



**THE FACTOR OF ONLINE PURCHASE INTENTION AMONG UTEM  
STUDENT IN POST COVID.**



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I hereby acknowledge that this project paper has been accepted as part of fulfilment for the degree of BACHELOR OF TECHNOLOGY MANAGEMENT (TECHNOLOGY INNOVATION) WITH HONORS.

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This thesis is submitted in partial fulfilment of the requirements for the award of

Bachelor of Technology Management (Technology Innovation) with Honors



16 JANUARY 2023

## DECLARATION OF ORIGINAL WORK

I hereby declare that all the work of this thesis entitled “THE FACTOR OF ONLINE PURCHASE INTENTION AMONG UTEM STUDENT IN POST COVID” is original done by myself and no portion of the work encompassed in this research project proposal has been submitted in support of any application for any other degree or qualification of this or any other institute or university of learning.

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## DEDICATION

I would like to express my gratitude for my devoted family members, who helped me with my education and encouraged me to pursue a degree. Furthermore, I want to convey my sincere thanks to my friends, my professor, Dr. Hazmilah binti Hasan, who is also my project supervisor for my senior project. Throughout my investigation, they have offered me complete assistance and guidance. It is difficult to do this study in a short amount of time without their support and encouragement.



## ACKNOWLEDGEMENT

First and foremost, I want to thank God for blessing me with excellent health, strength, and opportunity to effectively gain information so that I can do this Final Year Project (FYP) within the allotted time. I want to express my gratitude to my parents for their understanding and perseverance while they waited for me to finish my degree. I also like to sincerely thank my pals for their prompt recommendations for this study effort. They offered a great deal of information that was useful for carrying out this study. It enables me to do this study project more quickly.

Second, I would like to thank my beloved supervisor Dr. Hazmilah binti Hasan for all of her assistance, guidance, oversight, and support. For two semesters in the 2022–2023 academic year, she gently guided and helped me. As part of my panel research, Dr. Nabil Hasan Saleh Al-Kumaim generously shared his expertise and experience in research methodology, and for that, I genuinely appreciate and thank him. For me to successfully carry out my study assignment, his advice have been helpful.

Last but not least, I would like to express my appreciation to all respondents who had contributed their time and efforts in filling the questionnaires. They had provided valuable feedbacks that assist me in finishing this research. With the assistance and supports from the respondents, I have successfully fulfilled all the components of a questionnaire. Once again, I am grateful and honestly thankful to all.

## ABSTRACT

Purchase intention is referring to the probability that a customer will buy a product or service. Before pandemic Covid-19 start, they are preferring walk in store rather than online purchasing this is because, seeking physical product is more safety. Since the Covid-19 pandemic, online purchasing behaviour has become more popular because due to the pandemic most of the people are stay at home, so the purchase intention among UTEM student will be increase during the pandemic. After Covid-19 pandemic, the consumers are already fit in to the online purchasing so they are more preferring this method. This study used quantitative approaches to find out how UTEM students rated their purchasing intentions before and after Covid-19. To complete this study, a measuring instrument in the form of a questionnaire was used, and it was supplied to the research location, Faculty of Technology Management & Technopreneurship (FPTT) UTEM, Melaka. The information gathered from the form a convenience sample of UTeM Students as respondents which total up into 196 respondents. Social media marketing, online purchasing platform services, payment gateway services are the three constructs in the survey have a significant relationship to the online purchase intention.



**Keyword:** Purchase intention, Post Covid-19, Social media marketing, Online purchasing platform services, payment gateway services.

## ABSTRAK (BAHASA MALAYSIA VERSI)

Niat membeli merujuk kepada kebarangkalian bahawa pelanggan akan membeli produk atau perkhidmatan. Sebelum wabak Covid-19 bermula, mereka lebih suka berjalan di kedai daripada membeli dalam talian ini kerana, mencari produk fizikal adalah lebih selamat. Sejak pandemik Covid-19, gelagat pembelian dalam talian menjadi lebih popular kerana disebabkan pandemik itu kebanyakan orang tinggal di rumah, jadi niat membeli dalam kalangan pelajar UTEM akan meningkat semasa pandemik. Selepas pandemik Covid-19, pengguna sudah sesuai dengan pembelian dalam talian jadi mereka lebih memilih kaedah ini. Kajian ini menggunakan pendekatan kuantitatif untuk mengetahui cara pelajar UTEM menilai niat membeli mereka sebelum dan selepas Covid-19. Bagi melengkapkan kajian ini, satu alat pengukur dalam bentuk soal selidik telah digunakan, dan dibekalkan ke lokasi penyelidikan, Fakulti Pengurusan Teknologi & Keusahawanan Tekno (FPTT) UTEM, Melaka. Maklumat yang diperolehi daripada borang sampel kemudahan pelajar UTeM sebagai responden seramai 196 orang responden. Pemasaran media sosial, perkhidmatan platform pembelian dalam talian, perkhidmatan gerbang pembayaran adalah tiga binaan dalam tinjauan yang mempunyai hubungan yang signifikan dengan niat pembelian dalam talian.



**Kata kunci:** Niat membeli, Selepas Covid-19, Pemasaran media sosial, Perkhidmatan platform pembelian dalam talian, perkhidmatan gerbang pembayaran.



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## **CHAPTER 1**

### **1.0 Introduction**

In this chapter, the overview of the study will be discussed. The statement of the problem will be stated and explained. However, the research questions will be followed by the goals that the study must attain. In addition, the scope and constraints of the study will be determined to determine who will do it and what technique will be used. The importance of the study will also be emphasised, to inform readers about how this research will benefit future researchers and students. Lastly, a summary of this chapter will be presented at the last part of Chapter 1.

### **1.1 Background of Study**

Online purchase intention is referring to the probability that a customer will buy a product or service. Marketers employ predictive models to determine the probability of an event occurring based on previous data to estimate buying intention. In general, the modelling relies on a core set of characteristics, including as demographics, website engagement, purchasing history, interaction with marketing messages, business-to-business marketing, webcasts, and event attendance.

Assessing purchase intention entails combining data from several sources to determine which variables have the most influence. This information is utilised to inform marketing plans as well as improve communications across various communication and marketing platforms. One of the most significant goals of analysing purchase intent is to learn more about the success of offline and online media campaigns, including whether the money spent on sales promotion yields a reasonable return on investment (ROI) (Dinner Isaac, 2014). The ultimate purpose of purchase intent analysis is to provide the appropriate message to the appropriate audience at the appropriate moment (Lim Xin Jean, etc. al 2017).

The COVID-19 pandemic began in late 2019 in Wuhan, China, and has resulted in significant fatality rates all around the world. The infectious and lethal pandemic has been labelled a pandemic by the World Health Organization (WHO) (Enitan S. S. etc. al 2020). As a result, the concerned nations have imposed Mobility Control Orders (MCOs) and other limitations on movement. In social and commercial settings, the pandemic has indeed resulted in a “new normal.” Because infection prevention necessitates changes in lifestyle and business operations, the “new normal”

setting is largely concerned with individual health and well-being, requiring changes in thinking and product purchase decisions (Lehah N. F. A. M. et al 2020).

In short, the influence of the Covid-19 outbreaks and its consequences on people's prosperity to purchase online. The findings of this study reveal that when online businesses grow, product pricing, quality, delivery or shipping services, customer support, and mental health have a major influence on customers' buying intention, including purchase intention Upgrading from Online in the post-pandemic condition (Kim E. Y., 2004). Hence, this can help the e-commerce industry or online merchants in improving their services or better understanding their consumers' opinions of consumer loyalty or sustainability in the approaching competitive market.

## **1.2 Problem Statement**

The possibility of a buyer acquiring a product or service is referred to as purchase intention. In marketing, purchase intention is a critical requirement. Marketers employ predictive models to evaluate purchase intention by calculating the probability of an occurrence based on past data. In current research trying to find out the factor of online purchase intention among UTEM student in post Covid, the social media marketing affect purchasing intention during post Covid-19, the online purchasing platforms services available in the market post Covid-19, and the effectiveness payment gateway services influence toward buyer intention during post Covid-19 pandemic.

The social media marketing will affect online purchasing because social media may give full information about items, it can improve customer understanding, raise interest in products, and enhance purchasing power (Kusumo S. et al 2020). Although social media is very convenient, it also encounters some problems such as scam, identities thief, infringement and so on (Alqaltawna J. F. et al 2017). However, security and privacy concerns are among the most serious drawbacks of social networking. In addition to get the most out of their efforts while advertising on social media sites, they must essentially hand out public and personal information (Tucker C. E. 2014). According to the most recent Facebook data breach information, millions of people's personal information has been exposed, putting the corporation in the hands of an untrustworthy platform (Jackie Owen, 2019).

The online purchasing platforms services has been existed long ago. Before covid-19 pandemic there are feel online shopping platforms available, nor active during that time. During pandemic, that situation has boosted the intention of people buying through online shopping platform (Le. Minh TH. 2021). Platform such as Shopee, Lazada, Amazon, Alibaba and so on has acquired a lot of attention their sales and stocks are rising quickly during pandemic (Park E. B. C. Y., Villafuerte J. & Yap J. T., 2021). The application above can provide a better shopping and purchasing experience to the customers and consumers (Ariyanti E. W., Maihan A. A., & Lestari I.D. 2021). The variety of items available on the internet is incredible. Almost every brand or item you're seeking for may be found on eBay. You can stay up with worldwide trends without having to pay for plane tickets. Regardless of your physical location, you may purchase from stores in other states, nations, and even the entire planet. More colours and sizes are available than are available locally (Anamika S. Jain 2022). With all the benefit the people see in using purchase platform during pandemic is sure is, very popular ways among people to purchase goods and services through online purchase platform (Naeem M. 2021). So now the question is, do these platforms receives the same attention and having does same sell as before?

