

Factors Affecting Intention to Adopt E-Payment Amongst Polytechnic Students In Malaysia

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Abstract: - Vast growth in Information technology has impacted many changes in people's lifestyles. Digitization has compelled to switch the payment system up the world from paper, and coins, with individuals beginning to move towards the computerized or e-payment system as it was quick, advantageous, and beneficial for people, and associations. The study aims to identify the factors affecting the intention to adopt e-payment among polytechnic students in Malaysia. The study was conducted to identify whether the factors of performance expectation, effort expectation, social influence, and facilitating conditions will affect the intention to adopt e-payment among polytechnic students in Malaysia. The sample of the study is 379 respondents of students studying at polytechnics in Malaysia. The research instrument used was a Likert scale questionnaire. The results were analyzed through the statistical package for the social sciences (SPSS) to measure the significant relationship between the study variables. The finding of the study revealed that all four factors of performance expectation, effort expectation, social influence, and facilitating condition of polytechnic students in Malaysia have a significant relationship towards intention to adopt e-payment. The results of this study also enable electronic money issuing companies, to be more aware of aspects that could improve in promoting or implementing appropriate marketing strategies to increase the interest of the community's intention to use electronic money as a medium for future micropayment transactions. The original study focused only on the students of polytechnics in Malaysia and could have further broadened to other Universities and colleges in Malaysia.

Keywords: - Performance expectation, effort expectation, social influence, facilitating condition, intention to adopt the e-payment system, and unified theory of acceptance and use of technology (UTAUT)

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1. Introduction

In spite of the fame of advanced mobile phones among the Malaysia that exhibits gigantic potential for the e-payment is as yet in its outset, with most use cases amass principally in the field of Food and Beverage and Transportation, where plenitude of players is spending intensely to procure clients and traders in these fields [1] E-payment is an online technology option for people in the physical distancing period due to Coronavirus outbreak [2]. Information and Communication Technology (ICT) and Electronic Payment Systems (EPS) have been used to reduce operating expenses and improve organizational performance [3].

The payment methods used by consumers will have a great impact on the future of the financial system and the business model of a country. E-payment system is getting popular in the financial sector, and it has a high potential to replace cash and become

the most popular means to complete transactions in the near future [4]. Indeed, the Malaysian government has also taken initiative to encourage Malaysians to move toward a cashless society through some policies.

Cashless payment via digital systems, the recent implementation of e-commerce, refers to a smart payment alternative in several developing countries to gain a sustainable competitive advantage [5]. Consumption and consumer behavior are crucial factors in societies, particularly during the coronavirus disease 2019 (COVID-19) outbreak in 2020. Digitalization has been a major factor in consumer behavior that has led to new ways of living. With the increasing adoption of online services, e-payment has become more trustworthy, along with the expansion of the range of suppliers and the size of their delivery

Besides that, the vast growth in information technology has impacted many changes in people's

lifestyles. In the period of digital innovation and ICT, there have been a lot of changes in the world where business transactions have shifted from cash to digital [6]. With the implementation of the e-payment system, the payment system in the world had to change its method of payment to follow the current or latest payment technology for individuals, organizations, businesses, governments, and the rest [7]. Digitization has compelled to switch the payment system up the world from paper, and coins, with individuals, beginning to move towards the computerized or e-payment system as it was quick, advantageous, and beneficial for people, and associations.

Apart from that, according to [8] it is anything but an incredible facilitator to internet businesses as they are vigorously reliant upon e-payments. E-payments not just gives the online business or e-business with advance cash however it gets proficiency, diminished cheat exercises, and it's adding on to the new development in the payment system across the globe. Besides, the e-payment system draws in numerous advanced or digital payment systems in which numerous monetary establishments can offer simple types of assistance to their clients, for example, debit cards, MasterCard, online banking, and so on. The ascent of this method of e-payment system is having an incredible addition in selection in the present time. As there is such a lot of comfort and advantages related to-payment, there is still a ton of worry about the security that the ICT knows, and they are attempting to determine this dread of safety which is the lone worry about this e-payment among all clients and specialists [9].

