FACTOR AFFECTING THE INTENTION TO USE DIGITAL BANKING SERVICE AMONG UNIVERSITY MALAYSIA KELANTAN

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DEGREE OF BUSINESS ADMINSTRATION (ISLAMIC BANKING AND FINANCE) WITH HONOURS

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Factor Affecting The Intention To Use Digital Banking Service Among University Malaysia Kelantan

by

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CHAPTER 1: INTRODUCTION

1.1 Background of the study

Digital banking is the best thing to happen to humanity. In actuality, technology has not only made banking more convenient, but it is a system that does not require any tools such as paper or pen to implement it. With that, the digital implementation of bank service users makes it easier to deal with transactions, check account balances, and is also more effective if it is used for good, such as in the interweaving of welfare. Banking has always been an information-intensive activity that relies significantly on information technology (IT) to obtain and provide information to all relevant users. IT is not only important in information processing; it also allows banks to differentiate their products and services in the market. As a result, banks have discovered that they must constantly develop and update their information technology in order to retain their clients demanding and knowledgeable. This is to ensure they can provide a convenient, dependable, and beneficial service. Some banks are investing in more bricks and mortar to expand their geographical and market coverage in response to the challenge of expanding and dominating a larger share of the banking market. Others have viewed it as a more revolutionary method to delivering banking services via a new medium known as the internet. The internet is quickly becoming a full-service delivery and distribution medium for consumer-oriented banking products and services. Financial in cyberspace is quickly becoming an alternate channel for providing banking services and goods, thanks to the increasing spread of the internet. The internet is now regarded as a strategic weapon, revolutionizing how banks operate, deliver, and compete with one another, particularly as the competitive advantages of old branch networks erode rapidly. A few decades ago, online shopping was essentially non- existent.

The emergence of digital services has had a significant impact on business operations (52 percent of Fortune 500 companies have gone bankrupt or been acquired since 2000). (State Bank, 2019). Furthermore, the use of the digital banking system is expected to generate profits

ranging from 43% to 48%. (State Bank, 2019). In recent years, Malaysia's banking industry has experienced rapid growth and intense competition among banks. As a result, digital banking is now required for Malaysian banks. Today, digital banking has enabled current business brands such as Amazon, Snapdeal, and eBay to become enormous market grossers. They grew into profitable ventures, inspiring other start-ups and sectors to follow in them footsteps. As a result, you now have a greater range of online shopping possibilities as well as a plethora of brand options to choose from.

1.2 Problem Statement

One of the most essential parts of a bank's profitability is its relationship with its customers. Customers are the bank's lifeblood because they are the ones who do business with it and bring in money. Customer loyalty is critical for long-term survival since loyal clients benefit the bank by repeating business with the bank and recommending the bank to others, whereas unsatisfied customers would bad-mouth the bank. Without consumers, the bank's revenue line will die, and long-term sustainability will be difficult. When customers' expectations are met, their satisfaction rises, which plays an important role in developing customer loyalty (Skinner, 2014). Client satisfaction is required before there can be customer loyalty. As a result, it is critical for banks to maintain positive customer relationships.

Customers' relationships are maintained through business-to-consumer transactions in which the bank provides the products and services that they desire (Ebert, 2009). This is accomplished by obtaining information about consumers and current customers and then reacting to that knowledge. Customer relationship management (CRM) is a fundamental component of most banks. With the digitization of society, customer behaviors are evolving, and consumers are beginning to expect retail banking services at any time and from any location. Because retail bank customers are natural individuals, changes in consumer behavior are especially visible in the retail banking sector, as retail banks now have to keep up with the

consumers' fast-changing preferences in order to keep them satisfied and develop the customer relationship. While the digitalization process affects consumers, banks might leverage new technology advancements to satisfy the new consumer needs. By introducing digital technologies into customer relationship management, the bank may respond swiftly to visible changes in consumer behavior; nonetheless, this will have an impact on the bank's relationship with consumers.

Changes in consumer behavior and increased customer mobility are challenging for retail banks since they create challenges in pleasing clients and then make it difficult for the bank to preserve the customer's loyalty once the expectations and preferences have been met. Despite the difficulties in maintaining the client relationship, there are ways to ignore the negative trend. Incorporating digital venues into the bank's customer relationship management allows the bank to satisfy the demands of its customers. Digital products and services play a key role in this scenario since it is only through digital channels that it is able to meet both availability and customization demands at the same time. The point here is that, despite increased customer migration, it is possible to accommodate numerous consumers wants at the same time.