A payment gateway is a piece of software that enables merchants to accept debit and credit card payments from their customers. Payment processing gateways in online retailers, as well as actual card-reading machines in brick-and-mortar retail locations, are included in the phrase. On the other hand, brick-and-mortar payment gateways have started to accept phone-based purchases via QR codes or Near Field Communication (NFC) technology in recent years (Fernando J., 2021). Payment for online e-commerce gateways are important infrastructure components that allow the seamless execution of such transactions as well as overall network security. The country banking network's access point is the payment gateway. Payment gateways are required for any online transactions. Payment gateways services as a link among merchant websites and banking institutions that handle transactions (Gulati V. P. etc. al 2007). The example of payment gateways is Visa, MasterCard, American Express, Touch 'n Go and so on. Besides, e-wallet has been introduced to the public worldwide, therefore e-wallet service is still lack of use that time before Covid-19 (Aji H. M. etc. al 2020). During the pandemic, social distancing causes the decreasing usage of paper money and the reason is to avoid infection of Covid-19 (Sheridan A. etc al 2020).

Payment gateway service has been widely during that time. Therefore, are payment gateway services still becoming the main usage of paying or cash after the pandemic?

### **1.3 Research Question**

The purpose of this research is to know the effect of the factor of online purchase intention among UTEM student in post Covid. The research questions will be addressed below:

- I. What is the social media marketing affect on online purchasing intention in post Covid-19?
- II. What are the online purchasing platforms services available in the market post Covid-19?
- III. Why the payment gateway services are preferred than cash purchasing post Covid-19?

### **1.4 Research Objective**

In order to achieve the objectives of the research, the research question will be conducted repeatedly in the research method. The research objective will be addressed below:

- I. To identify the social media marketing affect on online purchasing intention in post Covid-19.
- II. To determine the online purchasing platform services available in the market post Covid-19.
- III. To examine the effectiveness of payment gateway services post Covid-19.

### **1.5 Scope and Limitation of the Study**

This research is to discuss the purchase intention towards online purchasing in Malaysia after pandemic Covid-19. The scope of research will be focusing on consumer in Malaysia between the age of 20 until 24. The period for answering questionnaire is within one week time. The questionnaire regarding buying intention towards online purchasing include cost and time efficiency, intangibility of online product, and information of the product or also one of the concerns in current questionnaire.

### **1.6 Significant of the Study**

In this research, purpose to investigate important of technology and how it change UTEM student buying intention in post Covid-19 pandemic. However, in this digital era, technology has become important part in human life. In addition, the analysis of this research also can provide valuable information to the future researchers that are willing to make research on the factor of online purchase intention among UTEM student in post Covid.

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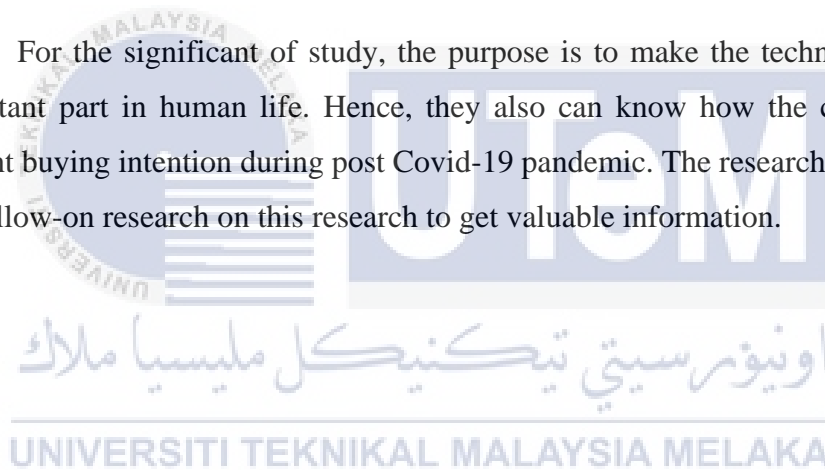


## 1.7 Summary of Chapter 1

In this chapter, the research is introducing the definition of purchase intention, and post Covid. The main purpose of this research is to study about the factor of online purchase intention among UTEM student in post Covid. Problem statement also included in this chapter too.

For the scope and limitation, this research will conduct the questionnaire among the respondents which studying in UTEM student at Malacca and will use survey (Google Form) as the method. Primary data and secondary data will be using to collecting the data and the research method will be the multiple method.

For the significant of study, the purpose is to make the technology become important part in human life. Hence, they also can know how the change UTEM student buying intention during post Covid-19 pandemic. The researchers can also do the follow-on research on this research to get valuable information.



## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.0 Literature Review**

The literature review is an important element of the report since it provides a summary of the report, as well as theoretical definitions and previous research, in order to support the notion of our title, “The factor of online purchase intention among UTEM student in post Covid.” As a result, the focus of this report’s literature study will be on explaining the notion of each independent variable and its link to the dependent variable. There will be evidence to prove and support the idea of dependent and independent variables in every element of this literature review. In general, the literature review’s content will define purchase intention as a dependent variable and also the elements that influence this problem as independent variables. There is total 3 factors as independent variables in this report which are the factor affect online purchasing, the availability online purchasing platforms services, and effectiveness of payment gateway services. In this digital era, where the purchaser is king, it appears that businesses will feel compelled to learn the purchase intentions of UTEM students post Covid-19. To have better understanding on purchase intention among UTEM student, businesses should take initiative in controlling the factor that will possibly affect in purchase intention of post Covid-19.

#### **2.1 Online Purchase Intention**

According to the (M.B.A.S. etc. al 2021), in marketing purchase intention is a critical measure. In reality, intention is based marketing is the marketing of products and services or brands based on the consumer’s desire to accept, acquire, or use a specific product or service that may or may not be expressly specified by the firm. The use of purchase intention as a measure in marketing strategies or promotions is successful. It’s simple to iterate on what should display in an ad based on customer intent. Intent can provide information about a customer’s mental capacity. Hence, the marketing campaign’s design is built based on this measurement. The consumer base’s purchase intention may be studied to provide a thorough map of how to run an advertising campaign.

It is normal to observe consumers in this modern era of advanced technology, where society is all taught to use a smart phone and computer to conduct activities online. Online shopping has become more popular in recent years. Latip, M. S. A. etc. al (2021) present that in the “new reality” of the COVID-19 pandemic, the study looks at food safety awareness, food safety confidence, and variables influencing organic purchasing intentions. A non-artificial cross-sectional technique was adopted in the investigation. Convenient sampling was used to obtain data in Malaysia. Significant links were discovered among food safety practices and personal views, perceived social stress, and observed autonomy in the study. Personal views, perceived societal influences, and perceived autonomy were also shown to impact organic food purchasing intentions. Surprisingly, self-perception and natural food purchase intention were controlled by faith in organic food safety. The previous study is critical for consumers and organic food producers to comprehend the “new normal” COVID-19 market situation in order to acquire a thorough grasp of the market and the organic food industry’s long-term viability. In the current literature, a novel research paradigm is suggested and confirmed that is relevant to consumer purchase decisions in a narrow range of global health challenges. As a result, the research aids in a greater understanding of green consumption, particularly in Asian markets.

Besides, Putri M.V.S. etc. al (2021) goes that customers’ propensity to buy will undoubtedly be influenced by social media platforms, which are the most often utilised tool for discovering knowledge and also a bridge tool to link with online purchasing platforms. This previous study will look at the potential of social media to affect customers in order to give insight into how to develop the effective promotional targets based on the results of social media platforms’ impact on customer purchase intention. Hence, people may communicate with one another through social media and make purchasing decisions. Customers may easily examine product reviews, price, and influencer recommendations on websites like Facebook and Instagram.

Supplies are now being purchased directly at an extraordinary speed, with the pandemic profiting from different regulatory constraints on transportation. However, due to the perishable nature of the product and the fact that it is non-transferable, online purchasing remains a barrier. Online platforms may be used to provide customers with sensory experiences. With Covid-19 perception of risk as a moderator, the focus of this research is to investigate the elements that impact consumers’

purchasing intention to buy online. The research framework in this study was built using both planned behaviour and technology adoption theories. Perceived utility, usefulness and ease of use, perceived danger, popularity, and social impact were chosen as the five critical characteristics. Covid-19 perception of risk is assessed on two aspects, that is cognitive and emotional risk perception (Hing W. Y., & Vui C. N., 2021).

## **2.2 Social Media Marketing.**

According to the Adam Hayes (2021), Social media marketing (SMM) is the process of utilising social media and social networking to advertise a company's products and services. By promoting their culture, mission, or tone through social media marketing, companies may connect with their current clientele and draw in new ones. To assess their professional effectiveness, marketers might utilise specialised data analysis tools for social media marketing. Social media has influenced how society functions, especially how we interact with one another. Businesses have taken notice of the rise of social media such as Facebook, Twitter, and LinkedIn. It began employing social media advertising to build the interests on these platforms. This is because these websites have the power to affect how users behave. In conclusion, there are a number of tactics that marketers may employ to engage people and promote content on social media platforms. Many social media sites enable users to contribute detailed geographic, demographic, and personal information, enabling marketers to tailor their messages to the individuals most likely to respond.

