

Factors affecting the selection of electronic payment systems for Malaysian consumers

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**Chapter 1**

**1.0 Introduction**

**1.1 Research Background**

The title of this research project is “*to investigate the factors affects in selection of electronic payment systems for Malaysian consumers*”. The current global stand of this topic is very high. It is so because the e-commerce industry is adopted in majority of countries around the globe. In addition to this, the customers have multiple digital payment platforms, which can be used for making online payment for any transaction over the online business platforms (Harris et al., 2011). Example of different electronic payment systems involves internet banking, digital wallets, UPI payment platforms, Debit Cards, credit cards etc. Electronic payment system refers to the system that enables people to do payment for any transaction online. Under this method, the payment is done by customers through use of their confidential details of banking with the use of internet connectivity and online payment gateway of e-commerce companies. This research project is developed for purpose of generating the critical understanding and knowledge about various kinds of online payment systems that are present before users(Chaudhry et al., 2016).Core goal of this research is foridentification of appropriate factors regarding selection of electronic payment systems that should be utilized by the individuals. In this context, the detailed analysis of different electronic payment systems arebeing performed on basis of different types of factors like time, cost, security, speed of transaction, confidentiality of data etc. This research will be planned and carried out in context of electronic payment systems of Malaysia (Bell et al., 2018).

**1.2 Research Problem**

As per the views of Xena&Rahadi (2019), the electronic payment system can be defined as the systems or platforms that are used by different people for making online payment for any service. However, the selection of the most appropriate e-payment system is a complicated task for individuals.The research problem chosen for development of this research project is related to identification of appropriatefactors that can help to accept or reject an electronic payment method by a customer.Success of the research project shall reveal the most appropriate factors in selecting electronic payment system across Malaysia. As per findings of (Choon Seng, 2008), past studies have shown that volume of e-payments had been increased by 34.1% annually. However, even though there are many types of e-payments systems in Malaysia, development of e-payments system has been restricted by few factors. Past studies have revealed somefactors such as limited success of payments, inefficiency of pricing model, and limited payment.. The problem of study of this research project is relatedto factors that affects in selecting electronic payment systems for the customers. There is need of huge research on this research, because there are lots of e-payment systems prevailing across the corporate sector. In addition to this, there are different types of problems or issues encountered with adoption of different electronic payment methods. So, this research project is designed to carry out in-depth analysis of various aspects related to available electronic payment systems (Solat, 2017).

The government and regulatory bodies in Malaysia are consistently focusing on encouraging the adoption of electronic payment systems across different states. In this context, the majority of Malaysian states have adopted the e-wallets for encouraging online payments across the country. For example, the state of Sabah is residential place of more than 3.5 million people. This state has launched “Sabah Pay” for promoting the online payment across state. In addition to this, the Malaysian government has also designed and launched “E-Tunai-Rakyat” programme (Hall, 2020). This initiative was designed and launched by the government for purpose of encouraging e-wallet registrations and online payments across the country. Similar to this, the Malaysia has national QR code standard for cashless payments, which is known as DuitNow QR. In addition to this, the government of Malaysia spends large amount for purpose of encouraging the adoption of electronic payment systems across country. As per the analysis of a report published official website of Open Gov Asia, it is observed that government has planned to spend RM450 million for boosting the electronic transactions across country. For this purpose, the government of Malaysia has launched a program on 15th January 2020 in a drive to increase digital transactions across the country. This money is anticipated to be distributed through a Southeast Asian e-wallet operator which is also a Singapore-based ridesharing company. This initiative of the government was supported by Japanese multinational conglomerate holding company Touch n’ Go (Sharon, 2020). This initiative was also backed and supported by CIMB, which is a banking group. This is also a financial arm of the Chinese tech giant. As shown in **figure 1**, Under this program, every Malaysian above the age of 18 years, the earnings of whose is less than RM 100,000 will get one-time shopping handout of RM30 through one of the e-wallets available in country. It is anticipated that total digital payments of the country will increase to $17 billion by 2023 (Tan, 2019).

