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Doctor of Business Administration (DBA)

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CONSULTANCY MANAGEMENT

PROJECT PAPER

**“The Analytic Hierarchy Process: Application to the
Selection of the Best E-Wallet in Klang Valley, Malaysia”**

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EXECUTIVE SUMMARY

Parties conducting electronic business have usually never seen each other face-to-face, nor do they exchange currency or hard copies of documents hand-to-hand. When companies enter electronic commerce, choosing an electronic payment (e-wallet) system that will work well with the way they run their business, which is both popular and safe, is a major concern. In this paper, after examining different e-wallet systems in Klang Valley, Malaysia, we identify assessment criteria based on previous researches and interview with experts. Then, using analytic hierarchy process (AHP) we prioritize e-wallet systems in Klang Valley, Malaysia based on experts opinions. Results show that Samsung Pay is the most preferred e-wallet system, followed by Lazada Wallet and Boost. The findings of this research are intended to be useful for both academic researchers and companies planning to adopt or to improve an electronic payment system

Key words: E-Wallet, internet, e-commerce.

INTRODUCTION

The worldwide proliferation of the Internet has led to the birth of electronic commerce, a business environment that allows the electronic transfer of transactional information. Electronic commerce (EC) flourished because of the openness, speed, anonymity, digitization and global accessibility characteristics of the Internet, which facilitated real-time business activities, including advertising, querying, sourcing, negotiation, auction, ordering and paying for merchandise (Yu et al., 2002). According to Tsiakis and Sthephanides (2005) the critical factor of success for every commercial entity to implement and operate an electronic business mechanism is money flow, material flow and information flow in commerce process. In this era, payment systems play a major part in the conduct of a country's monetary policy, financial sector and economic development (Johnson, 1998; World Bank, 1990).

The improve macroeconomic management, release funds from the clearing and settlement functions for more productive use, and reduce float levels, improving the control of monetary aggregates. Moreover, firms in different economic sectors use the payment system to transfer funds and to provide competitive financial services (Khiaonarong, 2000). According to Yu et al. (2002) when companies enter electronic commerce market, choosing an electronic payment system that will work well with the way they run their business that is both popular and safe is a major concern. Therefore, this research paper aims to identify and analyze different kinds of E-Wallet systems in Klang Valley, Malaysia.

This paper addresses the following research questions:

1. What are common e-wallet methods in Klang Valley, Malaysia?
2. Which criteria exist for evaluation of e-wallet systems?
3. What is the ranking of e-wallet systems?

BACKGROUND 8EXCITE SDN BHD

8excite is a mobile and web-based customer e-loyalty platform that offers the best deals at greatly discounted prices on exceptional dining, beauty, spa, salon, vacation, recreational, fitness, attractions and shopping experiences and rewards customers with loyalty points (known as Excite Points) each time they shop with us. 8excite is partnered with hundreds of merchant partners across multiple industries such as food and beverage, health and beauty, leisure and services, travel and accommodation, shopping and FMCGs. Our vast network of business partners opens a whole new world of excitement to our customers, enabling them to discover hundreds of amazing places to eat, drink, work out, pamper themselves, relax, have fun and go on holidays.

Over the past couple of years, 8excite has been working diligently to bring offline brick and mortar businesses all throughout Malaysia online. With our robust end-to-end solutions, 8excite has been able to help merchants identify their target customer base and tailor specialized sales and marketing campaigns that cater specifically to meet their interests, lifestyles and preferences.

8excite has a small but strong and dedicated team of professionals from a multitude of different backgrounds and experiences that form our various departments such as Sales and Business Development, After Sales and Merchant Support, Editorial, Customer Support, Marketing, IT, Logistics, Operations, Finance and Accounting. Our staff have keen minds and instincts that have allowed us to not only remain competitive but keep ahead of the market as we are able to spot trends and capitalize on them before our competitors do, while delivering high quality service to our business partners and customers.

By partnering with over 3,000 merchants from various sectors and industries, 8excite offers more than 10,000 deals that are in line with the lifestyles and interests of our evergrowing base of two million customers. The deals we have available are from big brands that everyone knows and love as well as from local neighborhood businesses that are five minutes away from our customers.

“To offer even more flexibility, 8excite is available on multiple platforms; web-based for home and office users or mobile-based for both Android and iOS users – allowing our customers to shop anywhere at any time. Our customers have often praised us for enabling them to enjoy the conveniences of online shopping directly from their mobile devices, even before they head out” said by Kelferd Chief Marketing Officer, 8excite Sdn.Bhd.

Our formula has proven to be a winning combination for both businesses and customers. The more our customers shop, the more sales our merchant partners generate. This turn rewards our customers with loyalty points which allows them to save even more when they shop. What’s more, 8excite also allows customers to pay their utility bills via our platform and earn Excite Points in doing so. This continuous cycle that our loyalty and rewards platform is focused to ensures that our customer keep shopping with us and our merchants happy from the sales we generate for them.

8excite has also been able to consistently execute monthly campaigns on the 8th of each month; supplying incredible deals and promotions to our customers, which have netted us sales amounting to up to USD \$500,000 in a single day. We have also managed to carry out successful campaigns for Chinese New Year, Valentine’s Day, Father’s Day, Mother’s Day, Independence Day, Single’s Day, Christmas, Hari Raya, Black Friday, Cyber Monday and New Year’s Eve.

“Our continued strides in providing the best customer service in the e-commerce and loyalty sector has netted us rave ratings and recommendations on both Google Play Store and Apple’s App Store” said by Kelferd Chief Marketing Officer, 8excite Sdn Bhd.

PROBLEM STATEMENT

8excite powered by Fusionex to be the leader in customer loyalty. The ecosystem consists of multi-faceted product and service clusters to enhance the loyalty performance with mobility. However, the current technology of 8excite isn't conducive to satisfy the customer loyalty. Furthermore, 8excite consists of 13million subscribers whilst 70million points earn with a net worth of RM700,000 as redeemed. The concern would be that 50% of redemption is pertaining to 8excite instead of been partnering entities.

To address this problem statement, 8excite need to adopt Omni-channel retail management. Omni channel retail management is designed not only to manage sales in multiple channels but to integrate the channels together so that sales people and customer experience a fully functional spectrum of sales capability. Rather than having to leave one store, go home and shop online, only to discover that the desired product was a mile away, customer will be able to locate the product immediately via a mobile app and finish creating a delivery order from one store for another.

To execute the omni channel retail management, 8excite's needs to do system integration with E-Wallet service providers in Malaysia. The cost of system integration is very expensive approx. cost up to RM1million and also in terms of cyber security and customer Personal Data Protection Act (PDPA), 8excite's needs to work with the best E-Wallet service provider in Malaysia.

In Malaysia there are 37 companies providing E-Wallet service, among the 37 E-Wallet service provider the top E-Wallet service provider in Malaysia are Grabpay, Boost, Touch N Go, Lazada Wallet and Samsung Pay.

This project paper will assist 8excite to make decision on to choose the best E-Wallet service provider in Malaysia.

OBJECTIVES

The extent of this study enables the application of Analytic Hierarchy Process (AHP) for selection of the best E-Wallet in Klang Valley for 8excite Sdn.Bhd. Therefore, the objectives of this study are to;

1. What are the common e-wallet methods in Klang Valley, Malaysia?
2. Which criteria exist for evaluation of e-wallet systems?
3. What is the ranking of e-wallet systems?