According to the Saravanakumar M. & SuganthaLakshmi T. (2012), the different communication systems have evolved and influenced daily life in different ages. With the use of social media, which has developed into the 21st century's dominant form of expression, we may now express our ideas, beliefs, and opinions in a variety of brand-new methods. Businesses are now aware of how important effective planning and social media strategies are if they are to thrive in the ever-evolving digital freedom, and this attitude toward information has had a significant impact on business. To ensure effective interaction on social media, businesses need to think of a variety of marketing concepts to strengthen their brand in many ways. If this is combined with genuine consumer involvement, the company has an excellent opportunity of becoming a social media marketing leader. The rise of social media platforms like

Twitter, Facebook, and LinkedIn had also ushered in a new era of social media. Facebook's global influence is so large that if it were a country, it really would rank second only to China and third only to India.

Besides, the influence of social media on the advertising sector has not gone unnoticed. Businesses are now being more cautious when it comes to their advertising, predicting customer reactions, and avoiding unintended errors to avoid viral consumer backlash on their website. Social media has a mixed influence in the promotional mix. It allows customers to communicate with companies and regulars to interact with one another. For businesses, the most crucial step is to mould client discussions such that they support organisational objectives. Businesses have been providing clients with online platforms and establishing themselves on blogs and other social media sites. Nowadays, marketers view social media as a great tool for boosting market share. Social media should be viewed by marketers as a collection of communication avenues for promoting their goods and services. It enables businesses to establish consumer communication channels, sell their products, increase brand equity, and boost client loyalty. However, customers that are dissatisfied will vent their frustrations vocally, attracting new customers and harming the brand's reputation. Companies should match their social media advertising with their worldwide marketing strategy to prevent the possibility of harming rather than boosting their brand image. Businesses should choose profiles of people who fit their target demographic and interact with them accordingly to achieve this (Saravanakumar M. & SuganthaLakshmi T. 2012).

Besides, Dwivedi Yogesh K. etc. al (2015) present that social media has established itself as a powerful communication tool in today's digital world. It has been inserted into a number of various streams in order to enhance participatory interactions between businesses, groups, societies, organizations, consumers, communities, and forums, among other things.

The implementation of new technology such as social media has transformed how buyers seek information on which to base their purchase intention. Businesses should leverage developing marketing platforms to engage successfully with clients as the popularity of social media grows. Content which it grabs attention and motivates users to share on social media is a common emphasis of social media marketing campaigns. Whenever the implied message develops among consumers and may

connect because it looks to be coming from a trustworthy third-party source instead of the brand or company itself, this type of marketing generates free media rather than paid advertising. Individuals and corporations can use social networking sites to communicate with one another and form online relationships and communities. Word-of-mouth, or more properly, electronic word-of-mouth, is spread through social networking sites. Hence, social media marketing initiatives frequently rely on content that grabs users' attention and encourages them to share it on social media. When an inferred message emerges among customers and can be linked because it looks to be from a reputable third-party source instead of the brand or company itself, this sort of marketing provides free information rather than paid advertising. Individuals and businesses can engage with one another and build online connections and relationships by using social networking platforms. Social networking sites propagate word of mouth, or more specifically, electronic word of mouth. (Kaur S. 2016)

The pandemic of Covid-19 has been a worldwide issue. Governments all across the world are attempting to stop the virus from spreading by establishing harsh rules, such as encouraging stay-at-home activities (work, study, and religion), and enacting physical or social distance policies. As a result, companies, particularly small and medium-sized firms (SMEs), have been negatively impacted by a decline in demand (Nicola et al., 2020). Due to a lack of capital, liquidity, labour, customers, and technology adoption, SMEs are constrained in their capacity to minimise risk and must bear the cost of decreased economic activity. (Bayramov et al., 2019; Sumiati, 2020).

Small businesses should use the internet to rethink their business strategies in order to survive the Covid-19 pandemic. Since the change from traditional company activities to online business activities, social media marketing (SMM) has gained popularity in today's corporate world. Companies' capacity to use SMM as a strategic tool to boost firm value, profitability, and competitive advantage is driving this trend (Aral & Weill, 2007). According to recent research (Ahmad et al., 2018, Bailey, 2019; Chatterjee & Kar, 2020), social media marketing (SMM) is a feasible method for firms to attract new clients. However, because to a lack of information about how to use the technology, SMM adoption remains low among SMEs (Dekker et al., 2018; Nguyen and Luu, 2020).

The Internet's existence can provide chances for both small and large businesses to enhance earnings (Chang & Cheung, 2001; Weisberg et al., 2011). As a result, using Internet and Electronic Commerce Technology (IEBT) such as email, online transactions, and web pages to support business during the Covid-19 pandemic is critical. According to Sadowski et al. (2002), new users must accept a new set of associated technologies in order to establish new Internet connections. The IEBT is a component of the Facilitation Condition (FCO) which influences SMM, according to Chatterjee and Kumar (2020). The degree to which individuals see infrastructure in the form of technology that supports them is referred to as FCO (Venkatesh et al., 2003; Chatterjee & Kar, 2020). Convenience has a significant effect on innovative technology adoption behaviour, according to Hofsted (1997) and Hung and Lai (2015) research. Furthermore, if the infrastructure supports it, SMEs will not hesitate to use technology in their marketing.

### **2.3 Online Purchasing Platform Services.**

Online purchasing platform services can also know as e-commerce platform. An e-commerce platform is a software solution that helps online retailers to organize their operations from beginning to end. E-commerce web developers, accounting and inventory control systems, and customer service systems are examples of such services (Asharaf S. etc. al 2016).

Choi and Lee (2017) point out that user-generated content has a greater impact on consumers' cognitive trust than marketer-generated content, and that online product reviews in closed social networking services have a greater impact on consumers' emotional and cognitive trust than meaning in open social networking services. Consumers' emotional trust is influenced by the synergy between content creator and social media network service type. In social commerce, happiness, trust, and moving boundaries all influence loyalty, according to Lopez-Miguens and Vázquez (2017). As an intermediary, trust fosters loyalty and happiness. The quality of a website contributes to customer happiness and trust, which encourages loyalty. According to Cherrett et al. (2017), the lack of a direct link facilitates online buying behaviour in all areas, revealing various major transactional difficulties such as trust, transportation responsibility and cost, and expeditiousness.



According to Fazal-e-Hasan et al. (2018), objective fulfilment strengthens the link between intentions, end-user happiness, and trust while having no influence on the emotional commitment of consumers. According to Wu W. Y. et al. (2017), consumer opinions and confidence in websites are influenced by aesthetic appeal, customization, functionality, and financial safety. Increasing an online vendor's brand's top visibility is likely to boost trust in their site. End-user loyalty and trust are the top features of online suppliers, according to Rubio et al. (2017), because social commerce fosters competition and lowers the cost of change for consumers, making it difficult to keep them. Retail commitment and trust are defined by customer satisfaction with market prices, loyalty to store branding, and perceptions of assortment representation. According to Liu et al. (2018), consumer engagement is positively influenced by end-user trust in other end-users and end-user trust in marketers, which has an impact on brand trust. Consumer interaction has a greater impact on brand trust when devices are used.

According to the Yuan C., Moon H. etc. al (2021), business-to-business (B2B) e-commerce platforms and client organisations are becoming more important for the business strategy of B2B network procurement as digital technology advances and the network economy takes hold. The previous study builds a model of the influence of cognition and emotion on buyer corporate behaviour based on quasi-social relations and dual-process theory, analyses the impact of entrepreneurial spokespersons' characteristics and online procurement systems on B2B quasi-social relations, and determines whether the model is feasible. Recurring purchasing intent is influenced by relationships.

From the studies have already been conducted that highlight the importance of e-commerce platforms that encourage virtual interactions and provide consumers with important and insightful product information that they may interpret as an economic benefit (Chandna and Salimath, 2018; Li et al., 2020). (Zhang et al., 2017). Firms can enhance sales income in this fashion because e-commerce platforms enable businesses utilise existing customers and attract new ones, develop social groups, and maintain compatibility with legacy systems (Lee et al., 2018), particularly in large cities (Nielsen, 2020a, Nielsen, 2020b). Due to the decrease in face-to-face communication, Covid-19 has disturbed and changed the corporate landscape. Administrators have been pushed into jobs running online supply. On the other hand, the literature has yet



to describe how e-commerce platforms may help businesses and customers during a pandemic. As a result, managers attempting to adopt online sales currently lack precise instructions on how to increase consumers' propensity to consume sustainably over time and in a manner that is environmentally friendly (Guillen-Royo, 2019; Hernant and Rosengren, 2017).

People are increasingly involved and connected thanks to social media, which boosts sharing of information (Aslam et al., 2018a; Muqadas et al., 2017), while allows sensationalism and disinformation regarding Covid-19 to spread due to frightening or emotional charges (Aslam et al., 2018a; Muqadas et al., 2017). (Cogley, 2020; Mao, 2020). As a result, analysts claim social media makes individuals more apprehensive about the future, which has ramifications for product availability (Reuters, 2020); as a result, Covid-19-based social constructions contribute to consumer hoarding behaviour, and global Consumer panic buying has grown. Business activity and consumer purchasing patterns have changed as a result of Covid-19, according to researchers (Ting et al., 2020; Cogley, 2020; Mao, 2020). Purchase intention among consumers is a complex and subjective reality, especially in the age of online purchasing (Aragoncillo and Orus, 2018; Abdelsalam et al., 2020; Algharabat et al., 2020). Other studies have found that social media encourages users to share information by way of online ratings, sponsored adverts, online reviews, social motivation, and influencers (Alalwan et al., 2017; Alalwan, 2018, 2020). As a result, many businesses and customers are using social media to help them make informed buying decisions (Alalwan, 2018; Alalwan et al., 2019; Baker Qureshi et al., 2019).

Shaw (2020) discovered that when a restaurant chain exclusively offered take-out alternatives and had strong penalties for social gatherings at social events, food home delivery increased. Due to consumer demand, several businesses, such as Walmart and Costco, limit the amount which can be purchased at one time (Barr, 2020). Many public statements are shared on social media to raise awareness, but buying more than you need can sometimes mean others won't be able to afford it. On the other hand, Consumers are advised by the government to stay at home, so they stock up on food to avoid going out (Brazell, 2020).

