



اُنْبُوْزِ سِيْتِيْ بِاْتِيْكَوْلُوْ كِيْ اِمَارَا  
UNIVERSITI  
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**INTERNATIONAL BUSINESS STUDENT'S INTENTION TO USE ELECTRONIC  
PAYMENT SYSTEM**

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## ABSTRACT

Electronic payment (e-payment) is characterized as any non-cash payment and needs no paper tools to make the payment. In the sense of e-commerce, e-payments apply to internet-based online purchases; although there are various types of e-payment that can be used. However, people are insufficient in knowledge on e-payment usability, security awareness and preference for using cash is the reason they do not use e-payment reported by Bank Negara Malaysia. Hence, the aim of this study is to examine the factors that influence intention to use e-payment system. The dependent variable in this study was International Business Student's intention to use electronic payment system while the independent variables were made up of three variables which are perceived security, perceived usefulness and perceived ease of use. A total of 201 respondents have completed the survey questionnaires and the Statistical Package for Social Science Software (SPSS) was used to analyze all the data obtained. A multiple regression analysis was used to test the relationship among the variables. The result indicates that perceived usefulness and perceived ease of use have a significant relationship with intention to use electronic payment. The most significant predictor variable of intention to use e-payment system is perceived usefulness which found that the usefulness of e-payment system will have more tendencies to influence the intention to use e-payment system. The findings of this research can be very helpful and useful to electronic payment (e-payment) services provider to improve their system. This research also helps the consumer to understand the e-payment system. The last but not least, this research also can help the government in becoming cashless and transitioning to electronic payment system.

*Keywords: Intention to Use Electronic Payment systems, Perceived Security, Perceived Usefulness, Perceived Ease of Use.*

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