SIGNIFICANCE OF THE PROJECT

8excite Sdn.Bhd has contracted with Rajan Amaloo, of IIUM DBA student to provide recommendations and observations concerning the choice of a E-Wallet service provider for their omni-channel system integration. As part of this contract, Rajan Amaloo attended all E-Wallet service provider presentations concerning E-Wallet selection and was available to answers all technology questions as put forth by the service provider and 8excite Sdn.Bhd staff concerning this project.

8excite Sdn Bhd is in the process increasing its customer redemptions to 90% as current redemptions at 50%. Therefore, as part of this project, recommendations concerning which E-Wallet service provider will assist 8excite Sdn Bhd in increasing their customer redemptions to 90%, will also be addressed.

SCOPE OF THE STUDY

This consultancy project aims to determine a set of criteria required to systematically select the best E-Wallet in Klang Valley, Malaysia. The study is limited to 8excite Sdn Bhd and covers its present operation. Only those experiences with E-Wallet operation were selected and evaluated for the selection process.

LITERATURE REVIEW

Khiaonarong (2000) examined the creation of modern e-wallet systems in Thailand and concluded that this creation has helped facilitate the turnover of funds in the economy, while the use of information technology in current payment arrangements helped reduce human intervention and default cheques and has also helped strengthen the country's capabilities and competitiveness in providing financial services.

Yu et al. (2002) explored the advantages and limitations of several different electronic payment systems include online credit card payment, electronic cash, electronic checks and small payments. After analyzing and comparing these types of payment systems, they concluded that in the future, the use of e-wallet will escalate.

Furthermore, e-wallet will replace traditional electronic cash in the market. They also proposed that electronic checks are suitable for corporations and governments because their direct cost is high. In addition, they concluded that pay-per-click and per-fee-links will definitely become online trends for transactions.

Tsiakis and sthephanides (2005) studied concept of security and trust and their issues in electronic payment. Their study implicated that these issues are essential for every electronic payment mechanism in order to be accepted and established as a common medium of financial transactions.

Hung et al. (2006) identified the factors that determine the publics' acceptance of online tax filing and payment system (OTFPS) in Taiwan. Investigating relevant previous studies, they identified the determinants for acceptance of the OTFPS. Then, they examined the casual relationship among the variables of acceptance behavior for the OTFPS. Using data collected from 1099 usable responses, they indicated that the proposed model explained up to 72% of the variance in behavioral intention. In addition, the important determinants of user acceptance of the OTFPS are perceived usefulness, ease of use, perceived risk, trust, compatibility, external influences, interpersonal influence, self-efficacy and facilitating condition.

ANALYTIC HIERARCHY PROCESS (AHP)

AHP is one of the most popular Multiple-criteria decision making (MCDM) tools for formulating and analyzing decisions. The technique is employed for ranking a set of alternatives or for the selection of the best in a set of alternatives. The ranking/selection is done with respect to an overall goal, which is broken down into a set of criteria. A brief discussion of AHP is provided here. More detailed description of AHP and application issues can be found in Saaty (1980). AHP has been applied to numerous practical problems in the last few decades (Shim, 1989).

ASSESSMENT CRITERIA FOR EVALUATION OF EPAYMENT SYSTEMS

Examining previous related researches and experts opinions, we identified criteria for e-wallet systems' evaluation. On account of the importance of security in e-wallet systems, we divide into 5 main criteria namely , convenience, promotion, security, user experience, pricing, selection, and trust. The assessment criteria are described subsequently.

CONVENIENCE

Convenience refers to the extent to which a customer feels that the web site is simple, intuitive, and user friendly. Accessibility of information and simplicity of the transaction processes are important antecedents to the successful completion of transactions. The quality of the website is particularly important because, for e-retailers, it represents the central, or even the only interface with the marketplace (Palmer & Griffith, 1998).

According to Schaffer (2000), 30% of the consumers who leave a website without purchasing anything do so because they are unable to find their way through the site. Sinioukov (1999) suggested that enabling consumers to search for information easily and making the information readily accessible and visible is the key to creating a successful e-retailing business. Cameron (1999) pointed out that a number of factors render a website inconvenient from a user's perspective. In some cases, information may not be accessible because it is not in a logical place, or is hidden too deeply within the website. In other cases, information may not be presented in a meaningful format. Finally, needed or desired information may be entirely absent.

Schaffer (2000) argued that a convenient website provides a short response time, facilitates fast completion of a transaction, and minimizes customer effort. Because of the nature of the medium itself, online customers have come to expect fast and efficient processing of their transactions. If customers are stymied and frustrated in their efforts to seek information or consummate transactions, they are less likely to come back (Cameron, 1999). A website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying. These outcomes will likely enhance customer e-wallet.

SELECTION

Compared with a conventional retailer, an e-retailer is typically able to offer a wider range of product categories and a greater variety of products within any given category. A store in a mall is constrained by the availability and cost of floor space, whereas its online counterpart does not have such limitations. E-retailers can also form alliances with other virtual suppliers to provide customers with greater selection. To illustrate, an e-retailer may keep only a limited assortment of a given product category in inventory but can form alliances with other suppliers and manufacturers that can ship products to customers of the e-retailer from their own, more extensive inventories. However, the customer has seamless access to the entire range of products carried by the alliance from the e-retailer's website. Many consumers do not want to deal with multiple vendors when shopping. Bergen, Dutta, & Shugan (1996) noted that consumer search costs associated with shopping across retailers increase with the number of competing alternatives. In contrast, an increase in the number of available alternatives at a single e-retailer can greatly reduce the opportunity costs of time and the real costs of inconvenience and search expended in virtual store hopping. The e-retailer that offers greater choice can emerge as the dominant, top-of-mind destination for one-stop shopping, thereby engendering e-wallet.

PRICE

It has been observed that old customers pay more prices than the new ones. This is sometimes the result of trial discounts that is only available to the new customers. Almost all business use special introductory prices and special offers to new customers, but sometime they also use it for old customers, who think that they deserve more than new customers do. A retailer offers a coupon to all customers but finds that mature customers are less likely to use it. The customers who have been in strong relation with a business and have acquainted with full product line will almost get greater value from business relationship. So old customers are less price sensitive than new customers and they have developed their trust on company so they pay more than new customers (Reichheld , 1996).

SECURITY

Security, in the form of keeping customers safe from an invasion of their privacy, affects trust and satisfaction. If companies wish to maintain customer trust, they need to keep their promises regarding privacy. Since security is closely related to trust, violations of security norms may backfire in terms of losing customers and negative word-of mouth (Gummerus et al, 2004).

Assuring security may be especially important to services that require customers to share personal information with the service provider in order to receive the required services, especially when the associated risks are high. Companies should also carefully weigh the benefits of customization allowed by data collection against psychological costs to customers. Unnecessary gathering of private data may frighten customers away. (Gummerus et al, 2004).

TRUST

Trust is a critical success factor in successful service relationships because before conducting business with the company consumers need to trust the company . The marketing literature supports a positive relationship between trust and satisfaction since the presence of trust raises levels of performance and causes greater satisfaction . Especially online, it was pointed out that the lack of online consumer trust was the main barrier of consumer participation in e-commerce and has been found to be one of the major obstacles to the popularity of internet transaction . E-trust is the degree of confidence customers have in online exchanges, or in the online exchange channel . Online trust includes consumer perception of how the website would deliver on expectation, how believable the website's information is, and the level of confidence in site channel. Trust appears to be especially important for creating loyalty in online service as it is perceived as high level risk transaction since customers lack direct contact with the company and have to hand over sensitive personal information, such as credit card numbers, in order to complete the transaction. Kim et al, identified ability, benevolence and integrity as three principal components of trust. It is suggested that trust will contribute to both commitment and loyalty. There are also some evidences supporting a positive relationship between e-tailer trust and e- loyalty, in term of increased spending and intentions to purchase or repurchase. E- trust also have positive and significant influence on e-commitment.