## 2.4 Payment Gateway Services.

A payment gateway is a piece of software that enables merchants to accept debit and credit card payments from their customers. Payment processing gateways in online retailers, as well as physical card-reading machines in brick-and-mortar retail locations, are included in the phrase. Brick-and-mortar payment gateways, on the other hand, have started to accept phone-based purchases via QR codes or Near Field Communication (NFC) technology in recent years (Jason Fernando, 2021). Payment for online e-commerce gateways is a crucial infrastructure component that enables smooth transaction execution as well as overall network security. The payment gateway is the country banking network's entry point. For any online transaction, payment gateways are required. Payment gateways are useful because they operate as a link between merchant websites and the banks that process transactions (Gulati V. P. etc. al 2007). Visa, MasterCard, American Express, Touch 'n Go, and other payment gateways are just a few examples.

According to the Supriyati S. & Nurfiqo E. (2019), a gateway is an electronic payment network that allows customers to buy; payment gateways are multi-threaded and can handle several requests at the same time. In most cases, a customer enters a store, purchases a product, and then pays the cashier or shopkeeper in person. Everyone may easily find the information that require thanks to the Internet. Science and technology are becoming more accessible at a rapid pace, improving the efficiency and efficacy of the creative software business, such as online buying and selling operations and online payments.

According to Tiwari P. etc. al. (2019), To make life more comfortable in today's fast-paced world, individuals require more convenient and safer gadgets. A new tool called a digital wallet can help you accomplish this goal. A digital wallet is a device or service that allows users to execute electronic transactions. Online purchasing is the most common use of a digital wallet. Electronic wallet is another name for it. People nowadays like to shop online since it provides them with additional perks such as paytm, payUmoney, and it saves them time. It's a mechanism for storing payment details or passwords for customers in a secure manner. A payment gateway is a service that allows online businesses to authorise and process debit or credit card or other types of payments. It does so by encrypting sensitive data and sending it

between the payment gateway such as website or mobile device as well as the bank or front-end processor (Bozveliev B., Sotirov S. etc. al 2020).

Payment gateways are an important aspect of the infrastructure in electronic payment systems because they ensure that transactions go smoothly and that the electronic system's overall security is maintained. Such a solution would aid in the security of both purchases and personal transaction information. Payment gateways encrypt personal information such as credit or debit card numbers in order to ensure that information is delivered securely between consumers and transaction processors. A web transaction gateway should be used for every online transaction. There are four system pieces that make up the safe electronic payment framework. Interaction between segments takes place across a secure communication channel (Hassan M. A etc. al 2020).

The popularity of digital payment gateway systems is growing in conjunction with the growing number of e-commerce platforms and online services. The number of Internet businesses is expected to skyrocket in the near future. Given the recent significant spike in internet transactions as a result of the COVID-19 outbreak, it's safe to assume that these increments will stay the same or increase in the future. More efficient and secure payment solutions will be required in the future of internet commerce. A plethora of payment methods and gateways are already available. The classic centralized strategy is the most widely used. A centralised payment gateway stores all records in a single database, which must be controlled by a single authority. The major purpose is to assess the viability of well-known online payment processors (Hossain R., Sarker D., etc al 2020).

Since COVID-19, the digital payment market has grown significantly. Diverse payment networks are constantly altering and diversifying inside the domestic ecosystem. To keep up with fast evolving technology, effective digital payment networks are forming. Customers' buying patterns, as well as how they pay for goods, have been influenced by the modern COVID-19 criterion of social distancing. As part of the government's digital ambitions, local and developing businesses, such as online stores, energy bills, and more, are taking digital payments. Digital payments are now widely used all around the world. It is used in one out of every three households (Patel J. 2021).

The payment gateway system, which is one of the elements supporting the financial system's steady expansion, began as a cash-only system and has since expanded to include digital payments. It is distinguished by the inclusion of an automated teller machine (ATM) card, which is a computerised machine linked to a bank's communications network that enables customers to execute financial transactions autonomously without the assistance of a teller or other bank worker. The digital economy's current period demonstrates the expanding range of technologies influencing different payment methods, such as mobile banking, SMS banking, online banking, and electronic money, also known as financial technology. Hence, Fintech, often known as "financial service innovation" or "fintech financial service innovation," is a financial technology-based innovation (Latuheru T., Foenay C. C. 2021).



## 2.5 Conceptual Framework

In this research, the social media marketing, the online purchasing platform services and the payment gateway services as the independent variables while the post Covid purchase intention as the dependent variable.

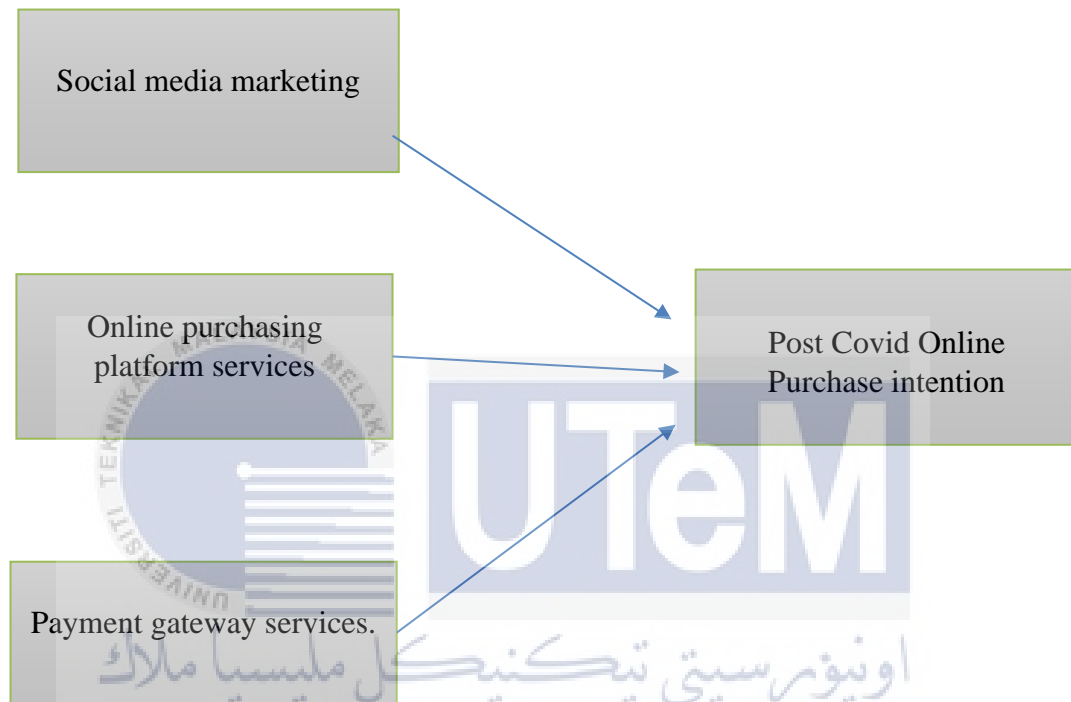


Figure 2.5: Conceptual Framework

The relationship between online purchasing behaviour and purchase intention are crucial in this era, which are the main core of this study. After Covid-19 pandemic, online sellers have a few benefits over traditional businesses, including convenience and the ability to save time by eliminating the need to journey and wait in lines. They are always available and may be viewed at any time. These retailers provide free extensive information about items and services to consumers. They also provide a number of online tools to assist customers in comparing and purchasing various items and services. The primary distinguishing aspect among digital marketing on the Internet and traditional mass media, according to Hoffman and Novak (1996), is interactivity.

However, this is because Covid-19 pandemic the Internet allows for more interaction between the customer with service or product providers, as well as more access to service and product information. When post Covid-19 pandemic online customers now have more influence and bargaining power than customers in traditional storefronts. According to the Internet Geissler and Zinkhan (1998), shifted the power balance of power in favour of customers by making it relatively easy for them to compare and evaluate possibilities without being hounded by salespeople. Customers and suppliers alike gain from online buying since transaction costs are reduced.

According to Pires, Stanton, and Eckford (2004), differences in perceived risk were connected to whether the intended purchase was a thing or a service, and whether it was a high or low-involvement item. Customers' perceived risks, broken down by kind of risk and purchasing circumstance, give insight into potential roadblocks to the expansion of Internet-based product purchases. The previous study has shown that having a good grasp of what drives people to purchase online may have an impact on regulations, technology, and advertising decisions, as well as the design of websites (Wolfenbarger & Gilly, 2001). Zhang et al. (2012) investigated the aspects of consumers' perceived risk and their impact on digital customers' purchasing behaviour.

## **2.6 Research Hypothesis**

There are a number of hypotheses that could be generated according to the proposed research framework as shown above. The hypotheses were as follows:

### **2.6.1 Social media marketing.**

H1: There is a significant relationship between social media marketing and purchase intention among UTEM students in post Covid-19.

### **2.6.2 Online purchasing platform services.**

H2: There is a significant relationship between the online purchasing platform services and purchase intention among UTEM students in post Covid-19.

### **2.6.3 Payment gateway services.**

H3: There is a significant relationship between payment gateway services and purchase intention among UTEM students in post Covid-19.