**Figure1**: Free one-off RM 30 e-Wallet for selected Malaysians



**1.3 Significance of Research**

This research is helpful to determine that which factors affect in selecting e-payment system should be identified across Malaysia for meeting the online payment needs. In addition to this, the research will also reveal the justification or reasons behind the judgment regarding the selected system. As per the analysis of findings of literature review, it is observed that eGHL is one of the safe and secure online payment platforms of Malaysia. The research aims to investigate the factors affects in selection of electronic payment systems for Malaysian consumers. Higher need is present in market for conducting research on this topic. It is so because there are insufficient past research projects that were conducted over the similar research topic. In addition to this, there are lots of latest inventions in the field ofonline payment methods. So, there are insufficient studies over analysis of different attributes and features of the modern digital transaction methods. In other words, there is lack of evidence to provide recommendation regarding appropriate online transaction payment system. In this context, there is need to conduct in-depth research over the key attributes and aspects related to different electronic payment systems (Bezovski, 2016). In reality, there is huge worth of this research from the point of view of customers, managers and industry players. Success of this study shall help the customers to select appropriate electronic payment system. Similar to this, the managers and industry players also deal in online payment systems or electronic payment systems while running business. So, they would also be able to choose most suitable electronic payment systems for performing any online payment transaction.

The significance of conducting the planned research in Malaysia is that Malaysian Government is working to encourage the adoption of online payments and electronic payment systems among local people. In this context, there is need of selection of most appropriate electronic payment system by the people for meeting their payment need in faster and secure manner. Successful completion of this research project would help to known that what are different factors that affect the selection of electronic payment systems in Malaysia. There are different types of stakeholders that will be benefits from findings of this research project. The researcher will be benefited from this research project in the form of enhanced knowledge about factors influencing selection of electronic payment systems in Malaysia (Solat, 2017). The local residents of Malaysia will be benefited by findings of this research project, as they would be able to understand different types of aspects or factors that should be considered by them while selecting any electronic payment system for performing the online payment transactions across Malaysia.

**1.4 Research Questions**

Various research questions that are significant to be answered by this study are as below:

* Does perceived ease of use influence the decision of consumers’ towards electronic payment systems for meeting their online payment need?
* Does perceived usefulness influence electronic payment system over decision of customers towards electronic payment systems to meet their need of online payment for any transaction?
* Does trust influence the attitude to selection of electronic payment systems ?
* Does trust influence the decision to electronic payment system?
* Does attitude to selection of electronic payment systems influence consumers’ decision?

**1.5 Research Objectives**

This study aims at identification of appropriate factors regarding selection of electronic payment system for the customers across Malaysia. Different objectives designed under this research project are revealed in below section:

* To examine the different aspects and knowledge related to Technology Acceptance Model and its use while taking decisions related to selecting different types of electronic payment system
* To examine that in what way of perceived ease of use impacts the attitude of customers towards electronic payment systems for meeting their online payment need.
* To critically analyse the influence of perceived usefulness over attitude of customers to electronic payment systems to meet their need of online payment for any transaction.
* To examine that in what way of trust impacts the attitude of customers towards electronic payment systems for meeting their online payment need
* To examine that in what way of trust impacts the decision of customers towards electronic payment systems for meeting their online payment need
* To critically analyse the consumer’ attitude over decision of customers to electronic payment systems to meet their need of online payment for any transaction.

**1.6 Scope of Study**

This research study has wider scope. There are different types of sections that will be covered in this study.It will focus on development of literature review chapter. This section is designed in a research project for conducting secondary research on chosen problem. This chapter of the research will be developed by using different scholar journal articles on same field study. The next element in scope of this research project is the research methodology. This part revealsvarious types of research methodologies available before a researcher and the research methodologies chosen to complete this study efficiently (Masihuddin et al., 2017). Survey method is finalized for primary research. The inclusion of both primary and secondary research techniques will help to generate highly valid and reliable research outcomes.