USER INTERFACE

The technical functionality of the user interface, which signals technical reliability and enables use of the site, had a smaller impact on trust. Technical functionality of a web site makes use of the service effortless, and the small positive impact may depend on tolerance zones. Whereas low technical functionality evokes mistrust, high functionality often has very little impact (Riegelsberger and Sasse, 2001). Moreover, our findings somewhat surprisingly suggest that the level of a Web site's usability has no impact whatsoever on trust, satisfaction or loyalty (Gummerus et al, 2004).

SELECTION

Measures of selection success address the ultimate impact of the e-wallet system and therefore represent the most important category of success measurement. An e-commerce or e-business system can benefit a single user (usually a customer), a group of users, an organization, or an entire industry. Hence, the selection success measures found in the literature are organized by level (individual, group, organization, and industry e-commerce measures).

ASSESSMENT ALTERNATIVES OF TOP E-WALLET SERVICE PROVIDER IN MALAYSIA

Bank Negara Malaysia (BNM) listed 37 non-bank e-money issuers. From the 37 E-Wallet service provider in Malaysia, the following are the top 5 E-Wallet service provider in Malaysia based on high transaction and user based.

1. Grabpay
2. Boost
3. Lazada Wallet
4. Touch N Go Wallet
5. Samsung Pay

GRABPAY

GrabTaxi Holdings Pte. Ltd. (branded as simply Grab) is a Singapore-based technology company that offers ride-hailing, ride sharing, food delivery service and logistics services through its app in Singapore and neighbouring Southeast Asian nations Malaysia, Indonesia, Philippines, Vietnam, Thailand, Myanmar, and Cambodia. While it originally competed with Uber, Grab's acquisition of Uber's Southeast Asian operations in March 2018 has turned it into the only major ride share service in the region.

Grab has introduced the GrabPay in Malaysia. GrabPay is a safe, convenient and flexible mobile wallet to pay both for services on the Grab app and in stores and restaurants. This launch is teamed with partnerships with local champions like Maybank, KLIA Ekspres and merchants such as Tealive, ensure GrabPay is not only accepted nationwide in eight cities, but can also be used for a variety of services. GrabPay – which previously only accepted debit or credit cards comes enhanced with a mobile wallet. Consumers can now top-up and spend money or 'GrabPay credits' from the Grab app. Consumers can use their Grab app to pay for Grab's services such as GrabFood and rides, but also at merchants or partners with the GrabPay QR code. Moreover, consumers can also transfer money directly to each other conveniently via the app with just a few simple taps.

BOOST

BOOST, the digital mobile wallet (e-wallet) app developed by Axiata Digital Services Sdn Bhd, has set a lofty target of being a leading player in Malaysia. Boost began life as a lifestyle loyalty and prepaid top-up app on Jan 6, 2017, Tiffin said (CEO, Boost). Over the course of the year, the app now supports gamification and social interaction features.

Users are able to collect loyalty rewards, send and receive e-vouchers, transfer and receive money, all via its Boost app. Finally, in October 2017, Boost added a mobile wallet functionality which empowers users to make payments in a convenient way.

LAZADA WALLET

Lazada Wallet is a new way for online shoppers to make payments for their purchases, which offers a one-click payment and offers savings. Moreover, there is also an instant cashback of up to 10% and exclusive discounts for the customers but for a limited time only.

TOUCH N GO

Touch 'n Go (TNG) is venturing into account based ticketing as another means of payment for Transit sector via QR Code implementation. Touch N Go engaging customer , as a tester to experience the new technology and be the pioneer to the new cutting edge feature via Touch 'n Go eWallet. Touch 'n Go eWallet is an all in one e-wallet service covering all existing and future Touch 'n Go products & services.

SAMSUNG PAY

Samsung Pay was launched in Malaysia, helping the nation take another step towards a cashless society and furthering mobile payment adoption. The smartphone's digital wallet is a mobile payment system that is integrated into selected Samsung Galaxy models.

METHODOLOGY

This study is “Applied” in terms of objective and “descriptive-exploratory” based on the data collection; it is descriptive since it includes a set of methods with the aim at describing the studied phenomenon or phenomena.

The description and introduction of business intelligence performance are done through enumerating the features, dimensions and limits of that phenomenon; and it is a kind of modeling since it seeks to provide the model by applying the AHP.

The statistical population of this study contains all the senior managers, managers and the executives of experts in E-Wallets system. The targeted sampling is applied in this study since the data is collected on the basis of individuals’ skill and expertise in the field of E-Wallet. The targeted sampling is the best way to acquire the experts’ viewpoints in a particular field. Thus, 30 experts and professionals were identified in the field of E-Wallet implementation.

Two library and field methods are applied for data collection in this research. Various magazines, conference papers and academic reliable websites are used through the reference method for writing the research literature (theoretical principles and research background), and choosing the research criteria.

The main research data is obtained through distributing the questionnaire among the experts in order to investigate the research questions. The questionnaire of this research consists of three sections: First section- The pair-wise comparison of main criteria with the objective; Second Section-The pair-wise comparison of main criteria with each other (interaction of main criteria with each other);Third Section- The pair-wise comparison of selected alternatives with main criteria.

The questions are designed in a way that the respondents can select one of the options 1 to 9 for each question. Delphi technique is applied for evaluating the content validity of questionnaire which was verified by the experts after implementing this technique. The content validity means that the designed questions measure the variable for which it is prepared. Its evaluation method is often based on the experts’ professional judgments and experiences.

The structure validity seems obvious since the research process is based on a theoretical framework and it seems that the validity of prediction is obtained because the extraction of factors depends on a large number of theses and articles.

To measure the reliability of this research, the consistency ratio of judgement is measured as well as applying the calculation associated with the inconsistency rate of each expert's response, thus the research reliability is confirmed.

After collecting the questionnaires, the questionnaire data was classified, and the AHP technique was applied in order to weigh each of the factors. Then, the obtained data is imported to Excel and the research model is designed according to the following flowchart through applying Super-Decision software

TABLE 1 Respondents' demographic information

TABLE 1
Respondents' demographic information

Variable*	Frequency	Percent
Gender		
• Male	279	55.46
• Female	224	44.54
Race		
• Malay	367	72.96
• Chinese	54	10.74
• Indian	28	05.57
• Others	54	10.73
Age group		
• 20 years or below	1	0.002
• 21-25 years	68	13.49
• 26-30 years	134	26.59
• 31-35 years	144	28.57
• 36-40 years	68	13.49
• 41-50 years	78	15.48
• 51 years and above	11	2.18
Highest level of education		
• Certificate	142	28.69
• Professional	39	07.88
• Bachelors	228	46.06
• Masters	56	11.31
• Ph.D.	30	06.06
Marital status		
• Single	162	32.14
• Married	342	67.86
Type of the company		
• Manufacturing	65	13.21
• Service	427	86.79
Employee size of the company		
• less than 100	134	26.80
• 100-200	44	08.80
• 200-500	81	16.20
• more than 500	241	48.20
No. of years the company exists		
• less than 5 years	80	16.10
• 5-10 years	119	23.94
• 10-20 years	141	28.37
• more than 20 years	157	31.59
Type of employment		
• Public	182	36.69
• Private	203	61.08
• Self-employed	11	2.23
Working as		
• Executive	362	73.87
• Non-executive	128	26.13
No. of years the company served		
• less than 3 years	206	41.36
• 3-5 years	65	13.05
• 5-10 years	132	26.51
• more than 10 years	95	19.08

IDENTIFICATION OF CRITERIA

After consulting and discussing with the Mr.Zaki Chief Operating Officer 8excite Sdn.Bhd , seven main criteria were derived for the selection of the candidates. These criteria are;

- 1) Convenience.
- 2) Promotion.
- 3) Security.
- 4) User Experience.
- 5) Pricing.
- 6) Selection.
- 7) Trust.