## **2.7 Summary of Chapter 2**

In this chapter, the researcher has discussed the post Covid purchase intention as the dependent variable. This proposed research framework consists of dependent and independent variables. The independent variables such as social media marketing affect purchasing intention during post Covid-19, the online purchasing platform services available in the market post Covid-19 and the effectiveness of payment gateway services. Last but not least, the following chapter will discuss the research methodology.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

The researcher will outline the strategies used to acquire data and information for this study in this chapter. The explanatory research design is created first in order to explain the link between the variables. In methodological choice, the quantitative method is chosen. The data was gathered from both primary and secondary sources. The research location, research population and sample, instrument, reliability and validity, and data analysis method are the next topics to be examined. With these research methodology procedures, the results of this study can be properly analysed and comprehended.

#### **3.1 Research Design**

The goal of research design is to offer a proper framework for the study. Since they influence how data for the study is gathered, judgements concerning research methodologies are crucial to the research design process. However, the research design process is made up of a number of interconnected decisions. (Abdelkrim El Mouatasim, Evon Abu-Taieh, Issam H. Al Hadid, 2020). According to Saunders (2012), the research design is the general arrangement that includes the research questions, the research objectives, and the location of the sources utilized to collect and analyse the data.

The research study can be exploratory, descriptive, explanatory, evaluative, or a combination of these types of projects. An exploratory investigation is used to better understand a problem, topic, or phenomena. A descriptive study is used to create a detailed profile of events, people, or circumstances. The goal of an explanatory research is to know more about a scenario or an issue in order to better understand the relationships among variables. Evaluative research is used to assess the efficacy of a commercial or organizational strategy, policy, programme, initiative, or procedure.

The explanatory study was chosen by the researcher because it is relevant for the nature of this investigation. As the researcher previously stated, an explanatory study focuses on the relationships between variables. There were three independent



variables and one dependent variable in this study. The goal of the study was to see how social media marketing, online purchasing platform services, and payment gateway services affected purchase intention.

### **3.2 Research Strategy**

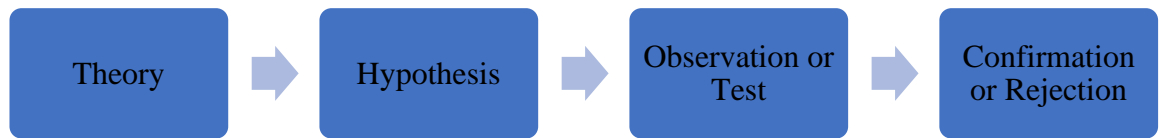
According to Saunders et al. (2016), a research strategy is a plan explaining how a researcher will approach their study issue. These techniques include experimentation, surveying, archival and documentary research, case studies, ethnography, action research, grounded theory, and narrative inquiry. For this investigation, a survey approach was selected. Using a questionnaire in a survey technique, data comparison from a large population was simple. The researcher may also choose an archive of documentary research techniques because these materials are easily accessible online.

### **3.3 Methodological Choices**

The most significant methodological choice a researcher must make is whether to distinguish between qualitative and quantitative data. On the other hand, qualitative approaches use verbal or image-based descriptions whereas quantitative data is represented by numerical data.

In a quantitative method, a questionnaire is used to gather data, and graphs or statistics are used to analyse data. While the quantitative approaches employ questionnaires as a data gathering methodology and data classification as a data analysis procedure, whereas qualitative methods use interviews as a data collection technique and data classification as a data analysis procedure to create or utilise non-numerical data.

The researcher used a quantitative approach to investigate the relationship between the variables in this study. This method measures and analyses the independent and dependent variables using a variety of statistical and graphical tools. In general, quantitative research is related to a deductive method, which focuses on testing hypotheses using evidence. This method conjectures properly constructed theories by connecting them to general principles and definitions using observable evidence (Paresh Shah, 2017). This is because the association has already been established, the researcher will confirm whether or not the radical relationship exists.



**Figure 3.3: Deductive Approach by Paresh Shah in 2017**

### **3.4 Data Collecting**

Data from the respondents will be gathered for this study using both primary and secondary sources of information. According to Kabir (2016), data collection is the process of methodically and planned information gathering and analysis on pertinent variables in order to answer a particular research question, test hypotheses, and assess outcomes. Data comes in two flavours: qualitative data and quantitative data. While quantitative data is numerical in nature and may be computed technically, qualitative data is typically non-numeric and descriptive or notional (Kabir, 2016).

#### **3.4.1 Primary Data**

Primary data is information gathered from first-hand experience (Kabir, 2016). Primary data facilitate data collection by being specific to the subject under investigation and unquestionable in terms of data quality. Questionnaires will be used as the major data gathering tool in the study. A questionnaire is a good way to collect data from a big number of people. This is a self-administered questionnaire that is frequently completed by respondents and is sometimes referred to as a survey (Saunders et al., 2016). The self-completed questionnaire will then be distributed to respondents electronically, usually via the Internet, with respondents accessing the questionnaire via a hyperlink (Saunders et al., 2016). This study will use Google Forms as web questionnaires, which participants will be able to access using Google Workspace.

#### **3.4.2 Secondary Data**

As defined by Kabir (2016), information obtained from secondary sources is data that has already been published in some manner. Any project's literature

assessment uses secondary data. According to Saunders et al. (2016), the advantages of secondary data include data persistence, longitudinal study feasibility, and non-intrusiveness. Secondary data is gathered for this study from papers and publications found on the internet. Google Scholar, Research Gate, Academia, and a variety of education websites are some of the internet databases that the study used to gather secondary data.

### **3.5 Data Analysis**

The process of analysing data to produce meaningful results that support the study is known as data analysis. The SPSS software will be used to analyse and comprehend the data in this study. Data analysis through questionnaires will use various techniques such as correlation techniques, regression analysis, descriptive analysis, and more. Quantitative methods have been used because they are easier and faster, and data analysis through questionnaires will use various techniques such as correlation techniques, regression analysis, descriptive analysis, and more.

The mean, median, minimum, maximum, and standard deviation will be used to collect data, among other statistical measures. These standards will be put to use in descriptive analysis to provide results. Correlation analysis is used to find connections between independent variables and other independent variables on the basis of prior beliefs. Last but not least, regression analysis is a statistical technique used to establish a connection between data in the dependent variable and data in other independent variables. This method will determine whether or not the association between variables is highly significant.

### 3.6 Research Location

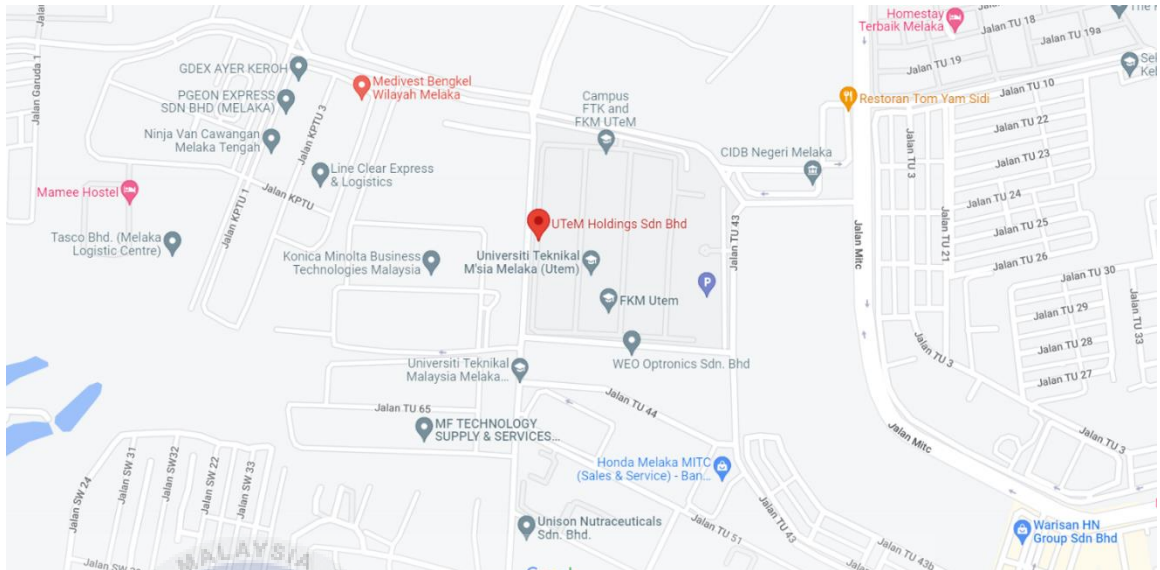


Figure 3.6: Faculty of Technology Management & Technopreneurship (FPTT)  
UTEM, Malacca, Malaysia.

This study conducts quantitative research and a questionnaire method will be used to collect the data. Faculty of Technology Management & Technopreneurship (FPTT) UTEM, Malacca has been chosen as the research location and it will be the place that collects data from the FPTT UTeM year 4 students. They will provide answers in the questionnaire that relate to the topic of the study.

### 3.7 Research Population and Sample

#### 3.7.1 Target Population

Population can be considered as a theoretical population and it is the demographic for the study to describe the findings. The target population of this study is the FPTT year 4 student which is 400 respondents so based on the sample size table (Table 3.7), 196 students are required for this study. The reason for selecting UTeM students is because it is reachable, and it is suitable to collect the data related to the topic of this study which is “The factor of online purchase intention among UTeM students in post Covid.”

#### 3.7.2 Sampling Size

Table 3.7: Krejcie and Morgan’s Determining Sample Size Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

The sample size refers to the total number of people that participated in the study. The sample represents only a small portion of the whole population (Etikan et al., 2016). According to Krejcie and Morgan (1970), they devised a table for calculating the sample size of a target population. The target population is 400 respondents so based on the sample size table above, 196 students are required for this study.

### **3.8 Research Instrument**

It is a repurposing of an existing instrument in research instruments, and it must be utilised in conjunction with research hypothesis, questions, conceptual frameworks, and conceptual definitions. A measurement is a rule that indicates an amount of an attribute and is applied to an item or phenomena.

