



Research Ethics Application Form

NOTE:

1. Research must not commence until the application has been granted ethics approval by the Multimedia University (MMU) Research Ethics Committee. (Important Note: A research project which has received ethical clearance from other Ethics Committees, e.g. from the Ministry of Health and other universities, which are recognized by the National Pharmaceutical Control Bureau (BPFK), Ministry of Health, Malaysia would still require a separate clearance from MMU Research Ethics Committee).
2. Please forward the finalised application including supporting documentation via email to tto@mmu.edu.my.

A	TITLE OF PROPOSED RESEARCH: PEER-TO-PEER LENDING; FRAMEWORK FOR DECISION MAKING
B	DETAILS OF PROJECT
B(i)	Title: Mrs. (Mr./Miss/Mrs./etc.) Academic Title: Assoc. Prof (Prof./Dr./Assoc. Prof./ Ts./ Ir./ etc) Name of Project Leader/Supervisor: Nguyen Thi Phuong Lan Faculty: FOM Position: Coordinator for Bachelor of Finance (Hons) Research Centre/U-COE: -
B(ii)	Title: Mr. (Mr./Miss/Mrs/etc.) Academic Title: (Prof./Dr./Assoc. Prof./ Ts./ Ir./ etc) Name of Applicant: Wisdom Kalabeke Faculty: FOM

No.	Name	Organisation/Employer		
1				
2				
3				
4				
5				

C(iii) Status of funding/support for the project:

☐ Unfunded
 ☐ Funding Pending
 ☒ Funding Received

If the project is funded, please provide the title of the grant application, name of the funding organisation and title of research, year of commencement and year of completion.

No.	Title of the grant application	Name of the Funding Organisation	Year of Commencement	Year of Completion
	FRGS/1/2022/SS01/MMU/01/1	MOHE	2022	2022

C(iv) Executive Summary of Research Proposal
Provide a brief summary of the project (maximum 300 words) outlining the project's broad aims, participant group(s), and possible outcomes

The aim of this project is to examine the determinants of P2P LP investment intention, with the purpose of improving the lending process and investor confidence . This will be beneficial to the Lending platforms, investors, borrowers and regulators.

C(v) Research Categories
Please mark as many categories as are relevant to the proposed research

☒ Anonymous questionnaire/survey (Participants are not personally identified & cannot be re-identified from collected data)
 ☐ Coded (potentially identifiable) questionnaire/survey
 ☐ Identified questionnaire/survey
 ☐ Examination of student work, educational instructional techniques etc.
 ☐ Examination of medical, education, personnel or other confidential records
 ☐ Observation (overt – with participant's knowledge)
 ☐ Observation (covert – without participant's knowledge)

	☐ Focus groups ☐ Interviews (structured or unstructured) ☐ Telephone interviews ☐ Procedures involving physical experiments (e.g. exercise) ☐ Procedures involving administration of substances (e.g. drugs, alcohol, food) ☐ Physical examination of participants (e.g. blood glucose, blood pressure and temperature monitoring) ☐ Surgical procedures ☐ Recordings (video) ☐ Recordings (audio) ☐ Other:
C(vi)	Research Methodology <i>Outline the proposed method, including data collection techniques and instruments, tasks participants will be asked to complete, estimated time commitment required of them, and how data will be analysed (300 words max).</i> <i>Data collection was through survey/questionnaire, The questionnaire took approximately 10-15 minutes to complete, and participants were informed about the purpose of the questionnaire and how their data would be used.</i>
D	PARTICIPANTS & RECRUITMENT
D(i)	Expected age(s) of participant(s) <i>Please mark one or more</i> ☐ Children (12 and below) ☐ Young people (13 - 17) ☒ Adults (18 and above 18)
D(ii)	Expected number of participant(s) <i>If the research has several stages and/or groups of participants, please provide the total number of participants expected as well as the number and participant group involved in each stage</i>

D(iii)	How will potential participants in your research be recruited? <i>Please provide detail on:</i> • <i>how contact will be made with participants (i.e. personal approach, email, through an organisation, advertisements, mail out)</i> • <i>who will be involved in the recruitment of participants.</i> Survey was distributed through social media platforms including WhatsApp groups for university staff, students & professionals within author networks. It was also shared with friends and colleagues who further redistributed.
D(iv)	List the location(s) where the data will be collected Malaysia
D(v)	Does this research involve recruitment through an organisation other than MMU? ☐ Yes ☒ No If YES, • please list the organisations; and • specify whether you have obtained written permission from the organisation to recruit the participants.
D(vi)	Does this research involve MMU staff, students or data? ☐ Yes ☒ No If YES, • please list the relevant faculties and • specify whether you have obtained written permission to recruit MMU students B
E	RISKS & BENEFITS