There were no sub-criteria selected for this selection. Since the absolute measurement procedure was applied in this study, the undersigned suggested the decision hierarchy of selection the best E-Wallet in Klang Valley, Malaysia as in Figure 3.

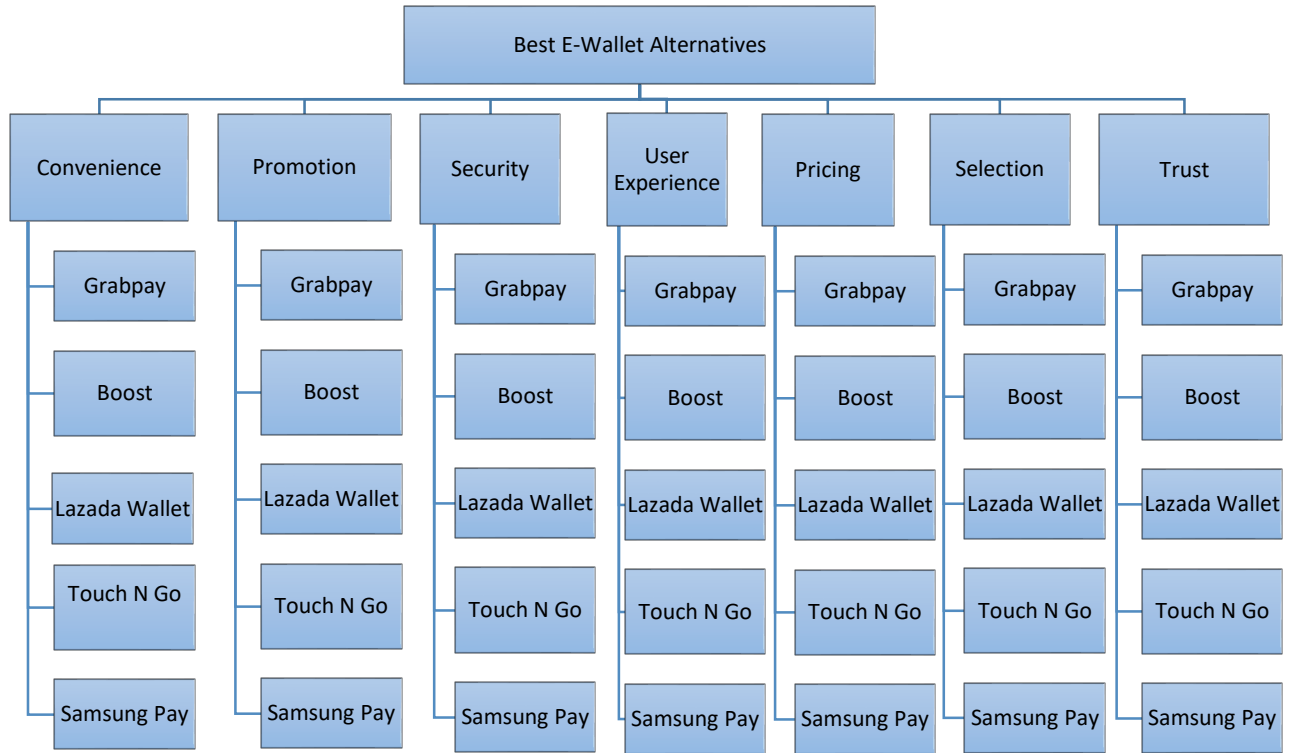


Figure 2: Decision hierarchy for the selection of best E-Wallet in Klang Valley, Malaysia.

POPULATION SAMPLE

Data for this study was made available via a combination of interviews and questionnaires. We first interviewed 30 experts in the field of electronic commerce and electronic banking. These experts were 12 IT Senior Managers and Managers (or a representative, for example assistant manager, if the manager was not available at the time of the interview) in four Malaysia banks which proposing electronic banking services to their customers and 20 IT Exec and Non Exec in five e-commerce companies. During the interviews we sought general information from the managers about e-wallet systems in Klang Valley, Malaysia and asked them to discuss about customers criteria for selection from available e-wallet systems in Klang Valley, Malaysia. Examining previous related work and using data gathered by interviews, evaluation criteria for e-wallet systems obtained the hierarchy of problem constructed. Consequently, using a questionnaire, we asked 30 experts (include 12 IT managers mentioned above, and 18 specialists who were employed by e-commerce) to compare the elements of a particular level of this hierarchy with respect to a specific element in the immediate upper level. Using data collected by questionnaires, we made pair-wise comparisons and obtaining judgment matrix. Results are presented subsequently in this paper.

DATA COLLECTION

As mentioned earlier, seven criteria were selected by the Chief Operating Officer. Table 2 shows the tabulated criteria and its explanations.

Table 2: Criteria and the explanation

The list of criteria for best e-wallet performance evaluation

Criteria	Meaning
1. Convenience	Convenience refers to the extent to which a customer feels that the web site is simple, intuitive, and user friendly. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
	Accessibility of information and simplicity of the transaction processes are important antecedents to the successful completion of transactions. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
	Enabling consumers to search for information easily and making the information readily accessible and visible. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
2. Promotion	Cash Back Promotion, Rebate Promotion, Promo Code, Discount, when using E-Wallets as payment option. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
3. Security	In the form of keeping customers safe from an invasion of their privacy, affects trust and satisfaction. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
	Carefully weigh the benefits of customization allowed by data collection against psychological costs to customers. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
4. User Experience	Site makes use of the service effortless, and the small positive impact may depend on tolerance zones. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
5. Pricing	Transaction fees, service fees for using the E-Wallet as a payment option (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
6. Selection	Offer a wider range of product categories and a greater variety of products within any given category. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
	The customer has seamless access to the entire range of products carried by the alliance from the e-retailer's website. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)
7. Trust	The degree of confidence customers have in online exchanges, or in the online exchange channel. Online trust includes consumer perception of how the website would deliver on expectation, how believable the website's information is, and the level of confidence in site channel. (Zaki, Chief Operating Officer,8excite.Sdn.Bhd)

RESULT & DISCUSSION

While in relative measurement, alternatives are compared according to a common attribute; in Super Decision AHP tool, an alternative is compared with an established standard.