#### **3.8.1 Survey Questionnaire**

This study will conduct survey format as the research instruments and Google Form is chosen as the questionnaire tool to allow the respondents to answer the questions. Accordingly, the questionnaire is divided into 5 segments which is named as section A, B, C, D, and E. Section A is the first segment that comes out the information related to demographic information such as gender, age, race, and so on.

Next, the section B will come out the questions that related to the dependent variable which is purchase intention. Section C, D, and E will follow by the independent variables which are social media marketing, online purchasing platform services, and payment gateway services. For the scale, there will be 5 scale that measure the result of questions in Section B, C, D, and E. There are 1 to 5 scale to be measured which are 1 mean strongly disagree, 2 mean disagree, 3 mean neutral, 4 mean agree, 5 mean strongly agree.

Table 3.8: Likert Scale Table for Survey

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

### 3.9 Pilot Test

Pilot testing on members of the target demographic is done prior to their final distribution to ensure that they are reliable. According to Saunders et al. (2016), it is a small-scale trial that allows the researcher to test and comment on the questionnaire in order to minimise problems with respondents responding to the questions and data collection concerns. Before delivering the questionnaire to respondents, the initiative will collect data from a pilot test. The researcher will choose 20 respondents to participate in the pilot test in a week's time. Their feedback and comments will be incorporated into the final survey form for the study.

### 3.10 Research Reliability and Validity

#### 3.10.1 Reliability Analysis

Two components of dependability are replication and consistency. A study is deemed trustworthy if the author can duplicate a prior study's design and obtain identical outcomes (Saunders et al., 2016). There will be certain dangers to the reliability results, such as participant error, participant bias, researcher error, and researcher bias. According to Saunders et al. (2016), Cronbach's Alpha was used to quantify the variables' dependability the alpha coefficient ranges from 0 to 1. Cronbach's Alpha levels of higher than 0.7 and less than 0.8 are considered acceptable. If the value is greater than 0.9, it is called excellent, and if the value is greater than 0.8 but less than 0.9, it is good. When Cronbach's Alpha is less than 0.7, it is considered questionable, less than 0.6 is poor, and less than 0.5 is unacceptable.

Table 3.10: Cronbach's Alpha Table (Saunders et al., 2016)

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

### 3.10.2 Validity Analysis

According to Saunders et al. (2016), validity refers to the suitability of the measures utilised, the correctness of the results analysis and the generalisability of the findings. Internal validity and external validity are the two types of validity that exist. Internal validity relates to how much of your results may be ascribed to the intervention you're studying rather than defects in your research design (Saunders et al., 2016). The extent to which a study's conclusions may be transferred to diverse conditions, people, places, and measures is known as external validity. Past or current occurrences, testing, instrumentation, death, and maturation are some of the dangers that will have an impact on the validity outcomes.



### 3.11 Summary of Chapter 3

In this chapter, the research introduces the study's research design, research strategy, and methodological choices. The research then moves on to the data collection phase. As a result, primary data and secondary data are discussed in order to understand what sources are used to acquire data.

For the data analysis, this research will conduct the SPSS software as the tool to analysis the data. There are some techniques that are applied in this tool to analysis the data that collected. Research location of this research is Faculty of Technology Management & Technopreneurship (FPTT) UTEM, Malacca, Malaysia.

For the research population and sample, the target population are 400 respondents so based on sample size table on Figure 3.8, there are required 196 students for this study. Thus, survey format will be explained in the part of the research instrument. The detail of the questionnaire had been described such as scale, section, and so on. Last but not least, the research reliability and validity had come out with the definition, threats and Cronbach's Alpha Table.

## CHAPTER 4

### DATA ANALYSIS & RESEARCH FINDINGS

#### 4.0 Introduction

An analysis of the data will be done in this chapter. To achieve goals, data is gathered for analysis. Version 27 of the Statistical Software for the Social Sciences (SPSS) was used to analyse the data. It includes things like data profiling, descriptive analysis, demographic analysis, and Pearson correlation analysis. Multiple linear regression analysis includes hypothesis testing and the correlation of independent and dependent variables.

#### 4.1 Content Validity

The level of fair representation of the test items in the overall area that the test is intended to measure is known as content validity. This article covers the background and terms of content validation, its methodology, the value of content validity evidence in validity arguments, and current open content validation problems. The ability to measure the target structure accurately is a crucial component of content validity, which is crucial for the development of any new tool (Vahid Z. Maryam R. Etc., 2015). This allows the tool to reach appropriate and relevant conclusions or take action based on tool results for a certain evaluation aim (Guide H. R., 2017).

In research methodology, content validity refers to how well a test measures the behaviour that is to be measured. The researchers disseminated the questionnaires using a Google form. The sections on dependent variables and demographic information are the two most crucial elements of the questionnaire. The study's content validity is evaluated by my supervisor who are familiar with the concept being studied. Ask subject-matter experts to assess the content validity of a current test in order to ascertain the content validity of the research.

## 4.2 Pilot test

Reliability Statistic			
Variables	N of Items	Cronbach's Alpha	Remarks
Purchase Intention (PI)	5	0.835	Dependent Variable
Social Media Marketing (SMM)	6	0.767	Independent Variables 1
Online Purchasing Platform Services (OPPS)	5	0.798	Independent Variables 2
Payment Gateway Services (PGS)	5	0.833	Independent Variables 3
Overall	20	0.940	DV and IVs

Table 4.1: Pilot Test of Reliability

This pilot test is evaluating the relationship between online purchase intention and various independent variables which is social media marketing, online purchasing platform services, and payment gateway services. The test's internal consistency is assessed using the Cronbach alpha value, and in this instance, all value is more than 0.6, indicating a high level of reliability. The study likely aims to explore if social media marketing, online purchasing platform services, and payment gateway services are factors that contribute to online purchase intention and if they are reliable indicators of it.

The test's overall Cronbach alpha values is 0.940, which is very high, indicating a high level of internal consistency among all the items of the test. The test was administered to 30 respondents, which is a relatively small sample size, but as it is a pilot test, it is a good indication of how the test would perform on a larger sample. Overall, the high reliability of the test indicates that the result is likely to be reliable and generalizable to a larger population. The test results can be used to identify

whether social media marketing, online purchasing platform services, and payment gateway services have a substantial impact on online purchase intention.

### 4.3 Reliability Analysis

Table 4.3: Reliability Analysis on Cronbach's Alpha

Reliability Statistic			
Variables	N of Items	Cronbach's Alpha	Remarks
Purchase Intention (PI)	5	0.890	Dependent Variable
Social Media Marketing (SMM)	6	0.854	Independent Variables 1
Online Purchasing Platform Services (OPPS)	5	0.889	Independent Variables 2
Payment Gateway Services (PGS)	5	0.929	Independent Variables 3

Scale: Purchase Intention (Source: from SPSS Output)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.890	5

Scale: Social Media Marketing (Source: from SPSS Output)

Reliability Statistics

Cronbach's Alpha	N of Items
.854	6

Scale: Online Purchasing Platform Services (Source: from SPSS Output)

Reliability Statistics

Cronbach's Alpha	N of Items
.889	5



Scale: Payment Gateway Services (Source: from SPSS Output)

Reliability Statistics

Cronbach's Alpha	N of Items
.929	5

In this research, the internal consistency reliability was assessed using Cronbach's Alpha. Cronbach's Alpha values vary from 0 to 1, with a higher number indicating better internal consistency and presenting the most dependable of the variables. According to Table 4.3, all variables have Alpha values larger than 0.8, indicating greater internal consistency and reliability for all variables. When Cronbach's Alpha indicates that levels of dependability between 0.7 and 0.8 are acceptable. A value of 0.8 or above will be regarded as good and excellent.

Based on Table 4.3, Payment Gateway Services (IV3) that with 5 items has the highest alpha value among other variables which is 0.929. It has the greatest reliability while the variables that recorded the lowest alpha value is Social Media Marketing (IV1) which recorded 0.854. Next, Purchase Intention (DV) has the second highest alpha value which is 0.890 and follow by the Online Purchasing Platform Services (IV2) which is 0.889.

Researchers draw the conclusion that the scales and items in the used and distributed questionnaires are acceptable and reliable after performing a reliability analysis in which the variables are measured by Cronbach's Alpha values. Next, a description of the study sample will be conducted and describe the characteristics of the respondent which will include gender, age, ethnicity, education level, and nature of employment. It is the method to summarize the data that was collected from the survey

## 4.4 Descriptive of the Study Sample

### 4.4.1 Gender

Table 4.4.1: Gender of respondents

(Source: from SPSS Output)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	93	47.4	47.4	47.4
	Male	103	52.6	52.6	100.0
	Total	196	100.0	100.0	

Based on Table 4.4.1, it shows the result of respondents that have been divided to male and female from the survey. As shown in table above, the respondents are made up of 93 females and 103 males which represent 47.4% and 52.6% in the survey.

#### 4.4.2 Age

Table 4.3.2: Age of respondents

(Source: from SPSS Output)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20 years old	2	1.0	1.0	1.0
	21-23 years old	192	98.0	98.0	99.0
	24-26 years old	2	1.0	1.0	100.0
	Total	196	100.0	100.0	

Based on the Table 4.4.2, it reflects the result of age of respondents that categorized to 4 segments which is 18-20 years old, 21-23 years old, 24-26 years old, and 27 years old and above. The table shows that the respondents that most of the respondents are in the categories of 21-23 years old because it has the highest frequency among all the others, that is 192 respondents (98%). This range of respondents shows the highest frequencies because the survey targets the undergraduate students in year 4 of UTEM FPTT. For the respondents that range from 18-20 years old and 24-26 years old both are recorded 2 persons (1%) and hence it represents the lowest frequency in overall.



