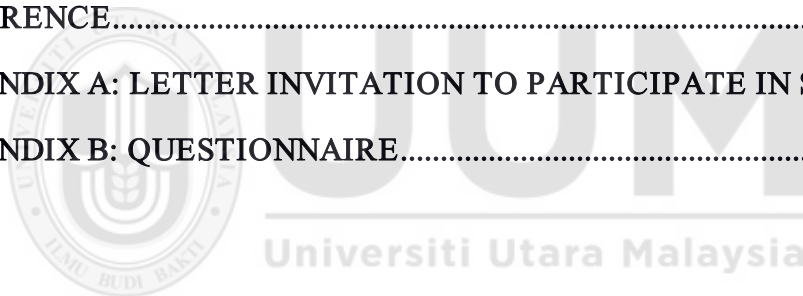
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## CHAPTER ONE

### 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

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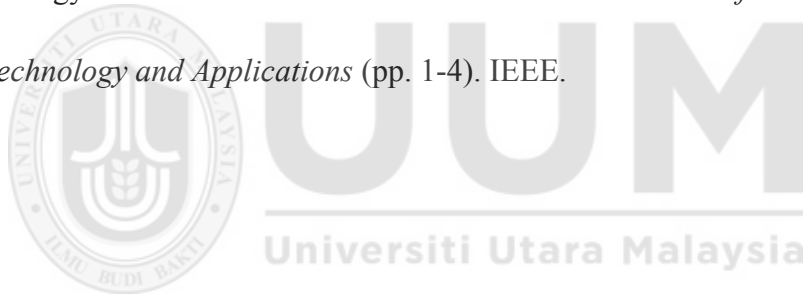
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## APPENDIX A: LETTER INVITATION TO PARTICIPATE IN SURVEY

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.

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(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!**

