



**FACTORS INFLUENCING CONSUMER PERCEPTION TOWARDS
ELECTRONIC PAYMENT (E-PAYMENT) IN MELAKA**

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**SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE
BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS
(INTERNATIONAL BUSINESS)**

FACULTY OF BUSINESS AND MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

JANUARY 2019

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONORS

(INTERNATIONAL BUSINESS)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

“DECLARATION OF ORIGINAL WORK”

I, Ahmad Tarmizi Bin Abu Zaki, (I/C Number: 961226-04-5133)

Hereby, declared that:

- This work has not previously been accepted in substance for any degree, locally, or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

2nd JANUARY 2019

Mohd Halim Bin Mahphoth
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Dear Sir,

SUBMISSION OF PROJECT PAPER (IBM 672)

Enclosed here is the project paper titled “FACTORS INFLUENCING CONSUMER PERCEPTION TOWARDS ELECTRONIC PAYMENT (E-PAYMENT) IN MELAKA.” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you,

Yours sincerely,

.....

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Bachelor of Business Administration (Hons) International Business

ABSTRACT

This study examines the factors influencing consumers' perception towards electronic payment (e-payment) in Melaka. Consumers' perception of electronic payment is a broad scope that encompasses many determinants but the researcher specifically focuses on five determinants namely benefits, trust, self-efficacy, ease of use and security. Data were collected from 181 respondents using convenience sampling. The data collected was then evaluated by using Statistical Package for the Social Science (SPSS) Version 25 Software. Using SPSS, numerous tests were converged such as reliability analysis, descriptive analysis, Pearson's correlation analysis and multiple regression analysis. The result indicated that there are a positive significant relationship between benefits and ease of use towards consumers' perception of e-payment. However, trust, self-efficacy, and security recorded as insignificant relationship towards consumers' perception of e-payment. Recommendation and direction for future studies were discussed at the end of the study.

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