E(i)	Please indicate any potential risks to participants, researchers and/or others connected with the proposed project. <i>Please tick the appropriate risk category and elaborate in E(ii)-E(v).</i> <i>A risk is a potential form of harm, discomfort or inconvenience.</i> ☐ Physical risks ☐ Social risks (Loss of status, privacy and /or reputation) ☐ Legal risks ☐ Psychological risks (which might make subject demeaned, embarrassed, worried or upset) ☐ Other risks ☒ No risks
E(ii)	Please explain your assessment of the risks associated with the research Participants are anonymouse, they cannot be traced from the collected data since their no contact information were collected nor attached to their responses
E(iii)	Please justify the study in terms of the risk to participants <i>Give your assessment of how the potential benefits to the participants or contributions to the general body of knowledge would outweigh the risks.</i> Participants obtained iimmediate awareness of the P2P lending market in malasyia and how these platforms are regulated by security commions Malaysai. It is also beneficial to platforms and contributes to Fintech innovation body of knowledge.
E(iv)	How will any potential risks be minimised and/or managed? No risk connected to participants and researcher
E(v)	For physiological studies – is exposure to bodily fluids e.g. blood, likely to occur? <i>Please also provide detail on the precautions to avoid exposure and the measures to be undertaken if exposure occurs.</i>
E(vi)	Detail the expected benefits of the study to the participants and/or the wider community
F	CONSENT PROCESS
F(i)	How will consent for participation be obtained? <i>For each of the research categories identified in Question C(v), please indicate whether consent will be obtained by:</i> • tacit (e.g. indicated by completion and return of survey – only for anonymous surveys)

F(ii)	Is it anticipated that all participants will have the capacity to consent to their participation in the research? ☒ Yes ☐ No If NO, please explain why not (e.g. children, incompetent participants, etc.) and explain how proxy or substitute consent will be obtained from the person with legal authority to consent on behalf of the participant.
F(iii)	Will participants be offered reimbursements, payments or incentives to participate in the research? ☐ Yes ☒ No If YES, what is the amount/benefit and the justification for this?
G	DEBRIEF & FEEDBACK
G(i)	Will participant(s) be debriefed at the completion of the research? No Please also include details of agencies to which participants may be referred if they become distressed by the procedures (if applicable).
G(ii)	Will feedback/summary of results be made available to participant(s)? <i>If feedback is available, please explain the process for providing the information and how participant confidentiality will be maintained.</i>
H	CONFIDENTIALITY AND STORAGE
H (i)	Will a recording (audio, video, photograph or other) of participants be made? If so, what purpose will this recording be used for? Will it be retained and used beyond the initial transcription/analysis or will it be erased following transcription? No
H (ii)	Will the data be stored for the requisite 7 years and then destroyed? ☒ Yes ☐ No If NO, please justify:

H(iii)	Give details of the arrangements for safe storage of data (e.g. locked filing cabinet, password protected computer) (a) during the study Password protected computer (b) after completion of the study Password protected onlin-in Microsoft 365
H(iv)	For Physiological studies – are provisions made for the participant(s) and his/her usual medical attendant to be informed of information obtained throughout the research? What steps will be taken to ensure that the relationships between participant(s) and their usual medical attendants are not adversely affected by the research, and confidential relationship(s) between doctor(s) and patient(s) are preserved?
I	PRIVACY
I(i)	Does this project involve obtaining identifiable information (e.g. data) from a third party without prior consent from the participant(s) or their legal guardian(s)? ☐ Yes ☒ No
I(ii)	Will the research involve access to identifiable personal information (e.g. contact lists) held by another agency/body subject to the Personal Data Protection Act 2010 (PDPA) and Mental Health Act 2001 ? ☐ Yes ☒ No If YES, outline the measures to obtain <i>prior</i> consent from the identified individuals, or the procedures to address the regulatory privacy considerations (please refer to Appendix A for sample consent form. You may contact TTO for guidance).
J	DOCUMENT CHECKLIST

J(i)	Please tick (✓) as appropriate: ☐ Research Ethics Application Form ☐ Consent Form Underage Respondent- MMU/TTO/FORM/15 (Form A1-Page 1) ☐ Consent Form Adult Respondent-MMU/TTO/FORM/16 (Form A2-Page 1) ☐ Questionnaire with Privacy/PDPA Statement ☐ Other materials deemed relevant (e.g. interview questions. questionnaire, etc.)		
K	<i>I, the undersigned confirm that the information contained in this application is accurate; conduct will not commence until ethical certification has been granted; all members of the research team will conduct this project in accordance with the principles contained in the Personal Data Protection Act 2010 (PDPA), Mental Health Act 2001, Declaration of Helsinki (2008), Provisions from the Nuremberg Code of 1946, National and International Ethical Guidelines for Biomedical Research Involving Human Subjects (CIOMS); will comply with any other condition laid down by the Multimedia University Research Ethics Committee. This request does not violate the Strategic Trade Act 2010 (STA) Intangible Technology Transfer (ITT)</i> _____ Signed Wisdom Kalabeke _____ Print name 26 6 2024 ____/____/____ Date _____ Signed _____ Print name ____/____/____ Date _____ Signed _____ Print name ____/____/____ Date _____ Signed _____ Print name ____/____/____ Date _____ Signed _____ Print name ____/____/____ Date Applicant Declaration (if applicable) <i>I have been involved in the preparation of this application and agree with the information it contains.</i> _____ Signed Wisdom Kalabeke _____ Print name 26 6 2024 ____/____/____ Date		