

Title of Thesis	Factors Affecting Adoption Of E-Payment Among Young Adults In Miri
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### **ABSTRACT**

E-payment system is increasingly becoming a daring means of payments in today's business world. This is due to its efficiency, convenience and timeliness. It is a payment system that is continuously being embraced and adopted in the financial system of both developed and developing countries with a view to simplify and ease payments in business transactions.

The purpose of this study is to examine the factors affecting adoption on e-payments among young adults in Miri. The total of use of e-payment is still growing as compared to the years before based on the results and findings of other researchers. Furthermore, this study might as well provide some useful suggestions or insights for the retailers or marketers regarding the factors that will attract young adults to adopt e-payments. This paper observes the relationship between perceived ease of use, perceived usefulness, perceived security and trust to the e-payment intention of young adults.

There is only a few research studies have attempted to explain the factors affecting e-payment intention with the adoption variables. Instead, many researchers were conducted to examine how security and trust related to consumers' purchase intention. Thus, this study may extend the literature demonstrating the four factors affecting e-payment intention of private young adults in Miri.