The scope of this research includes discussion over different types of e-payment systems that are used across Malaysia. In this context, Kholiqov et al. (2017) articulate that eGHL is a commonly used online payment system in Malaysia. eGHL stands for GHL system Berhad. This system was founded in March 2013. The electronic payment system of eGHL provides the safe and secure online payment solution for non-card payment channels as well as payment through cards. The eGHL system is regulated with central bank of Malaysia as non-bank acquirer. In addition to this, it strictly complies with financial services act 2013 of Malaysia. This electronic payment system can be equipped with all e-commerce shopping applications and websites across Malaysia. Similarly, IPay88 is also a well-known electronic payment system that is used by companies for accepting online payment from customers. Similarly, Stripe is also an important electronic payment system used by companies for accepting online payment from customers. This platform provides flexible and powerful tool for e-commerce platforms and crowdsourcing platforms (Malaxi, 2020). PayPal is also an important electronic payment system used by various companies for acceptance of online payment from customers. This platform is considered as one of the most secure online transaction platforms. In addition to this, customers are also able to enjoy favourite deals of PayPal at their favourite stores.

Next element in the scope is data interpretation or data analysis section. This section of the research project emphasizes on interpretation of result of the survey conducted over selected research topic. Final section of this research project is the conclusion and recommendation (Bell et al., 2018). In this part, the research project will focus on summarizing overall findings of the research project. It will also demonstrate the recommendation that is propounded by this study.

**1.7 Limitations of Research**

There are different types of limitations of this research, which may be faced by researcher during any stage of the research project. Majority of the parts of this research project are expected to be performed with the help of internet. The slow speed of internet speed as well as internet failures can impact the progress of this research project in negative manner. The files of this research project are expected to be stores in digital format in computer. This is also risk of technical failure. In order to avoid such issues, the digital files and back-up of the files will be kept over online storage platforms (Kholiqov et al., 2017). There is also possibility that research participants could not understand the actual intention of the research project, in which they are participating. In order to avoid such issues, the researcher will focus on presenting brief about the research project and its different aspects before research participants. They will be encouraged to ask questions, if still they have doubts regarding any aspect or aspects.

**Chapter 2**

**2.0 Literature Review**

**2.1 Technology Acceptance Model**

As per the opinion of Wu & Chen (2017), Technology Acceptance Model is an important model that is helpful to understand the influence of technological changes or advancements over behaviour of customers. Main aim of this model was to predict acceptability of a tool and the possible influence over same over different aspects of specific individual or system. According to this model, there are two types of factors, which determined the acceptability of a technology or tool such as perceived ease of use and the perceived usefulness. In simple words, the individuals or customers would like to accept a new technology or tool, if the usage of it is easy to learn and use in real life. In addition to this, the tool or technology has potential to improve current systems or processes. On the basis of application of Technology Acceptance Model on the tool of electronic payment methods, it can be analysed that the acceptability of e-payment methods is very high because both perceived ease of use and perceived usefulness are high for the e-payment systems for users. For example, it is very easy for a person to learn and use the electronic payment systems for meeting online payment needs. In addition to this, Scherer et al. (2019) depict that the application of e-payment systems has potential to improve efficiency of customers to make online payment for different transactions. For example, there is no need to withdraw cash from ATM for making payment for the transaction. In addition to this, the e-payment systems can be used by customers through different devices like smart phones, computer, laptops etc.

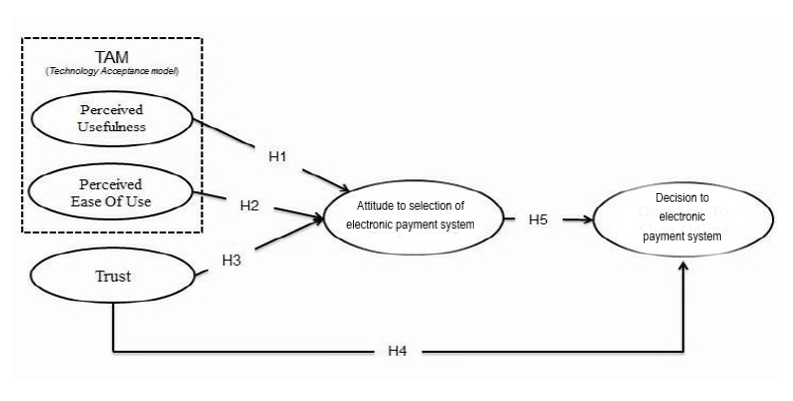
**2.2 Proposed Research Framework/ Model**