1.3 Research Question

As stated in the problem description above, new technology developments have resulted in the process of modernizing all banking systems that encourage digitization that can change economic stability for the better and have a positive effect on consumers across the country. Furthermore, technological advancements have led to people adopting more digital alternatives in their banking transactions. As a result, it is now more difficult for banks to keep their customers satisfied than it was previously.

RQ1: Is there a link between students' attitudes regarding perceived usefulness and their intention to use digital banking service at University Malaysia Kelantan?

RQ2: Will the risks felt by University Malaysia Kelantan students have a negative impact on attitudes towards digital banking services?

RQ3: How to get the trust of University Malaysia Kelantan students when using the service without having to care about risks or other issues?

1.4 Research Objectives

As a result, the goal of this study is to look into how the digitalization process in our instance bank has influenced its interaction with consumers. This step provides information about digital banking that is offered to the community for convenience. The facilities that are developed provide new benefits especially to students so that they are safer and wiser in financial management.

RO1: To see the relationship between students' attitudes regarding perceived usefulness and their intention to use digital banking service at University Malaysia Kelantan.

RO2: To see the negative impact on digital banking services when there is a risk felt by students of University Malaysia Kelantan.

RO3: To find out the extent of trust of University Malaysia Kelantan students when using digital banking services without having to worry about risks or other issues.

1.5 Scope of the study

To achieve the objectives as stated above, the scope of study has been reduced to only focus on students at University Malaysia Kelantan. Data were collected randomly from all faculties and student categories. The reason this category of respondents was chosen is because of their demographic characteristics. In Malaysia, the age of university students is usually in the range of 19 to 25 years. Studies show that age will influence the use of Digital banking because young people are more computer literate and more receptive to the use of new technologies. In addition, based on the observations made also showed that young people are more in tune with the group of peers they socialize with. We believe that university students can provide or maximize the best results at the end of our study, in addition to providing a

broad racial and cultural cross -section.

In addition, students are considered a good substitute to Digital banking customers because they are current banking customers, have participation in traditional banking services and are more likely to have a broader knowledge of online banking. Thus, students will be able to reflect on current and future banking customers. Moreover, it is now found that most internet users are youths between the ages of 21 to 31 years old. That is why our study targets University students as most of them are in the age range of 21-31 years. Therefore, we believe that using students as a sample can make assumptions as to the factors affecting digital banking from existing and future customers.

1.6 Significance of study

Hopefully this study can provide great benefits to banks or finance companies that operate digital banking. Banks need to monitor customer traffic; digital banking is a better channel to serve customers. Banks also need to use digital banking as a marketing strategy. Thus, with a better understanding of the factors influencing the use of digital banking, banks can actually redesign their strategies to approach consumers more effectively. In addition, this research may not only be beneficial in Malaysia, but for other developing countries that are working in the field of digital banking. Perhaps, they will also question the technology that is being developed in more detail and depth, this study may serve as a reference.

In addition, this study can expose the public to digital banking and give awareness to the public about the convenience and benefits of digital banking. It may enrich the study of this model in the context of digital banking. Finally, it could blow up our views on the determinants related to the use of digital banking in Malaysia. It is hoped that the results of this study will be useful and broaden the views of academics or scholars and enable other research studies to be conducted in Malaysia and also in other IT contexts. Finally, this study can be an additional reference for future researchers who are concerned about the attitudes and use of digital

banking.

1.7 Definition of term

Digital banking is becoming a welcome use nowadays. The use of digital banking has facilitated a number of payment transactions and other matters. As such, its use is highly encouraged nowadays. The services that have been granted to the community to some extent can improve the economy and change lives to be more modern and safer.

- Attitudes toward perceived usefulness have a positive effect on intent to use.

  Factors that can influence digital banking are attitudes towards services that has its own advantages which is why its use is more of a priority. Believed positive values can strengthen a person's confidence to use them. Furthermore, digital banking is suitable for some groups such as students because the method can reduce the risk for a situation where students want to go through payment transactions or others.

- The facility does not affect the intention to use digital banking services.

  Furthermore, the facilities presented are unaffected when using digital banking services. Furthermore, the use of facilities such as smartphones or others has become a necessity to gain knowledge or others. Thus, digital banking services have become a necessity in daily life including students. In addition, transactions involving digital banking are very important at a time such as at the beginning of learning and the times that have been set to make payments.