The problem of the research highlighted the current pandemic situation had clearly enhanced and by change forces many to start to use e-payment methods although they still did not trust the process. Meanwhile, many companies and merchandizer had also converted their payment method and some even stopped receiving cash instead the purchaser need to have an e-payment system under the account to purchase their item.

E-payment is not used entirely because they have low level of intention to use it because they still depend on physical money and current online system that have been used for quite time. Malaysians are still hesitant to use e-payment due to challenges such as a lack of internet expertise, which leads to a lack of trust in the system [11]. This observation is supported by a study whereby 46% of Malaysian consumers are dubious about the security of e-payment services, which threatens e-payment systems in Malaysia [12]. In addition, many students do not get enough knowledge and

information about e-payment and how to use e-payment. On top of that, the level of intention is also low because students get fake news about when they are using e-payment their personal information was used for another purpose [11].

There are customers who remain using cash and cheque because there are doubtful about the benefit of e-payment [11]. Only less than 20% of Malaysian have processed their transactions by using e-payment [13]. Furthermore, [14] mentioned that fraudsters use phishing attacks to get unsuspected consumers to provide their e-payment systems' log-in data which they collect and use to access personal and financial data from victims. Banks might limit the quantity or number of daily transactions so that the amount exceeding a given figure cannot be withdrawn at the same time, or just a certain number of transactions per day are permitted. Based on the perceptions of the customers, they might find this uncomfortable while this is done as a safety measure.

Hence, with the issues discussed, it is hoped that the result of this study will provide a clear picture of what makes people use the e-payment system and what particularly stops them. Meanwhile, the study also can be used by the merchandizers and other correspondent parties as a guideline to improve the e-payment system and service. Furthermore, the research has helped financial institutions, online exchange facility providers, and software development firms better understand Malaysian consumer problems and difficulties related to e-payment [4]. The finding could also be very useful information to all other students on what they need to consider before intending to use the e-payment system and why does they consider the e-payment system. Furthermore, investors who invest in e-payment businesses or projects, or who are interested in the e-payment system, may find this research useful in making investment choices, as it provides information on the current e-payment trend in Malaysia [12]. Finally, another important part is the current pandemic had also forced many to use the e-payment thus we can expect more personal experience respond which are also useful for further improvement of the e-payment system.

1.1 Problem Statement

The problem of the research highlighted the current pandemic situation had clearly enhanced and by change forced many to start to use e-payment methods although they still did not trust the process. Meanwhile, many companies and merchandiser had also converted their payment method and some even stopped receiving cash instead the purchaser needed

to have an e-payment system under the account to purchase their item.

E-payment is not used entirely because they have a low level of intention to use it because they still depend on physical money and the current online system that has been used for quite some time [10]. Malaysians are still hesitant to use e-payment due to challenges such as a lack of internet expertise, which leads to a lack of trust in the system [11]. In addition, many students do not get enough knowledge and information about e-payment and how to use e-payment. On top of that, the level of intention is also low because students get fake news about when they are using e-payment their personal information was used for another purpose [11].

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1.2 Originality of the Study

This research focuses on the aspects and variables that contribute to the adoption of electronic payments with a step closer to society using cashless. Besides that, it will not only help e-payment service providers to develop better consumer acceptance of e-payment services but also provides insights to people to use e-payment service as a strategy for competitive advantage with regard to relationship marketing. The major focus is on the four independent variables that seemed to be the factor affecting the intention to adopt e-payment among polytechnic students in Malaysia. The four independent variables of this study are the performance expectation, effort expectation, social influence, and facilitating condition.

1.3 Applied Aspects

There are overall four independent variables in the research which are the performance expectation, effort expectation, social influence, and facilitating

condition with all resulting at a high level, meanwhile the sole dependent variable of the study of behavioral intention resulted at a high level. Besides that, all the outlined research hypotheses are also accepted which means there is a significant relationship between all four independent variables which are performance expectation, effort expectation, social influence, and facilitating condition towards the Intention of Adopting e-payment among polytechnic students in Malaysia. In conclusion, all four variables have a clear effect on the Intention of Adopting e-payment among polytechnic students in Malaysia.