In general, the research framework can be defined as detailed and systematic structure of different types of techniques, tools and strategies that will be utilized for completing a research project. As per the analysis of different types of details and facts about online payment systems in Malaysia, it is observed that there are insufficient past studies in chosen field in Malaysia. This type of situation reveals need for conducting an effective study in the field of digital payment methods in Malaysia for generating the real-life knowledge about most appropriate digital transaction platform for customers in the country. It is finalized that both primary and secondary research techniques will be carried out for accomplishing this research successfully. The secondary research is conducted in this research in the form of development of literature review section (Pogliani et al., 2019). The literature review section has been developed by use of various types of information sources like scholar research papers and academic journal articles in chosen field of study. The argumentative structure has been adopted for development of literature review section. Under this type of structure, every facts and findings presented by one author are cross verified by analysis of opinions of other authors about the same aspect related to the research problem. This type of approach is quite beneficial for achieving research results with higher validity and reliability in context of the chosen research topic or problem.

**2.3: Conceptual Framework**

Conceptual framework developed for this study is as below:

**Figure 2**: Technology Acceptance Model Structure



According to Davis et al. (1992), Technology Acceptance model has been developed for how people use and accept particular technology. Lots of studies have revealed that TAM model would be helpful to find out usage of IT, Technology Acceptance model has been considered as most employed and influential theory for investigating acceptance of information system. Therefore, to find out behavioural intention to use of electronic payment system. Technology acceptance model would be most effective. The above conceptual framework is depicting that there are different types of factors, which affects the customer’s attitude regarding selection of specific electronic payment system. One of these factors is the perceived ease of use. It is a true fact that an individual will select an online payment system that is easy to learn and use for making payment for any transaction. At the same time, an online payment method, which is very complicated to understand, and will be used by most of users (Joo et al., 2018). Similar to this, the second factor affecting attitude of an electronic payment method is the perceived usefulness. Furthermore, Other variables will be used such as consumer attitudes, and by adding namely trust as shown in figure 1. As mentioned by Suleman et al. (2019), trust is one of the most significant and powerful variables which affect attitude. These variables important in consumer’s decision to select which electronic payment system to use is the attitude to types of electronic payment system.

**2.4 Research Gaps**

There are different research gaps that are identified as a result of completion of the literature review section of this research project. It is a true fact that there are various types of factors that influence the decision of consumers regarding selection of specific electronic payment system for making any online transaction. However, there is lack of clarity about exact information regarding this. There is strong need to conduct an in-depth research n order to know different elements, which are considered by local people of Malaysia while opting or selecting any electronic payment system for meeting their online as well as shopping needs in the day today life (Salloum & Al-Emran, 2018). The electronic payment systems are utilized by customers during both online and offline shopping. So, there is huge significance of conducting a research to know different factors influencing the selection of specific electronic payment methods in Malaysia by people.

**2.5 Hypotheses Development**

In this section will identify direct relationship of perceived usefulness, perceived ease of use, trust and attitude.

**Usefulness**

Above model shows how attitude will be influenced with the original TAM model by variable like perceived usefulness. An online payment method, the usefulness of which is higher for a user will be accepted by the user. As per result of Indarsin & AIi, (2017), there is very significant and positive relationship between perceived usefulness towards attitudes. According to o ther past studies which have been done by Lung et al. (2013), Suleman et al. (2019), perceived usefulness has significant and positive influences on consumers’ attitude. Therefore, first Hypothesis has been developed as below:

*H1: The perceived usefulness of electronic payment system has a significant and positive effect on consumers’ attitude.*