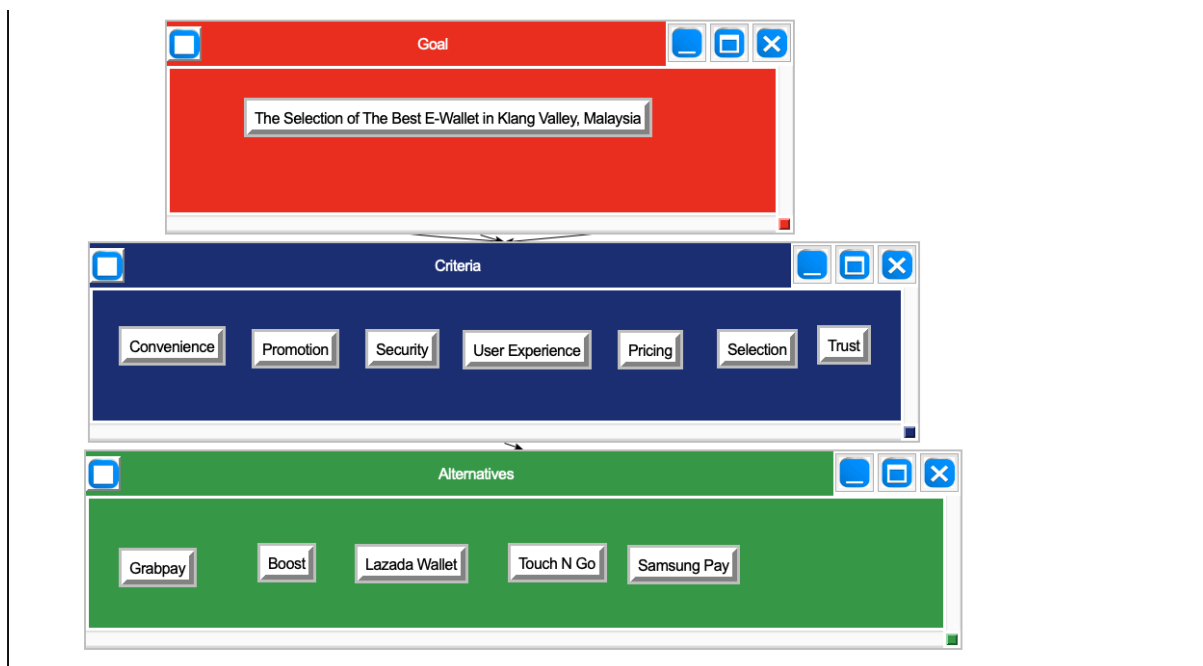


Figure 3: Decision hierarchy for best E-Wallet in Klang Valley, Malaysia. (Source: Super Decision Tool)

CRITERIA NODE COMPARISONS

PCM for Criteria

	CON	PRO	SEC	UEX	PRI	SEL	TRU
CON	1	5	1	1	3	3	1/5
PRO	1/5	1	1	1	1	1/3	1/5
SEC	1	1	1	1	1	1/3	1/5
UEX	1	1	1	1	1	1/3	1/5
PRI	1/3	1	1	1	1	1/3	1/5
SEL	1/3	3	3	3	3	1	1/5
TRU	5	5	5	5	5	5	1

2. Node comparisons with respect to The Selection of The~

Graphical Verbal Matrix Questionnaire **Direct**

Convenience	0.05083
Pricing	0.03432
Promotion	0.14639
Security	0.01886
Selection	0.2389
Trust	0.07351
User Experience	0.43717

This is the direct data input area.
Type in new direct data here, and/or
Click the invert box invert priorities for this
direct data.

NOTE: Any changes made in direct data take
effect immediately and overwrite
pre-existing data inputted in the
other modes.

Figure 4: Node comparison with respect to the criteria The Selection of The Best E-Wallet in Klang Valley, Malaysia, highly scored criteria is User Experience with 0.43717.

Weighing the importance of criteria for the selection of the best E-Wallet in Klang Valley, Malaysia. The highest important criterions go to User Experience with weight of 0.43717, followed by Selection with weight of 0.2389 and Promotion with weight of 0.14639. The top 3 criteria are User Experience, Selection and Promotion.

From this top 3 criteria telling us, customer will give importance on User Experience criteria, Selection criteria and Promotion criteria before they decided to choose to use a E-Wallet.

In term of User Experience, an E-Wallet should have a minimum features as below;

- An E-Wallet should have the user friendly user experience feature in terms of Bank-to-bank transfer app that makes online purchases possible directly from the bank account without needing to download a third-party app
- Direct deduction from savings and current account and immediate credit to the merchant
- Transfer and receive money from your smartphone to your bank account
- Allows easy access to real-time daily payment transactions and status up to 90 days.
- Multiple payment methods – Quick Pay, QR Code, In-app web-based, or Native in-app payments.
- Transfer cash with Money Packet – an in-app feature that enables users to send funds individually or groups
- Withdraw your e-wallet balance at any bank in Malaysia
- Cross-border settlement – seamless payment transactions between foreign currency payments; eliminates the need to have your Ringgit changed to other currencies.

In terms of Selection, an E-Wallet should have a minimum assortment of ;

- Use E-Wallet for online and offline purchases: 7-Eleven outlets, Berjaya Group merchants, Starbucks outlets, etc.
- RFID sticker attached to your vehicle for more convenient toll payment system can be linked to your e-wallet
- Allows payment for public transportation, prepaid or postpaid phone bills and carparks, petrol, retail chains restaurant, healthcare and many more.
- Purchase movie tickets or book a flight using the app
- Integrated with over 1,000 merchants

In terms of Promotion, an E-Wallet should have a minimum offer of ;

- Provides a plethora of the latest discounted offers on food, beauty, activities, travel, services and gifts
- Receive an instant cashback of up to 20% when you use a code provided by FavePay (30% for new users)
- Get exclusive rebates when you purchase from a specific merchant
- Collect points and redeem various attractive deals every time you use E-Wallet.
- Earn up to 50% cash rebate (with a cap) when purchasing with E-Wallet.
- Purchase discount vouchers for shopping and dining or send them as gifts

ALTERNATIVE NODE COMPARISONS

PCM for Selection

SEL	GP	BT	LW	TNG	SP
GP	1	0.78	0.33	0.98	0.28
BT	7/9	1	0.33	0.98	0.28
LW	1/3	1/3	1	0.98	0.28
TNG	1	1	1	1.00	0.28
SP	2/7	2/7	2/7	2/7	1.00

2. Node comparisons with respect to Selection

Graphical
Verbal
Matrix
Questionnaire
Direct

Boost	0.19384
Grabpay	0.10803
Lazada Wallet	0.37986
Samsung Pay	0.26307
Touch N Go	0.05521

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Type in new direct data here, and/or
Click the invert box invert priorities for this
direct data.

NOTE: Any changes made in direct data take
effect immediately and overwrite
pre-existing data inputted in the
other modes.

Figure 5: Node comparison with respect to Selection, the highest scored alternatives is Lazada Wallet with 0.37986.

For Selection criteria, the best alternative E-Wallets is Lazada Wallet with a priority value of 0.37986 followed by Samsung Pay nominal value 0.26307 and Bookst with nominal value of 0.19384.

Lazada Wallet scored high nominal value compare to other E-Wallet , the main reason for this is Lazada E-Wallet have 300,000,000 product selection customer can purchase from using E-Wallet. Basically a customer can buy anything, anytime and anywhere in South East Asia in one single click and the product will deliver to customer doorstep.

PCM for Trust

TRU	GP	BT	LW	TNG	SP
GP	1.00	0.71	0.70	0.63	0.58
BT	5/7	1	0.70	0.63	0.58
LW	2/3	2/3	1	0.63	0.58
TNG	5/8	5/8	5/8	1	0.58
SP	4/7	4/7	4/7	4/7	1.00

2. Node comparisons with respect to Trust

Graphical
Verbal
Matrix
Questionnaire
Direct

Boost	0.19302	<p>This is the direct data input area. Type in new direct data here, and/or Click the invert box invert priorities for this direct data.</p> <p>NOTE: Any changes made in direct data take effect immediately and overwrite pre-existing data inputted in the other modes.</p>
Grabpay	0.20628	
Lazada Wallet	0.35349	
Samsung Pay	0.22534	
Touch N Go	0.02187	

Figure 6: Node Comparison with the respect to Trust, the highest scored alternatives is Lazada Wallet with 0.35349.