1.4 Objectives of the study

1. To identify the relationship between performance expectation and the intention of adopting e-payment among polytechnic students in Malaysia.
2. To identify the relationship between effort expectation and the intention of adopting e-payment among polytechnic students in Malaysia.
3. To identify the relationship between social influence and the intention of adopting e-payment among polytechnic students in Malaysia.
4. To identify the relationship between facilitating conditions and the intention of adopting e-payment among polytechnic students in Malaysia.

2. Literature Review

The unified theory of acceptance and use of technology (UTAUT) is a technology acceptance model formulated by [15] and others in "User acceptance of information technology: Toward a unified view". The UTAUT aims to explain user intentions to use an information system and subsequent usage behavior. The theory holds that there are four key constructs: performance expectancy, effort expectancy, social influence, and facilitating condition. Gender, age, experience, and voluntariness of use are posited to moderate the impact of the four key constructs on usage intention and behavior. The theory was developed through a review and consolidation of the constructs of eight models that earlier research had employed to explain information systems usage behaviors (theory of reasoned action, technology acceptance model, motivational model, theory of planned behaviors, a combined theory of planned behaviors/technology acceptance model, model of personal computer use, diffusion of innovations

theory, and social cognitive theory). Subsequent validation by [15] of UTAUT in a longitudinal study found it to account for 70% of the variance in Behavioral Intention to Use (BI) and about 50% in actual use.

From the many research, [14] research about the factors influencing user acceptance of cashless society in Malaysia among public universities. The evolution of financial technology into digital payment has led to a new era of a cashless society. In line with the global trend, the Malaysian Government has been committed to strengthening the agenda of a cashless society by actively promoting the use of e-wallets through the establishment of the Interoperable Credit Transfer Framework (ICTF) policy in 2018.

The first independent variable of performance expectation, [15] in their study said that there is a significant relationship between performance expectation and intention to adopt e-payment. This shows that performance expectation has impacted the intention to adopt e-payment among the users. The result however was against it as there is no significant relationship between performance expectation and intention to adopt e-payment in the study [16]. In conclusion, the mixed result of the various research shows that the performance expectation variable can act as a factor and non-factor in influencing the adoption of the e-payment system.

The second variable of effort expectation, [17] in their study had shown that there is no significant relationship between effort expectation and the intention to adopt e-payment among consumers. This research is also well supported by [7] which also found that there is no significant relationship between effort expectation and the intention to adopt e-payment among consumers. Besides that, the finding is against the finding of [16] which resulted that there is a significant relationship between effort expectation and the intention to adopt an e-payment system. In summary, the effort expectation variable has also shown mixed results thus the effort expectation factor might can and might not install as the factor towards influencing the adoption of the e-payment system.

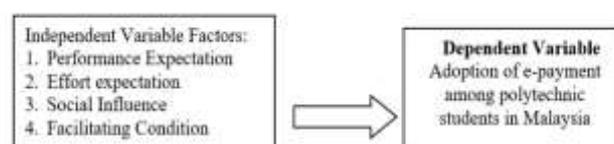
Apart from that, the social influence meanwhile shows more positive vibes with the research by [13];[18] as both findings show that there is a significant relationship between social influence and the intention to adopt an e-payment system among the consumers. The finding is well consistent with research by [19] with the result that there is a significant relationship between social influence and intention to adopt e-payment. This

concluded that there is a significant relationship between social influence and the intention to adopt an e-payment system.

Finally, the facilitating condition as well as a significant relationship with the intention of using the e-payment system according to research by [8]. This is also well supported by another two research that also found a significant relationship between facilitating conditions and intention of using e-payment which are [20]. Another research also underlined similar findings that there is a significant relationship between facilitating conditions and intention to adopt an e-payment system by [17]. Concluding, the facilitating condition is regarded as one of the variables that influence the intention of using e-payment.