**Ease of Use**

This variable cannot be separated from TAM model to investigate relationship between consumers’ attitude, Palvia (2009) found that perceived ease of use significant influence on consumers’ attitudes in accepting attitude in online stores. As per results of Kim et al. (2008), Attitude was directly influenced by PEOU. Furthermore, Individual would select an online payment system that is easy to learn and use for making payment for any transaction. To conclude, positive perception of ease of use will have positive and significant attitude in selection of electronic payment system. Therefore, Hypothesis has been developed as blow:

*H2: The perceived ease of use of electronic payment system has a significant and positive relationship on consumer’s attitude.*

**Trust**

Trust will be used as another variable in this study. As per finding of Suleman et al. (2019), trust is one of the most significant and powerful variables which affect attitude. Past studies have mentioned that trust influences attitude as consumers to take risk in transactions. According to Ha & Stoel (2009), attitude to online is normally answered by trust. Moreover, past empirical studies have found that consumers’ attitude towards electronic payment system is highly impacted by trust (Lim,2013). Nuri (2014) also studied that trust is one of the important variables to gain loyalty and attract customers. Furthermore, Suleman et al. (2019) studied that positive and significant trust will determine consumers’ decision in online. Therefore, third hypothesis has been proposed as below:

*H3: Trust of electronic payment system has a significant and positive relationship on attitude to selection of electronic payment system*

*H4: Trust of electronic payment system has a significant and positive relationship on decision to electronic payment system.*

**Attitude**

Attitude refers to level of users’ desirability to use electronic payment system (Davis,1989). As per finding of Jahangir, et al. (2007), consumer’s attitude has strong, positive, and significant relationship to customers’ decision to use information system. And in the past studies of Wu & Chen (2017) also concluded that attitude has positive and significant relationship to decision. Therefore, last hypothesis has been proposed as below:

*H5: The attitude to selection of electronic payment system has a significant and positive relationship on decision to electronic payment system.*

**Chapter 3**

**3.0 Methodology**

**3.1 Research Paradigm**

The research paradigm stands forthe commonly shared beliefs, assumptions and methods that are used by a researcher for planning and doing a research project in effective and successful manner.It also refers to set of guidelines or research model that is helpful in planning and doing a research study in proper manner. In general, there are three different types of research paradigms such as critical theory, the interpretivism and positivism research paradigms (Miller et al., 2018). The choice of a research paradigm relies on type of research problem and nature of research project planned by the researcher.The positivism research paradigm is explained as the research paradigm that emphasizes on planning and doing a quantitative or scientific research over any research topic. The positivist researchers believe in conducting empirical hypothesis testing for completing the planned research project effectively (Stingone et al., 2017). Many researchers follow the probabilistic model under positivism research paradigm on the basis of past research projects in the similar area of study. In addition to this, the findings of quantitative study under positivism research paradigm can be generalized to other studies as well as the target population. In addition to this, the positivism research paradigm is chosen by a researcher for planning and conducting study of behavioural or social sciences.

In context of this research project, it is decided to utilize the positivism research paradigm. Under this research paradigm, the quantitative research would be carried out for doing research successfully. This research paradigm is also chosen in this research project, because it is helpful in generating objective knowledge related to the topic selected for study (Zhao et al., 2019). Under this positivism research paradigm, there will be focus on performing quantitative study over selected research topic for purpose of evaluating and addressing the factors that could influence consumer influence in terms of selection of a most appropriate electronic payment system for performing online payment transactions in most secure and faster manner.

**3.2 Research Design**

Research design is described as a set or collection of different research procedures and methods that are used for aim of gathering the facts and information required for conducting a successfulstudy. Example of major types of research designs that are chosen by different researcher for conducting a research involves causal research design and the descriptive research design. Research design of descriptive nature is an example of an effective research design that is used by researchers through collection and analysis of theoretical data or information. This research design is also known as theory-based research design. The descriptive research design also emphasizes on systematically and accurately gathering and describing a particular phenomenon or situation for the target population in context of the chosen research area or problem (Creswell &Poth, 2016). Under this research design, the researchers may focus on selecting one or more variables for generating understanding about selected research problem in detailed manner. Different types of questions are asked under this research design such as how, when, where, what, why etc. This type of research projects does not deal in hypothesis development of testing. In contrast to this, the researchers focus on development of research questions.