For Trust criteria, the best alternative E-Wallets is Lazada Wallet with nominal value of 0.35349 followed by Samsung Pay nominal value 0.23534 and Grabpay with nominal value of 0.20628.

Based on trust criteria, Lazada Wallet encrypt all transactions with a Secure Sockets Layer (SSL) of security to safeguard users' personal information.

Notifications to the mobile device and an instant SMS to the account's registered phone number, ensures users know every time money is entering and leaving their Lazada account.

While every transaction requires a 6-digit PIN or fingerprint authentication, Lazada Wallet also have a support team that can quickly respond to fraudulent activity and freeze the account should there be any discrepancies in the user's transaction history.

Furthermore, Lazada Wallet received license by Bank Negara Malaysia and is Payment Card Industry Data Security Standards (PCI DSS) compliant.

This certify is all transactions adhere to the comprehensive requirements for enhancing payment account data security that mirrors the safest bank practices.

PCM for User Experience

UEX	GP	BT	LW	TNG	SP
GP	1	0.50	0.33	1.00	0.22
BT	1/2	1	0.33	1.00	0.22
LW	1/3	1/3	1	1.00	0.22
TNG	1	1	1	1	0.22
SP	2/9	2/9	2/9	2/9	1.00

2. Node comparisons with respect to User Experience

Graphical
Verbal
Matrix
Questionnaire
Direct

Boost	0.3723	<p>This is the direct data input area. Type in new direct data here, and/or Click the invert box invert priorities for this direct data.</p> <p>NOTE: Any changes made in direct data take effect immediately and overwrite pre-existing data inputted in the other modes.</p>
Grabpay	0.06787	
Lazada Wallet	0.12963	
Samsung Pay	0.22225	
Touch N Go	0.20795	

Figure 7: Node Comparison with the respect to User Experience, the highest scored alternatives is Boost with 0.3723.

For User Experience, the best alternative E-Wallet is Boost with nominal value of 0.3723 followed by Samsung Pay nominal value 0.22225 and Touch N Go with nominal value of 0.20795.

Based on User Experience, Boost users could upgrade to Boost Premium Wallet for free when they provide their NRIC details. Boost Premium Wallet users could:

- Add money up to RM1,500 into their Boost Wallet
- Spend/transfer up to RM1,500 daily
- Spend/transfer up to RM4,500 monthly
- Send money to your friends and family up to RM500 monthly
- Transfer out money from the Boost Wallet to a bank account

PCM for Security

SEC	GP	BT	LW	TNG	SP
GP	1	1.07	0.39	0.95	0.49
BT	1	1	0.39	0.95	0.49
LW	2/5	2/5	1	0.95	0.49
TNG	1	1	1	1	0.49
SP	1/2	1/2	1/2	1/2	1.00

2. Node comparisons with respect to Security

Graphical
Verbal
Matrix
Questionnaire
Direct

Boost	0.10068
Grabpay	0.11227
Lazada Wallet	0.1427
Samsung Pay	0.46482
Touch N Go	0.17953

This is the direct data input area.
Type in new direct data here, and/or
Click the invert box invert priorities for this
direct data.

NOTE: Any changes made in direct data take
effect immediately and overwrite
pre-existing data inputted in the
other modes.

Figure 8: Node Comparison with the respect to Security, the highest scored alternatives is Samsung Pay with 0.46482.

For Security criteria, the best alternative E-Wallets is Samsung Pay with nominal value of 0.46482 followed by Touch N Go nominal value 0.17953 and Lazada Wallet with nominal value of 0.1427.

Based on security, Samsung Pay can keep track of all user purchases. As soon users complete a transaction, user see a payment confirmation that shows exactly where the transaction occurred, along with the merchant's name and number. So it's easy to detect any suspicious activity.

User transactions and card information are secure. Samsung Pay requires users to authenticate every transaction. In addition, Samsung doesn't keep user payment information on their servers and your account details are never stored on user phone or shared with merchants. When a payment is made at the terminal, the merchants will only see the Digital Account Number. When user set up Samsung Pay, user have to establish an authentication method to authorise payments (either a PIN or biometrics identifier e.g. fingerprint).

User have greater peace of mind if user lost his/her phone. If user phone is ever lost or stolen, user can use Samsung's Find My Mobile service to instantly lock your phone from anywhere, secure it with a new password or even erase user personal information.

PCM for Pricing

PRI	GP	BT	LW	TNG	SP
GP	1	0.87	0.67	1.19	0.24
BT	7/8	1	0.67	1.19	0.24
LW	2/3	2/3	1	1.19	0.24
TNG	1 1/5	1 1/5	1 1/5	1	0.24
SP	1/4	1/4	1/4	1/4	1.00

2. Node comparisons with respect to Pricing

Graphical
Verbal
Matrix
Questionnaire
Direct

Boost	0.14412	<p>This is the direct data input area. Type in new direct data here, and/or Click the invert box invert priorities for this direct data.</p> <p>NOTE: Any changes made in direct data take effect immediately and overwrite pre-existing data inputted in the other modes.</p>
Grabpay	0.09561	
Lazada Wallet	0.14806	
Samsung Pay	0.54449	
Touch N Go	0.06772	

Figure 9: Node Comparison with the respect to Pricing, the highest scored alternatives is Samsung Pay with 0.54449.

For Pricing criteria, the best alternative E-Wallets is Samsung Pay with nominal value of 0.54449 followed by Lazada Wallet nominal value 0.14806 and Boost with nominal value of 0.14412.

Cost-Efficient Digital Wallet, while other digital wallet apps work only with specific types of card readers and terminals, Samsung Pay can be used wherever magnetic stripe, NFC, and EMV chip cards are accepted. This means that businesses can start offering convenient, contactless payment to their in-store customers without having to update their card readers and registers.

Samsung Pay does not charge users additional fees for utilizing the app. There are no enterprise pricing plans.

PCM for Convenience

CON	GP	BT	LW	TNG	SP
GP	1.00	0.87	0.67	1.19	0.24
BT	7/8	1.00	0.29	0.67	0.17
LW	2/3	2/7	1.00	0.67	0.17
TNG	1 1/5	2/3	2/3	1.00	0.17
SP	1/4	1/6	1/6	0.17	1.00

2. Node comparisons with respect to Convenience

Graphical
Verbal
Matrix
Questionnaire
Direct

Boost	0.23357	<p>This is the direct data input area. Type in new direct data here, and/or Click the invert box invert priorities for this direct data.</p> <p>NOTE: Any changes made in direct data take effect immediately and overwrite pre-existing data inputted in the other modes.</p>
Grabpay	0.23843	
Lazada Wallet	0.14542	
Samsung Pay	0.32624	
Touch N Go	0.05634	

Figure 10: Node Comparison with the respect to Convenience, the highest scored alternatives is Samsung Pay with 0.32624.






For Convenience criteria, the best alternative E-Wallets is Samsung Pay with nominal value of 0.32624 followed by Grabpay nominal value 0.23843 and Boost with nominal value of 0.23357.

Users are able to buy a bottle of water or pick up the dry cleaning, almost anywhere, User can swipe your card without taking out user wallet or phone because user Gear Watch (smart watch) supports NFC (Near Field Communication) payment technology.

Samsung Pay makes paying for your purchases easier than ever, but knowing when it will work is handy in a pinch. There are plenty of places that work well with Samsung Pay, around the globe, internationally acceptance.

Overall Synthesized Alternatives.