The dependent variable of the study is the intention to adopt e-payment. Many studies were done based on the intention to adopt e-payment as well as digital payment. With research by [6] on the adoption of the digital payment system by consumers. The advancement of information and communication technology opened the gateway for modern methods of payments. Apart from that, e-payment is also known as electronic money, and research was done by [7]. The rapid development of technology has penetrated various sectors of life in the community, one of which is the banking sector. Electronic money has advantages and disadvantages that can affect the behavior of consumers using it. This study aims to explain the usefulness and perceived consumers' use of electronic money products.

2.1 Proposed Research Framework



2.1.1 Foundation for Research Framework

A conceptual framework can be defined as a visual model of the speculated relationship in research, especially in quantitative research [23];[24]. A conceptual framework provides many advantages to research work. It provides the frames for demonstrating how a researcher explains his/her study analytically, methodology, philosophically, and epistemologically [25]. The study is confined to two variables, with independent variables of factors affecting the intention of adopting e-payment with four factors of performance expectation, effort expectation, social influence, and facilitating condition. The dependent variable of this study is a behavioral intention to adopting of e-payment among polytechnic students in Malaysia.

3. Methodology

3.1 Hypothesis Generation:

The following hypothesis has been generated in context with the theoretical framework.

H1: There is a significant relationship between the performance expectation of polytechnic students in Malaysia and the intention to adopt e-payment.

H2: There is a significant relationship between effort expectations of polytechnic students in Malaysia and intention to adopt e-payment.

H3: There is a significant relationship between the social influence of polytechnic students in Malaysia and the intention to adopt to e-payment.

H4: There is a significant relationship between facilitating conditions of polytechnic students in Malaysia and the intention to adopt e-payment.

3.2 Population

The overall estimated population of this research is 23743 Polytechnic students in Malaysia according to a report from the Ministry of Education Malaysia [29]. The sample size in this study is determined based on the total population with 379 samples chosen based on the [26] sampling table.

3.3 Sampling Procedure

Simple random sampling is a type of probability sampling in which people are sampled simply because they are "convenient" sources of data for researchers. In simple random sampling, each element in the population has a known nonzero chance of being selected using a random selection procedure [27]. Thus, the sampling process is to

clearly define the target population. Sampling can be used to make inferences about a population or to generalize in relation to existing theory [28]. The sampling procedure for this research is simple with contact obtained for the samples via the lecturers in the polytechnic in Malaysia. The selected sample was chosen randomly from the name list obtained from the polytechnics with simple random sampling. The entire obtained name list is mixed up together and the samples are chosen via the fish tank method whereby the needed number of samples was chosen out of the total name list.

3.4 Tools for data collection

Data collection is another part that a researcher needs to carefully plan to have a smooth data collection process. The first step will be the identification of the targeted sample of the study which is the students of polytechnic in Malaysia and the possible collection of their phone numbers. This is to make the process easier whereby, once the numbers are collected a WhatsApp application group and a Telegram application group will be opened to administer the questionnaire. The group will function as the mediator for the researcher to send the google link form of questionnaires as well to advise and address any doubts about the samples. The respondent consists of students of polytechnic across Malaysia who will be given between one to two days to complete the questionnaire. The researcher in the meantime will constantly follow up on the response from the respondent via google drive and update the number of respondents in the groups to motivate another respondent to also answer the questionnaire as soon as possible. Finally, all the data collected from the questionnaire will be uploaded in the SPSS version 25 and further analysis will be done.

3.5 Reliability of the Instruments

Alpha Reliability values were calculated for all the variables involved and they are mentioned in the table below.

Table 1: Reliability of the Instruments

Variable	Cronbach's Alpha	No. of Items
Performance Expectation	.784	16
Effort Expectation	.754	16
Social Influence	.824	16
Facilitating Condition	.879	16
Behavioral Intention	.905	5

3.6 Demographic Profile of the Respondents

Demographic profile of the respondents is mentioned in the table below.