Similarly the causal research design is also an effective research design that is chosen by different researchers for doing the research in proper way. Under this type of research design, the researchers focus on identification of possible causes behind specific impact of numerous independent variables on a dependent variable. The followers of causal research design emphasize on planning and conducting explanatory research on the selected research problem. In simple words, it is said that causal research design is quite beneficial to carry out cause-and-effect relationship study in context of a selected research problem (Meyers et al., 2016).

On the basis of analysis of above research designs, the causal research is suitable the research design to be chosen for planning and conducting the planned research project on the topic of electronic payment system. The causal research design is selected in this research for purpose of presenting different causes, on basis of which best electronic payment system can be selected.

**3.3 Research Methods**

Quantitative and qualitative research methods are the major types of methods available to the researchers for conducting a proper research project. Qualitative research study emphasizes on gathering and analysis of qualitative data related to chosen topic. In contrast to this, the quantitative research emphasizes on gathering and interpretation of quantitative data associated with research problem. The qualitative data can be gathered in a research project through planning and conducting interview (Creswell &Poth, 2016). Similarly, the quantitative data is gathered by utilization of survey method.This research project has been planned to be carried out through use of quantitative research method. Under this method, there will be focus on collection of quantitative data on chosen problem of study.

**3.4 Data Collection Method**

In general, the data gathering technique can be described as systematic process of collection of primary data related to topic of study. The secondary and primary data gatheringmethods are data collection methods required of a research project. Secondary data collection methods are used for gathering of secondary data or already published data related to research problem. There are various secondary techniques of fact collection like books, magazines, newspapers, academic journal articles etc. The primary data gathering techniques are used for gathering primary data or fresh data related to the research problem. Primary data is gathered by researcher by himself or herself (Rahi, 2017). Interview and survey are important data gathering methods used by a researcher for conducting primary research. The survey technique of data collection is the most appropriate for collection of quantitative data related to the research problem. One of the benefits of using the survey technique is that it can be carried out in less time and cost as compared to interview for collection of primary data.I have finalized to conduct survey for purpose of data collection as part of primary research in this research project.

In this research project, it has been finalized that both secondary and primary data gathering techniques will be utilized. The secondary fact gatheringtechniques are used for developing understanding about different research components like research methodologies, ethical issues in research etc. In this aspect, the books, authentic websites and scholar research papers are helpful source of information. Similar to this, the secondary fact gathering techniques were also used for development of literature review. In this aspect, the academic journal articles were explored and used for designing literature review section (Turner et al., 2017). Similar to this, the primary fact gathering methodis also finalized to use for this study. Survey technique isutilized for quantitative fact gathering a research. The survey questionnaire will be designed for performing this survey. The structure of questionnaire related to survey is based on close-ended questions related to selected topic of research.The Likert’s 7 rating scaleis used while designing survey questionnaire (Malhotra & Dash, 2016). There are different types of geographical regions of Malaysia, where this survey will be conducted such as Subang Jaya, Selangor, Msia and Kuala Lumpur. These states and cities were selected for conducting this survey because these are urban areas and have higher number of internet users. In addition to this, there is greater likelihood of usage of electronic payment services by the users of internet.

**3.5 Sampling and Sample Size**

Target population refers to larger population, from which the sample of individuals is selected for conducting the survey. The target population for this survey would be present and past users of electronic payment systems in Malaysia.In general, sampling technique stands for the process that is used by researchers for selection of sample of individuals from target population as research participants that represent the larger target population for participation in a survey. There are various types of sampling techniques such as purposive sampling, convenience sampling, non-probability sampling technique, simple random sampling technique etc.Simple random sampling is selected for this research study (Toshkov, 2016).The large supermarket would be best location for approaching different users of online payment systems with an ease.The reasons behind selection of this sampling technique are that it gives equal possibility of selection to all the members of a particular target population for participation in a research or survey.Sample size refersto the total number of research participants that are included for participation in the survey. The sample size selected for survey in this research is 250 people belonging to different geographical selected for conducting the research.The rule of thumb is that the sample size should be large enough to represent larger population, it is representing in the survey.