Here are the overall synthesized priorities for the alternatives. You synthesized from the network Super Decisions Main Window: Unnamed file 0

Name	Graphic	Ideals	Normals	Raw
Boost		0.264683	0.144117	0.072059
Grabpay		0.175602	0.095613	0.047807
Lazada Wallet		0.271925	0.148060	0.074030
Samsung Pay		1.000000	0.544490	0.272245
Touch N Go		0.124371	0.067719	0.033859

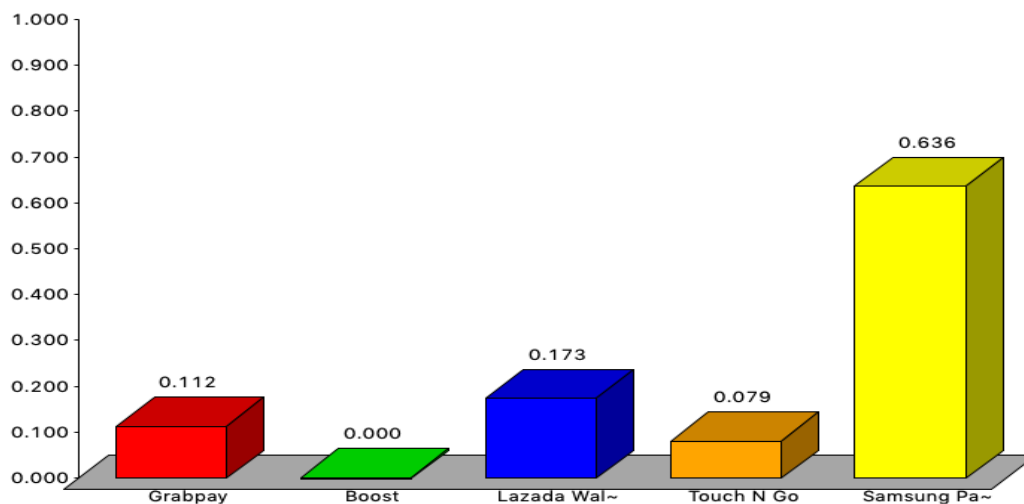


Figure 11: Overall Synthesized priorities for the alternatives goes to Samsung Pay with normal value of 0.544490.

Samsung Pay scored the highest synthesized priorities with nominal value of 0.544490 and Ideal score 1.000.

Samsung Pay wallet is compatible with Samsung Android mobile devices, including Gear S2, Gear S3, Gear Fit2 and Gear Sport watches. Samsung phones updated to Android 5.0 or higher with the latest version of Samsung Gear installed. That includes the Galaxy S6, Galaxy S6 active, Galaxy S6 edge, Galaxy Note5, Galaxy S6 edge+, Galaxy S7, Galaxy S7 edge, Galaxy S8+, Galaxy S8, Galaxy Note8, Galaxy S9+ and the Galaxy S9.

When users use this electronic wallet, user can add any qualifying Visa, MasterCard, American Express and Discover credit cards. Additionally, more than 1,000 banks and credit unions support Samsung Pay, including Chase, Navy Federal Credit Union, Banks nationally and internationally. User can add gift cards and loyalty cards, helping user more easily manage and use them. If a card has a barcode located on it, it can be stored on Samsung's electronic wallet.

When user make a purchase using Samsung Pay, user access the card you wish to use on the app, validate user purchase and place user phone near the card reader. Additionally, user can pay for online purchases by using Samsung Pay and then verifying the purchase with user fingerprint.

One of the advantages of Samsung Pay is it works with most card readers. It uses both NFC technology and magnetic secure transmission (MST) technology. MST technology emits a magnetic signal that acts like magnetic strip that you find on most credit cards. This allows you to use this electronic wallet at more terminals than some similar applications.

Samsung Pay is accepted in stores, in apps and online. Because of the flexible types of technology that work with Samsung Pay, it is accepted by any magnetic stripe payment terminal. But it will not work at gas station pumps or ATM machines where you physically stick your card into a reader. Samsung also made a deal with Visa to make Samsung Pay work at more than 350,000 retail websites.

When it comes to the security of Samsung Pay, numerous security measures are in place. Users must verify every purchase with your fingerprint, iris scan or by entering a PIN. Additionally, your credit card number is never used for transactions. Instead, a random set of numbers is transmitted. There is no fee for using Samsung Pay.

If user fear storing all your credit card information on user phone, user may be comforted to know that Samsung says all account information is encrypted and stored in a data vault. And user can remotely lock or erase user account with Find My Mobile.

Samsung ties its electronic wallet with its own Rewards program, too. So, with every purchase, users earn points that can be redeemed like gift cards. Unsurprisingly, many of the items in the rewards catalog are other Samsung products. The company is regularly running promotions that change with the season.

Alternative Rankings






Graphic	Alternatives	Total	Normal	Ideal	Ranking
	Boost	0.0721	0.1441	0.2647	3
	Grabpay	0.0478	0.0956	0.1756	4
	Lazada Wallet	0.0740	0.1481	0.2719	2
	Samsung Pay	0.2722	0.5445	1.0000	1
	Touch N Go	0.0339	0.0677	0.1244	5

Figure 12: Alternative ranking for the selection of the best E-Wallet in Klang Valley, Malaysia. Rank No.1 goes to Samsung Pay.

Final Priority Evaluation of the selection of the best E-Wallet in Klang Valley in Malaysia have formulated in rankings based.

The Best E-Wallet in Klang Valley, Malaysia goes to Samsung Pay with ideal of 1.000. The second rank goes to Lazada Wallet of ideal rank of 0.2719 , Third rank goes to Boost ideal 0.2647, fourth rank goes to Grabpay 0.1756 and the fifth rank goes to Touch N Go ideal 0.1244.

From this Alternative ranking, the ideal E-Wallet 8excite should do system intergration with is Samsung Pay. With Samsung Pay E-Wallet the chances of 8excite to increase customer redemption from 50% to 90% are much stronger compares to other E-Wallet in the market.

CONCLUSION

This paper provides a detailed numerical example that illustrates the application of AHP model for the selection of the best E-Wallet in Klang Valley Malaysia . The AHP technique could only make the best selection decision using the weighting process for a set of alternatives through pair-wise comparison. The Super Decision AHP tool adopted to select the best E-Wallet In Klang Valey, Malaysia for 8excite Sdn,Bhd. Although this method consumed more time and adopted numerous calculations, the end result was accurate and reliable. The decision making process using Super Decision AHP tool enabled the 8excite Operation team to select the best E-Wallet more effective and efficient by using data.

There were minimum limitations set for this project. This AHP absolute method can be applied during decision making process in any other departments in 8excite Sdn.Bhd if they wish to utilise this method.

Making a effective and efficient decision making in any organization is a vital , as the success of any organization depends on the quality management decision execution. Bohlander,. More importantly, those responsible for making selection decisions should have adequate information upon which to base their decisions.

Overall, the objectives of these project had been achieved.

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APPENDIX



**A SURVEY FOR EMPLOYEE PERFORMANCE EVALUATION USING
ANALYTICAL HIERARCHY PROCESS (AHP)**

I seek your kind cooperation to complete this questionnaire. All information given will be treated as confidential. I would like to express my thanks for spending your valuable time to respond to the questionnaire.

If you have any questions about this questionnaire, please contact Rajan Amaloo 013-2622216 or email to rajan.amaloo@gmail.com

SECTION A: PROFILE OF RESPONDENT

Please answer the following questions.