Table 2: Demographic Profile of the Respondents

	Frequency	Percent
Male	236	67.6
Female	113	32.6
Total	349	100
Age Group	Frequency	Percent
Less than 18 years old	131	37.5
19 years old	139	39.8
20 years old	4	1.1
21 years old and above	75	21.5
		100
Current Semester	Frequency	Percent
One/two	114	32.7
Three/four	63	31.5
Five/ six	68	19.5
Seven or more	1	0.3
		100
Current studying course	Frequency	Percent
Certificate	118	33.8
Diploma	166	47.6
Degree	65	18.6
		100
Polytechnic location	Frequency	Percent
North	92	26.4
South	71	20.3
East	128	36.7
West	58	16.6

4. Data Analysis

All four-research questions will be analyzed by the correlation analysis.

H1: There is a significant relationship between the performance expectation of polytechnic students in Malaysia and the intention to adopt e-payment.

		Performance Expectation	Intention Behavioural
Performance Expectation	Pearson Correlation	1	.938**
	Sig. (2-tailed)		.000
	N	349	349
Intention Behavioural	Pearson Correlation	.938**	1
	Sig. (2-tailed)	.000	
	N	349	349

Table 4. 1

Relationship between Performance Expectation and the Intention of Adopting e-payment among Polytechnic students in Malaysia.

The first research question of the study is the relationship between performance expectation and the intention of adopting e-payment among polytechnic students in Malaysia. The result in table 4.8 shows that $r(349) = .938, p < .01$, whereby there is a strong positive relationship between performance expectation and the intention of adopting e-payment among polytechnic students in Malaysia. In conclusion, there is a significant relationship between performance expectation and the intention of adopting e-payment among polytechnic students in Malaysia as a p-value of .000 is less than 0.01.

H2: There is a significant relationship between effort expectations of polytechnic students in Malaysia and intention to adopt e-payment.

		Effort Expectation	Intention Behavioural
Effort Expectation	Pearson Correlation	1	.836**
	Sig. (2-tailed)		.000
	N	349	349
Intention Behavioural	Pearson Correlation	.836**	1
	Sig. (2-tailed)	.000	
	N	349	349

Table 4. 2

Relationship between Effort Expectation and the Intention of Adopting e-payment among Polytechnic students in Malaysia

The second research question of the study is the relationship between effort expectation and the intention of adopting e-payment among polytechnic students in Malaysia. The result in table 4.9 shows that $r(349) = .836, p < .01$, whereby there is a strong positive relationship between effort expectation and the intention of adopting e-payment among polytechnic students in Malaysia. In conclusion, there is a significant relationship between effort expectancy and the intention of adopting e-payment among polytechnic students in Malaysia as the p-value at .000 is less than 0.01.

H3: There is a significant relationship between the social influence of polytechnic students in Malaysia and the intention to adopt to e-payment.

H4: There is a significant relationship between facilitating conditions of polytechnic students in Malaysia and intention to adopt e-payment.

		Social Influence	Intention Behavioural
Social Influence	Pearson Correlation	1	.320**
	Sig. (2-tailed)		.000
	N	349	349
Intention Behavioural	Pearson Correlation	.320**	1
	Sig. (2-tailed)	.000	
	N	349	349

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

Table 4. 3

Relationship between Social Influence and the Intention of Adopting e-payment among Polytechnic students in Malaysia.

The next research question of the study is the relationship between social influence and the intention of adopting e-payment among polytechnic students in Malaysia. The result in table 4.10 shows that $r(349) = .320, p < .01$, whereby there is a strong positive relationship between social influence and the intention of adopting e-payment among polytechnic students in Malaysia. In conclusion, there is a significant relationship between social influence and the intention of adopting e-payment among polytechnic students in Malaysia as the p-value of .000 is less than 0.01.

H4: There is a significant relationship between facilitating conditions of polytechnic students in Malaysia and the intention to adopt e-payment.