**3.6 Measurement and Tests**

In order to measure responses of survey participants in proper manner, the Likert’s 7 scale rating technique was used while designing survey questionnaire. In order to perform analysis of findings of survey, the IBM SPSS and MS Excel software are planned to be used for this research project. The analysis of findings of survey will be performed through graphical analysis technique and hypothesis testing techniques (Malhotra & Dash, 2016). This research will focus on carrying out pre-test of 5 people. In addition to this, a pilot test would be conducted over 50 people. Pilot study is an effective technique to confirmthe higher validity and reliability of the questionnaire developed for conducting planned survey.The rating scales have been used for designing the survey questionnaire in this research project. **(5138 words)**

**NOTE: The survey questionnaire and Participant information page have been attached in appendix section)**

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**Appendix**

**Appendix 1: Participant Information Page**

***Title of Study:***

The title of this research project is “*to investigate the factors affect in selection of electronic payment systems for Malaysian consumers*”. I am excited to invite you to participate in this research study. I would recommend to read the information related to this project carefully before you take final decision to participant or not in the research. I advise you to take proper time to read different aspects given in this participant information sheet for better clarity regarding the research project. Please feel free to ask any question, if you find it difficult to understand any information on any part of the participant information and consent page.

***Who I am and What This Study is About:***

I am a student Bachelor of Science BusinessMarketing degree program in Sunway University. I am completing this research project as part of my degree program as part of the academic requirements of subject of “Business Research Design”. The sole purpose of this research is related to academic degree program.

***What will taking part involve?***

If you participate in this survey, you will be provided a survey questionnaire. This questionnaire is composed of different close-ended questions related to the planned research project.

***Why you have been invited to take part in this research:***

This research is planned to carry out at different locations like Subang Jaya, Selangor, and Kuala Lumpur in Malaysia. In addition to this, the individuals that are users of internet are chosen for participation in this survey. You qualify both requirements. For this reason, you are approaches for participation in this research.

***Do you have to take part in this research?***

Your participation in this research is completely voluntary in nature. You can withdraw from this research at any stage, if you feel uncomfortable without any argument or reason behind withdrawal.

***Will taking part be confidential?***

Yes, this research is completely confidential. Any data obtained as part of this research will be used only for academic purpose. No any data obtained from this research will be shared with any third party without prior information and consent of the related person.

***Can I do complaint, if I find the researcher uncomfortable and irritating?***

If you are not satisfied with the behaviour of researcher, you may raise complaint to upper authorities, the email address and telephone number of which is provided in below section.

Upper Authorities: Dr. Aqilah Jahari

E-mail Address: aqilahj@sunway.edu.my

Room: University Building, Level 6, AE 6-12

Telephone No.: 603-7491 8622 (Ext: 7366)

I am ready to participate in this survey with my free consent.

Signature:

Name of research Participant:

Date:

**Appendix 2: Survey Questionnaire**

1. Please select your age group:

A) 18-24 years

B) 25-30 years

C) 31-35 years

D) 36 years or above

2. Please tick the gender that belongs to you:

A) Male

B) Female

C) Other

3. Please select your nationality:

A) Malaysian

B) Non-Malaysian

4. Have you ever used the electronic payment systems for making online payment for any transactions?

A) Yes

B) No

5. What are different payment options that you prefer while making online payment for any transaction?

A) Debit Card

B) Credit Card

C) E-Wallets

D) Net Banking

E) UPI Based Payment Techniques

**Perceived Usefulness (PU)**

Using this electronic payment system would increase the efficiency of my online transaction.

Using this electronic payment system would enable me to make online transaction more quickly.

Using this electronic payment would help me assesses my online transaction adequately.

Using this electronic payment is compatible with my online transaction that I usually make.

Using this electronic payment system would facilitate my online transaction.