1. Your working experience in the organization

_____ years

2. Your current position in the company

3. Your Race

Malay

Chinese

Indian

Others

4. Your Age

20 years and below

21-30 years

31-40 years

41-50 years

51 years and above

5. Your Educational level

Certificate

Professional

Bachelors

Masters

PhD

6. Type of employment

 Public sector Private sector Self-employed Others**The list of criteria for best e-wallet performance evaluation**

Criteria	Meaning
1. Convenience	Convenience refers to the extent to which a customer feels that the web site is simple, intuitive, and user friendly.
	Accessibility of information and simplicity of the transaction processes are important antecedents to the successful completion of transactions.
	Enabling consumers to search for information easily and making the information readily accessible and visible.
2. Promotion	Cash Back Promotion, Rebate Promotion, Promo Code, Discount, when using E-Wallets as payment option.
3. Security	In the form of keeping customers safe from an invasion of their privacy, affects trust and satisfaction.
	Carefully weigh the benefits of customization allowed by data collection against psychological costs to customers.
4. User Experience	Site makes use of the service effortless, and the small positive impact may depend on tolerance zones.
5. Pricing	Transaction fees, service fees for using the E-Wallet as a payment option
6. Selection	Offer a wider range of product categories and a greater variety of products within any given category. The customer has seamless access to the entire range of products carried by the alliance from the e-retailer's website.
7. Trust	The degree of confidence customers have in online exchanges, or in the online exchange channel. Online trust includes consumer perception of how the website would deliver on expectation, how believable the website's information is, and the level of confidence in site channel.

Guidelines to answer the questionnaire

Example: (this example has been provided to explain the structure of the questionnaires)

For each statement below, please COMPARE the relative IMPORTANCE of two factors with respect to the goal, which is "Employee Performance Evaluation".

CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

1.	Convenience	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	Promotion
----	-------------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	-----------

In the above case, it is assumed that the respondent has perceived that 'Convenience' is STRONGLY MORE IMPORTANT than 'Promotion', that's why '5' has been circled in the side of Convenience.

On the other hand, if the respondent perceives that 'Promotion' is 'VERY STRONGLY MORE IMPORTANT' than 'Convenience', then '7' should be circled at the side of 'Promotion', as shown below.

1.	Convenience	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	Promotion
----	-------------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	-----------

SECTION B: DETERMINE WEIGHTAGE OF CRITERIA FOR EMPLOYEE PERFORMANCE EVALUATION

For each statement below, please COMPARE the relative IMPORTANCE with respect to: GOAL which is determine important criteria to evaluate employee performance. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Importance Criteria in Determining Employee Performance

1.	CONVENIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	PROMOTION
2.	CONVENIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SECURITY
3.	CONVENIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	USER EXPERIENCE
4.	CONVENIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	PRICING
5.	CONVENIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SELECTION
6.	CONVENIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TRUST
7.	PROMOTION	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SECURITY
8.	PROMOTION	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	USER EXPERIENCE
9.	PROMOTION	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	PRICING
10.	PROMOTION	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SELECTION
11.	PROMOTION	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TRUST
12.	SECURITY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	USER EXPERIENCE
13.	SECURITY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	PRICING
14.	SECURITY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SELECTION
15.	SECURITY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TRUST
16.	USER EXPERIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	PRICING
17.	USER EXPERIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SELECTION
18.	USER EXPERIENCE	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TRUST
19.	PRICING	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SELECTION

20.	PRICING	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TRUST
21.	SELECTION	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TRUST

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR CONVENIENCE

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for Convenience

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR PROMOTION

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for Promotion

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR SECURITY

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for Security

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR USER EXPERIENCE

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for User Experience

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR PRICING

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for Pricing

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR SELECTION

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for Selection

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

SECTION C: COMPARISONS BETWEEN PAIRS CRITERIA FOR TRUST

For each statement below, please COMPARE the relative IMPORTANCE. CHOOSE and CIRCLE ONLY ONE NUMBER per row by using the following scale:

1= EQUAL 3=MODERATE 5=STRONG 7=VERY STRONG 9=EXTREME

Important pairs criteria for Trust

1	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	BOOST
2	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
3	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
4	GRABPAY	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
5	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	LAZADA WALLET
6	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
7	BOOST	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
8	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	TOUCH N GO
9	LAZADA WALLET	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY
10	TOUCH N GO	9	8	7	6	5	4	3	2	1	2	3	4	5	6	7	8	9	SAMSUNG PAY

January 2018



IUM ACADEMY

INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
DOCTOR OF BUSINESS ADMINISTRATION (DBA)

REGISTRATION FOR CONSULTANCY MANAGEMENT


TRIMESTER 2 SESSION 2018

INSTRUCTIONS TO ALL

To Candidate

1. Please complete Sections A & B and submit this form together with Consultancy Management Pre-requisites Form
2. You are strongly advised to check the status of your eligibility with Academic Advisor.

SECTION A:

1. Name: <u>RAJAN A/L JIVANATHAN.</u>	2. Matric No : <u>61639343</u>
3. Contact No. : <u>013-2622216</u>	4. COPA: <u>3-46</u>
5. Credit Hours completed (minimum of 27 credit hours):	
Student's Signature: 	Date: <u>6/1/18</u>

SECTION B:

Name of Company: <u>Sexiye Sdn Bhd</u>	Address: <u>A-11-10 BLOCK A, TROPICANA AVENUE, NO 11 PERDARAN TROPICANA TROPICANA GOLF AND COUNTRY RESORT, PJU 3</u>
Contact No. : <u>03-76007228.</u>	*Total Consultancy Fees (if any): <u>47410 MALING SAJA.</u>
Focus Area : <u>ADV MANAGEMENT SCIENCE / (AHP)</u>	
Proposed Supervisor: <u>PROF. DR. RAFIKUL ISLAM.</u>	

*20% of the total consultancy fee must be contributed to IUM ACADEMY

SECTION C: (To be completed by the Director / Deputy Director)

Approved <input type="checkbox"/>	Not Approved <input type="checkbox"/>
Signature & Stamp _____	Date _____

OFFICE USE (IUM ACADEMY)

Date Received	Action/ Remarks



BEXCITE SDN BHD (1130297-V)

OFFER LETTER

Your Reference: OF-1901/O001

7th January 2019.

Rajan Amaloo,

Postgraduate DBA,

Matrix No: G1639343,

International Islamic University Malaysia,

Jalan Gombak, 53100 Kuala Lumpur,

Malaysia.

Dear Mr.Rajan Amaloo

PROJECT: DIGITAL PAYMENT VENDOR SELECTION PROCESS.

We refer to and thank you for your e-mail of 23th November 2018 concerning the provision of selection digital payment gateway vendor. You will not be charged a fee nor be obligated to provide any other form of consideration in connection with your receipt of Consulting Services.

We recommend that you should read these as they impose a number of important limitations exclusions and indemnities.

We trust that the foregoing meets your requirements. Should you wish to discuss any of the above, please do not hesitate to contact our Chief Operating Officer, Muhammad Amirul Zaki on 03-7620 7223.

We would be pleased to undertake the services set. Please signify your acceptance by completing and returning the attached Acceptance Sheet.

Yours faithfully

A handwritten signature in black ink, appearing to read "Amirul Zaki", written over a horizontal line.

(Muhammad Amirul Zaki Bin Mazelan)

Chief Operating Officer

A-17-10 BLOCK A, TROPICANA AVENUE, NO .12, PERSIARAN TROPICANA, TROPICANA GOLF AND
COUNTRY RESORT, PJU3, 47410 JAYA, SELANGOR DARUL EHSAN