



**PERCEPTION TOWARDS E-PAYMENT SYSTEM  
AMONG GENERATION Z IN MALAYSIA**

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**DECLARATION OF ORIGINAL WORK**



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“DECLARATION OF ORIGINAL WORK”**

I, Nur Hidayah Binti Bahador, (I/C Number: 970807025186)

Hereby, declare 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 acknowledge.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## LETTER OF TRANSMITTAL

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Dear Dr. Nur Melissa Binti Mohamad Faisal Wee,

### **SUBMISSION OF PROEJCT PAPER (IBM 672)**

Enclosed here is the project paper entitled '**Perception Towards E-Payment System Among Generation Z in Malaysia**' to fulfil the requirement as needed by the Faculty of Business and Management, Universiti Teknologi MARA (UiTM).

Thank you.

Your Sincerely,

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Nur Hidayah Binti Bahador

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## **ABSTRACT**

The purpose of this is to identify the factors affecting perception towards e-payment system among Generation Z in Universiti Teknologi Mara Malaysia and have total 200 of targeted respondents. This paper observes the relationship between benefits, trust, self-efficacy, ease of use and security to the perception towards e-payment system among Generation Z in Malaysia. The findings of this study indicate that there is positive relationship between benefits and ease of use to the perception towards e-payment system among Generation Z in Malaysia. Meanwhile, there is no positive relationship between trust, self-efficacy and security to the perception towards e-payment system among Generation Z in Malaysia. The researcher also found out that benefits is the most significant factor of perceptions towards e-payment system among Generation Z in Malaysia. This study has advanced knowledge because it has provided information about the current state of acceptance and use of e-payments, particularly among youth in Malaysia. The significant factors found support regulators, banking institutions, providers of online transaction services, and software developers as they develop strategies aimed at increasing adoption and use of e-payments.