This system would be useful for me as consumer.

**Perceived Ease of Use (PEOU)**

I would easily make online transaction by using this electronic payment system.

I would fine the user interface of this electronic payment system clear and intuitive.

I would fine this electronic payment system to be flexible to interact with.

I would find the system to easy to use \*User-friendly.

**Trust (TU)**

*I would use electronic payment system…*

If the electronic payment system provider is widely acknowledged. (e.g., e-commerce website, shopping website, and university etc.)

If I have a clear conception of the functionality of the system.

If the system protects the privacy of its users.

If I feel confident that I can keep the system under control.

If I feel confident that the data returned by the system is reliable.

If it is safe to use the system.

If I believe it is risk-free to use the system.

**Attitude**

I think that using electronic payment system is good.

I like using electronic payment system.

I think that using electronic payment system is beneficial for me.

I have positive perception about using electronic payment system.

I look forward to those aspects of electronic payment system that require me to use electronic payment system.

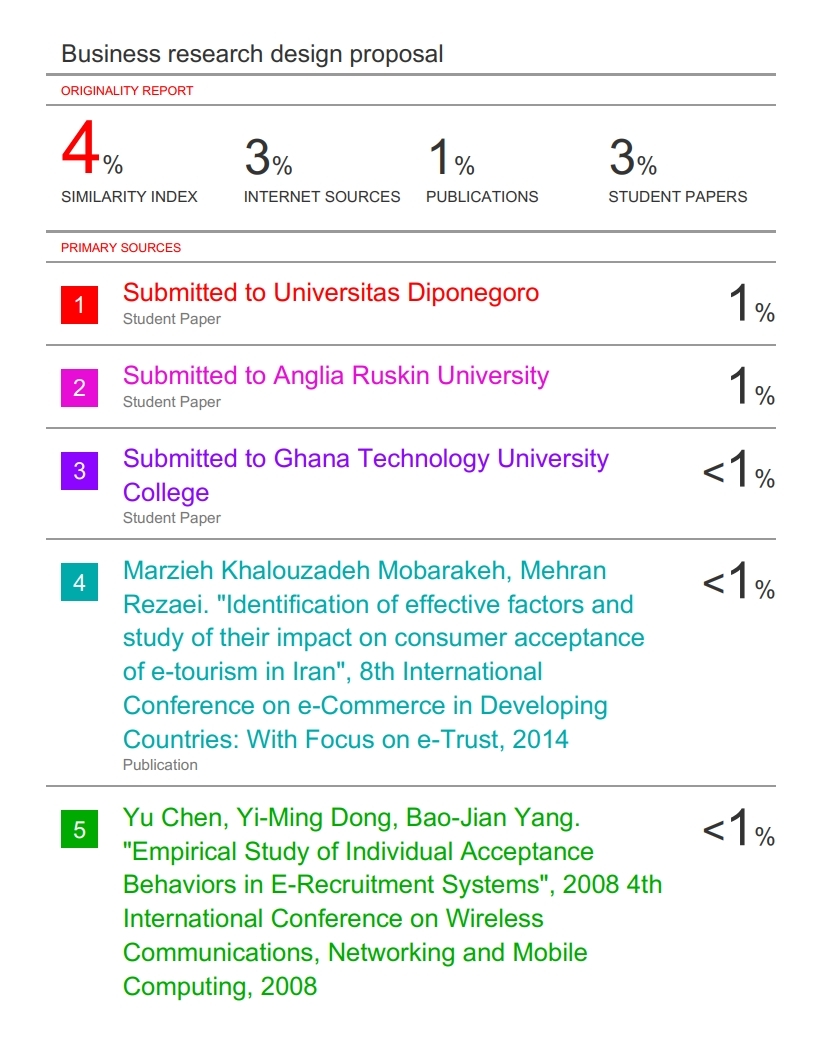
**Decision**

I decide to use an electronic payment system if I need in the future.

I decide to continue using an electronic payment system.

As long as an electronic payment system is offered, I am willing to use.

**Appendix 3: Turnitin Summary Report**

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