#### 4.4.3 Ethnicity

Table 4.4.3: Ethnicity of respondents

(Source: from SPSS Output)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chinese	38	19.4	19.4	19.4
	Indian	9	4.6	4.6	24.0
	Malay	149	76.0	76.0	100.0
	Total	196	100.0	100.0	

Table 4.4.3 stated the ethnicity of respondents that were acquired from the survey set. Based on Table 4.4.3, the race of respondents had been distributed into 4 categories which are Chinese, Indian, Malay, and others. The majority of respondents are Malays which consists of the highest frequency that is 149 respondents (76%). Respondents who are Chinese represent the second highest frequency in the survey which is made up by 38 respondents (19.4%). There are 9 Indian respondents (4.6%) which make them to be the least frequent in year 4 of UTEM FPTT.

#### 4.4.4 Education Level

Table 4.4.4: Education Level of respondents

(Source: from SPSS Output)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's Degree	196	100.0	100.0	100.0

This section consists of 4 education levels which are Diploma, Bachelor's Degree, Master's Degree, and PhD. However, Table 4.4.4 shows that year 4 of UTEM FPTT students they are only Bachelor's Degree in the respondents. They are no respondents that from other options which are Diploma, Master's Degree, and PhD.

#### 4.4.5 Nature of Employment

Table 4.4.5: Nature of Employment of respondents

(Source: from SPSS Output)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	196	100.0	100.0	100.0

Nature of employment being presented and separated into 4 nature of employment which are employed, unemployed, self-employed, and student. However, Table 4.4.5 shows that all of the respondents are year 4 of UTEM FPTT students. They are no respondents from other options which are employed, unemployed, and self-employed.

#### 4.5 Descriptive of the Study Variables

Table 4.5: Descriptive Analysis of the Study Variables

(Source: from SPSS Output)

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PI	196	3.00	5.00	4.2153	.53009
SMM	196	2.83	5.00	4.1037	.56489
OPPS	196	3.00	5.00	4.2143	.51061
PGS	196	3.00	5.00	4.2500	.51535
Valid (listwise)	N 196				

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Table 4.5.1: Mean Level

Mean Level	Indication
High Level	3.34 to 5.00
Medium Level	1.67 to 3.33
Low Level	1.00 to 1.66

Likert scale method had been applied in our questionnaires which included 5 points from 1 (strongly disagree) to 5 (strongly agree). Based on the 5 points, the mean level is divided into three categories as shown in Table 4.5.1. Mean, standard deviation, minimum value and maximum values of all study variables are showed in Table 4.5. All the variables presented high mean levels which are in the range of 4.10 to 4.25. Mean of purchase intention is 4.215 and for the independent variables that present social media marketing, online purchasing platform services and payment gateway services are 4.104, 4.214, and 4.250 respectively. Meanwhile, standard deviation of purchase intention, social media marketing, online purchasing platform services and payment gateway services is 0.530, 0.565, 0.511, and 0.515 respectively. Social media marketing has the lowest minimum value which is 2.83 while the others three has the same minimum value which is 3.00. Maximum value for all variables is 5.00. From this result, it can be found that payment gateway services recorded the highest mean value which can also say that most of the year 4 of UTEM FPTT students agreed with payment gateway services as the factor that affects consumer purchase intention.

#### 4.6 Inter-Correlation between Variables

Table 4.6: Inter-Correlation between Variables

(Source: from SPSS Output)

Correlations

		Online Purchase intention	Social media marketing	Online purchasing platform services	Payment gateway services
PI	Pearson Correlation	1	.866**	.899**	.918**
	Sig. (2-tailed)		.000	.000	.000
	N	196	196	196	196
SMM	Pearson Correlation	.866**	1	.889**	.851**

	Sig. (2-tailed)	.000		.000	.000
	N	196	196	196	196
OPPS	Pearson Correlation	.899**	.889**	1	.926**
	Sig. (2-tailed)	.000	.000		.000
	N	196	196	196	196
PGS	Pearson Correlation	.918**	.851**	.926**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	196	196	196	196

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

Table 4.6.1: Strength of Relationship

(Source: from SPSS Output)

Pearson's r	Indications
0.90 to 1.00	Very high correlation
0.70 to 0.89	High correlation
0.40 to 0.69	Moderate correlation
0.20 to 0.39	Low correlation
0.00 to 0.19	Very low correlation

Range of correlation analysis is between -1 and 1 which used to determine the relationship between the variables. Types of relationship can be divided into 3 which are -1 refers to perfectly negative linear relationship, 0 is no relationship and 1 is perfectly positive relationship. Correlation analysis also includes the 2-tailed test of significance level at 0.01 highly significant level. Strength of relationship between dependent variable and independent variables can be investigated using the table 4.6.1.

Based on Table 4.6, correlation between all the independent variables is higher than 0.85 which show the high correlation relationship between the variables. All the three independent variables are positively related with purchase intention whereby social media marketing shows a high correlation with purchase intention with  $r = 0.866$ ,  $p < 0.01$ . Other than that, purchase intention and online purchasing platform services presented a high correlation with  $r = 0.899$  and  $p < 0.01$ . However, payment gateway services also show a very high correlation with purchase intention with  $r = 0.918$  and  $p < 0.01$ .

Next, the relation between social media marketing and online purchasing platform services shows a high correlation which recorded with  $r = 0.889$  and  $p < 0.01$ . This follows on with the relation between social media marketing and payment gateway services which also present a high correlation with the  $r = 0.851$ ,  $p < 0.01$ . Lastly, there are a very high correlation between online purchasing platform services and payment gateway services which recorded the  $r = 0.926$  and  $p < 0.01$ . These results conclude that all the variables in the research present good relationship between the variables.

## 4.7 Regression Analysis

Table 4.7.1: Model Summary

(Source: from SPSS Output)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.933 <sup>a</sup>	.871	.869	.19158

a. Predictors: (Constant), IV3, IV1, IV2

According to table 4.7.1 above, the value of R is 0.933 which is 93.3% indicates that three of the independent variables are correlated and have an effect on the purchase intention to use. Meanwhile, R square is 0.871 which similar to a total variation of 87.1% in the purchase intention to use can be determined by three of the independent variables such as social media marketing, online purchasing platform services and payment gateway services. Further, it can be clarified that  $100\% - 87.1\% = 12.9\%$  is caused by other factors that might affect the purchase intention among year 4 of UTEM FPTT students.



Table 4.7.2: ANOVA

(Source: from SPSS Output)

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.747	3	15.916	433.653	.000 <sup>b</sup>
	Residual	7.047	192	.037		
	Total	54.794	195			

a. Dependent Variable: DV

b. Predictors: (Constant), IV3, IV1, IV2

Based on the table 4.7.2 ANOVA, the F-value is 433.653. The significant level was reported to be 0.000 brought up a significant relationship between social media marketing, online purchasing platform services and payment gateway services as the p-value is smaller than 0.01 ( $p < 0.01$ ).

Table 4.7.3: Coefficients

(Source: from SPSS Output)

Coefficients<sup>a</sup>

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.115	.116		.992	.323
	SMM	.229	.054	.244	4.266	<.001
	OPPS	.177	.083	.171	2.148	.033
	PGS	.567	.071	.552	7.954	<.001

a. Dependent Variable: DV

SMM: Social media marketing

OPPS: Online purchasing platform services

PGS: Payment gateway services

However, Table 4.7.3 uses beta to quantify each independent variable's influence on the dependent variable. There will be two ranges which is 0 to 1 and 0 to -1. The influence of the independent variable is strongest when the value is near to 1 or -1. According to Table 4.7.2 findings, of all the independent variables, the payment gateway service has the highest impact on purchase intention. Its beta value is 0.567, which is the closest to 1. The distance between the coefficients and 0 is then measured using the t-values. When the t value is larger than 2 or lower than -2, acceptance takes place. The t-value for the payment gateway service variable is 7.954, which is higher than 2.

According to the table above, t-value of social media marketing, and online purchasing platform services are larger than 2 which its value is 4.266 and 2.148 respectively. Sig in the tables related with probability value (p). The probability value shown that whether the independent variable is significant to dependent variable or the other. When the p-value is smaller than 0.05, it is considered as significant relationship whereas if the p-value is larger

than 0.05, it will be considered as insignificant relationship. According to table 4.7.3, the independent variables in the table 4.6.3 show positive relationship with dependent variables which the record the significant p-value  $< 0.001$ , 0.033, and  $< 0.001$  which all are smaller than 0.05.

#### 4.8 Results of hypotheses Testing

Table 4.8: Summary of Hypotheses Testing

Hypotheses	Regression Analysis (p-value)	Results
IV1: Social Media Marketing (SMM)		
There is a significant relationship between social media marketing and purchase intention among UTEM students in post Covid-19.	$< 0.001$ ( $p < 0.05$ )	Accepted
IV2: Online Purchasing Platform Services (OPPS)		
There is a significant relationship between online purchasing platform services and purchase intention among UTEM students in post Covid-19.	0.033 ( $p < 0.05$ )	Accepted
IV3: Payment Gateway Services (PGS)		
There is a significant relationship between payment gateway services and purchase intention among UTEM students in post Covid-19.	$< 0.001$ ( $p < 0.05$ )	Accepted

#### 4.9 Summary of Chapter 4

In summary of chapter 4 all the tests were performed by using SPSS software to obtain all the results of data analysis that have been recorded. The data collected will be used to make a descriptive analysis of variables, reliability analysis, Inter-Correlation analysis and regression analysis to test the relationship of purchase intention among UTEM students during post Covid. In addition, the determination of whether each relationship has a positive relationship or not has also been recorded and analysed.