		Facilitating Condition	Intention Behavioural
Facilitating Condition	Pearson Correlation	1	.159**
	Sig. (2-tailed)		.003
	N	349	349
Intention Behavioural	Pearson Correlation	.159**	1
	Sig. (2-tailed)	.003	
	N	349	349

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

Table 4. 4

Relationship between Social Influence and the Intention of Adopting e-payment among Polytechnic students in Malaysia

The last and final research question of the study is the relationship between facilitating conditions and the intention of adopting e-payment among polytechnic students in Malaysia. The result in table 4.11 shows that $r(349) = .159, p < .01$, whereby there is a strong positive relationship between facilitating conditions and the intention of adopting e-payment among polytechnic students in Malaysia. In conclusion, there is a significant relationship between facilitating conditions and the intention of adopting e-payment among polytechnic students in Malaysia as the p-value of .003 is less than 0.01.

4. Discussion

This study is important to academicians, buyers, and sellers who are involved in e-payment as it demonstrates performance expectation, effort expectation, social influence, and facilitating condition as the four critical factors in affecting the intention to adopt the e-payment. Notwithstanding a developing market, Malaysian users are beginning to accept the e-payment system as a convenient and effective option to perform a payment transaction. The focus falls onto the polytechnic students as they are a group of students engaged more in technical and electronic parts whilst they are the one holding a good group of students between 19 – 23 years old. A god group that every merchandise would like to look at whether they are using or ready to adopt the e-payment system. This study and its findings contributed to the e-payment adoption literature by developing a new model that could be able to predict the polytechnic students’ intention to use the e-payment systems. As this will also enhance the impact towards the adoption of e-payment by other institution students as the current result shows there is a positive behavior towards adopting the e-payment system. Meanwhile,

Hence, government bodies and business organizations can further utilize the e-payment system to complement existing payment methods and augment consumers’ payment behavior. Moreover, it is mandatory that managers and marketers recognize the implication of cultural values on intention toward the e-payment system. The research sample is scattered across Malaysia, and it would be very useful to break down the intention to adopt the e-payment system by location and the effect of culture on the usage intention. Besides that, we could also see whether the location of the students plays a part in the intention to adopt the e-payment system as there are always possibilities of places that lack offering the e-payment system. Based on the results of the study obtained practical implications about the factors that influence the intention to use electronic money. The intention of use in this study is a consumer behavior where consumers have a desire to use an electronic money product moreover the consumer are students whereby, they are looked as at the next generation and a big group of consumers that accept the e-payment system.

The results of this study also enable electronic money issuing companies, to be more aware of aspects that can improve and improve in promoting

or implementing appropriate marketing strategies to increase the interest of the community's intention to use electronic money as a medium for future micropayment transactions. Besides, this research may help consumers to have a finer understanding of the advantages of using e-payment. For instance, by using e-payment, consumers may have the freedom to do the transaction at any time and from any location. Besides, consumers can also control their expenses easily since using an e-payment system would record all the transactions on their account, so e-payment users could check for their expenses from the transaction history. Thus, it may be easier for consumers to manage their expenses wisely by using the e-payment system rather than by paying with cash as consumers cannot view all the transactions history unless they keep recording their daily expenses, which may be inconvenient as compared to e-payment system.

Furthermore, this research is also beneficial for the investors who invest in e-payment companies or projects, or the investors that are interested in the e-payment system. This is because investors could refer to this research about the current e-payment trend in Malaysia and assist them in making better decisions on investments. Thus, electronic payment security should also not be ignored. Malaysia's government needs to action by continuing to maintain and improve financial security by introducing a new and up-to-date policy. Malaysia's electronic payment facility and service providers and financial institutions should continuously improve the e-payment facility to fulfill the needs of consumers and encourage the growth rate. Finally, the theoretical implications of this study to enrich the concept of consumer behavior in marketing, especially the results of previous research on the intention of using electronic money.

5. Conclusion

In conclusion, the study focused on four independent variables of performance expectation, effort expectation, social influence, and facilitating condition which resulted in a high level. Meanwhile, the dependent variable of intention to adopt the e-payment system also resulted at a high level. Apart from that, all four listed hypotheses are accepted with the finding shows all four independent variables have a significant relationship to the intention to adopt the e-payment system. In conclusion, all four variables of performance expectation, effort expectation, social influence, and facilitating condition can impact and influence the intention to adopt the e-payment

system among the students of polytechnic in Malaysia.

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