## CHAPTER 5

### DISCUSSIONS, RECOMMENDATIONS & CONCLUSIONS

#### 5.0 Introduction

This research's last chapter includes all the data and analytical findings from the one before it. As a result, the researcher will describe and explain the preceding chapter's discussion of the data analysis. This chapter offers responses to research questions and hypotheses as well as an explanation of why a hypothesis is accepted or rejected. The three major goals of the researcher, which are intended to address the research questions provided at the start of the study, will be used to frame the description of the research in this chapter. Future restrictions will also be looked at, and ideas for how to carry out and enhance research in the future will be offered.

#### 5.1 Discussion

##### 5.1.1 Social Media Marketing and Online Purchase Intention

From the result in chapter 4, the findings proved that there was a significant relationship between social media marketing and purchase intention. Social media marketing will affect online purchasing because social media may give full information about items. The reason why social media marketing can increase purchase intention among UTEM students during post Covid-19 because it can improve consumer understanding via social media, raise interest in products. Hence, it can enhance purchasing desire while using social media. The result also showed that most of the consumers were satisfied with a great advantage to buy products via social media because the information given about the products and services are more sufficient. (Mason A. N., Narcum J. & Mason K., 2021)

### **5.1.2 Online Purchasing Platform Services and Online Purchase Intention**

From the result in chapter 4, the findings proven that there was a significant relationship between online purchasing platform services and purchase intention. During Covid-19 pandemic, this pandemic has boosted the intention of consumer buying through online shopping platform. The online purchasing platform such as Shopee, Lazada, Amazon, Alibaba and so on this type of application can provide a better shopping and purchasing experience to the consumer. However, using online purchasing platform services can also be easy to choose and make comparison with other products. Thus, this result shown that online purchasing platform services will affect the consumers purchase intention. (Gu S., Slusarczyk B., Hajizada S., Kovalyova I. & Sakhibieva A. 2021)

### **5.1.3 Payment Gateway Services and Online Purchase Intention**

From the result in chapter 4, the findings demonstrated that there was a significant relationship between payment gateway services and purchase intention. During Covid-19 pandemic, UTEM students via using payment gateway services increased dramatically. However, payment gateway services have started to accept phone-based purchase via QR codes. This is due to the reason that during the pandemic, social distancing causes the decreasing usage of paper money, and the reason is to avoid infection of Covid-19 pandemic. With the improvement of technology online payment gateway services become more popular among UTEM students. Thus, this result shown that the payment gateway services will affect the consumers purchase intention. (Daragmeh A., Sagi J., Zeman Z., 2021)

## **5.2 Research Implications**

First and foremost, most consumers now shop online through e-commerce websites as a habit. Especially in 2020, when the Covid-19 outbreak has spread throughout the entire world and has put the nation on lockdown. The Malaysia's citizen unable purchased product physically due to Movement Control Order (MCO). The restriction has made consumer or buyer more challenging to make purchases of goods physically. The resolution of this issue

will boost the number of people who shop online. The social media marketing will affect the purchase intention of UTEM student. This is because during MCO period Malaysia's citizen more frequently using social media meanwhile the seller provided interesting advertisement to attract traffic. With the different variety of online purchasing platform, it has provided more choice and offer toward consumer or buyer due to the different marketing strategy. Hence, the innovation of technology has made the online payment services become popular. Malaysia has provided many types of payment gateway services to citizen to make payment when purchase the product instead using paper money.

### **5.3 Research Limitations**

However current research was focussing on UTEM student and variable that will affect. Other than these variables, there still more variable that able affect the purchase intention during post Covid-19. The current research unable to fulfil the purchase intention due to the other possible in research. The target audience will become limitation of the research due to the different background. This only focus on UTEM student if the target audience is different there will be different outcome or result. Moreover, limitation in accessing data in the research. For this investigation, UTEM student is the primary source of free information that have obtained. A subscription may be required to obtain some more pertinent and detailed information (Alexia Knox, 2022). Thus, the chosen location of research might become limitation due to the different cultural, buying power and prosperity of city.

### **5.4 Recommendations for Future Research**

In future research, this researcher can focus on the other variables that might drive to a differ result in purchase intention. The more research carries on in the future, it can help more buyers to have an improvement on it. Researcher also can conduct the research in other countries or state by distribute the questionnaires to the target audience. This might help the future research to get more wide and different result by investigate different location and culture other than UTEM students. It is preferable to include some data or information if funding for future research is accepted. This can assist the researcher in the future by providing more precise and detailed data and information for their research.

## 5.5 Conclusions

As a conclusion, the purpose of this research was investigating the factor of online purchase intention among UTEM student in post Covid. The dependant variable was purchase intention while the independent variables was social media marketing, online purchasing platform services and payment gateway services. The questionnaire of current research was conducted and collected from 196 respondents that was from year 4 FPTT UTEM student through online google form.

The research result can be concluded that social media marketing, online purchasing platform services and payment gateway services had significant relationship with the dependent variable which is purchase intention. The data of research is getting by using Statistical Software Package for Social Science (SPSS).

However, there was still more limitation to conducting the research. There are still many variables not stated in current research that will affect result of the analysis. The different individual or background can also be the limitation of this research. On the other hand, limitation should be solved in the further study by the future researchers to get more better data. The data and analysis in the previous chapter might help the UTEM students to find out the reason why purchase intention will be affected.



## APPENDICES

### Questionnaire (Survey)

This questionnaire will divide to 5 segments which are named as section A, B, C, D, and E. Section A will fill with selected choices and section B, C, D and E will rate with the ranger from 1 to 5 which present strongly disagree to strongly agree.

This question in this section lists some related information about your profiling. Please tick the appropriate answer in the box provided.

#### Section A: Demographic Information of Respondent.

1. Gender

a. Male ( )

b. Female ( )

2. Age

a. 18-20 years old ( )

b. 21-23 years old ( )

c. 24-26 years old ( )

d. 27 years old and above ( )

3. Ethnicity

a. Chinese ( )

b. Indian ( )

c. Malay ( )

d. Other ( )

4. Education Level

a. Diploma ( )

b. Bachelor's Degree ( )

c. Master's Degree/MBA (       )

d. PhD/DBA (       )

5. Nature of Employment

a. Employed (       )

b. Unemployed (       )

c. Self-employed (       )

d. Student (       )

e. Other (       )



## Section B: Purchase Intention in UTeM Student.

Please rate the description below with a range of 1 (strongly disagree) to 5 (strongly agree).

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Purchase Intention in UTeM Student (Chan Y. F. et al., 2011)					
I will try to get the best overall quality product.	1	2	3	4	5
I usually buy well-known brands.	1	2	3	4	5
I prefer that buy the best-selling brands.	1	2	3	4	5
I usually buy the lower price products.	1	2	3	4	5
I should spend some time deciding on the products and brands I buy.	1	2	3	4	5

### References:

Chan Yin-Fah, S. Osman. (2011, August). *Responses of buying behavior statements among the respondents*. Responses of buying behavior statements among the respondents. Retrieved from [https://www.researchgate.net/publication/221717243\\_Simulation\\_of\\_Sales\\_Promotions\\_towards\\_Buying\\_Behavior\\_among\\_University\\_Students](https://www.researchgate.net/publication/221717243_Simulation_of_Sales_Promotions_towards_Buying_Behavior_among_University_Students)

### Section C: Social Media Marketing.

Please rate the description below with a range of 1 (strongly disagree) to 5 (strongly agree).

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Social Media Marketing (Manzoor U. et al., 2020)					
I think shopping on the internet saves my times.	1	2	3	4	5
I think it is a great advantage for me to buy product at any time of the day on the internet.	1	2	3	4	5
I think it is more difficult to shop on the internet.	1	2	3	4	5
I will prefer online shopping only if online prices are lower than actual price.	1	2	3	4	5
I think that online shopping is more secure than traditional shopping.	1	2	3	4	5
I think that the information given about the products and services on the internet is sufficient.	1	2	3	4	5

#### References:

Manzoor, U., Baig, S. A., Hashim, M., & Sami, A. (2020). Impact of social media marketing on consumer's purchase intentions: the mediating role of customer trust. *International Journal of Entrepreneurial Research*, 3(2), 41-48. <https://readersinsight.net/IJER/article/view/1386>

#### Section D: Online Purchasing Platform Services.

Please rate the description below with a range of 1 (strongly disagree) to 5 (strongly agree).

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Online Purchasing Platform Services (Umar Sultan M. & MD Nasir Uddin, 2011)					
Detail information is available while shopping online.	1	2	3	4	5
The website design helps me in searching the product easily.	1	2	3	4	5
I get on-time delivery by shopping online.	1	2	3	4	5
I believe that familiarity with the website before making actual purchase reduce the risk of shopping online.	1	2	3	4	5
It is easy to choose and make comparison with other products while shopping online.	1	2	3	4	5

#### References:

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### Section E: Payment Gateway Services.

Please rate the description below with a range of 1 (strongly disagree) to 5 (strongly agree).

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Payment Gateway Services ( <a href="#">Shrivastava A. et al., 2019</a> )					
I think that the availability of electronic gateway services saves your time and money.	1	2	3	4	5
I think that electronic gateway is used as an alternative mode of payment.	1	2	3	4	5
I think electronic gateway services perceived as a convenient mode of transaction.	1	2	3	4	5
The payment gateway services can take the advantages of loyalty or reward points and discounts.	1	2	3	4	5
I think electronic gateway substitutes the physical payment system.	1	2	3	4	5

#### References:

Shrivastava, A., & Bajpai, V. (2019). Electronic Gateway: An Anticipative Approach towards Modern Payment System. *DIGITALISATION & INNOVATIONS IN BUSINESS*, 49.

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