- Trust has a positive impact on attitude towards the service.

  As the number of cybercrimes such as account hacking rises, users consider trust to be a critical consideration when deciding whether or not to use e-banking. Because trust is so closely related to human behavior, it was initially examined primarily from a psychological standpoint. However, as science has progressed, trust has been explored

from a variety of perspectives, including economic, which in this case is ecommerce. When someone has trust in a transaction with a partner who has great integrity and trustworthiness, trust occurs. Trust exists when one party has a deep belief in the abilities and integrity of the other party.

- Perceived risks have a negative impact on services

  The factor that can be described is that beliefs do not affect attitudes toward service. There are individuals who have confidence and there are also those who do not have confidence in digital banking. This belief does not change the attitude to use this service.

1.8 Organization of the Proposal

In this proposal explains 3 chapters that are things that will explain more thoroughly about the factor affecting the intention to use digital banking service among University Malaysia Kelantan students.

- Chapter 1 has is the background of the study which describes the topic which is the problems or issues that are being faced by students of University Malaysia Kelantan. Then, Research questionsthat will raise and study about the questions that can be related to the topic under study. Then, the objective research is to look into how the digitalization process in our bank instance has influenced its interaction with consumers. Next, the scope of the study isto focus on the University Malaysia Kelantan aged between 19 to 25 years. Next, this study can expose the public to digitalbanking and give awareness to the public about the convenience and benefit of digital banking. Furthermore, the definition of the term that describes in more depth the use of digital banking is becoming more of a prime option for payments nowadays.

- Chapter 2 deals with literature review which has several steps for clarity. Among them is an introduction that describes the use of digital banking in 1990. At that time, banking

has attracted the interest of academics and consumers to do research on the useof digital banking. Next, the underpinning theory describes 3 speculations which will related about this topic. Next, the theory of planned behavior which is information that occurs becomes a variable that drives perceptions to individuals who use it. Then, the understanding of digital banking service which describes the needs of digital banking when used such as online channels. In addition, the customer attitude towards digital banking service that uses TAM variables to predict the intention to use digital bankingand the attitude towards digital banking. Then, the perceived risk describes the risk ofastudy. Next, the trust towards digital banking service is about trust for the use of something digital online. Next, the hypothesis statement that has been identified for the study. In addition, the conceptual framework that shows the independent variablesand dependent variables.

- Chapter 3 which will explain the research method which is the step to analyze data and information to obtain research results. Among them is the research design which shows a model to conduct research by producing special procedures to collect the required data. Next, the data collection methods are a way of collecting data from all relevant sources to conduct research. Next, the study population is data taken from a group of people, objects, conditions and measurements. Next, the sample size is used in the analysis when the population size becomes too large. Then, the sampling technique is used to select individual members or populations to create statistics and estimate population characteristics. Then, the research instrument development is the tools and methods used in research. Furthermore, the measurement of the variables is a method used to make relationships between numerical values that have been set by the researcher. Next, the procedure for data analysis which describes the information through the scientific devices used to transfer the rough information to numbers.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

In this chapter, we will discuss theories that can be used as a guide for us to learn more about the science of digital banking services. This research topic has been studied using comprehensive and quantitative causal models and theories from the adoption and diffusion literature that characterize key dependent variables of interest, such as behavioral intentions to use and use. The frequency, length and intensity of digital banking use are usually used to assess usage. This chapter explains about the literature study about the understanding of its use to students. With that, it will show the independent variables that are attitude, risk perception and belief that influence the understanding of digital banking among UMK students.

2.2 Underpinning Theory

According to some perceptions that have done research, have given rise to three speculations have elaborated the relationship that triggered the Theory of Planned Behavior (TPB), and the Theory of Causal Action (TRA) will be the basic hypothesis to distinguish and understand the relationship in this research.

2.2.1 Theory of Planned Behaviour

Variables that prompt a response to users while the views taken in the hypothesis indirectly have an impact and expectations to implement it. A person's attitude, subjective norms, perceived behavioural control, intentions, and actions are the basic components of theory of planned behaviour (TPB) (Ajzen, 1988). Figure 1 depicts the relationships between these factors. According to the theory of planned behaviour, student conduct is determined by behavioural intentions, and behavioural intentions are a result of a digital banking adopter's attitude towardthe activity. The individual's favourable or negative sentiments about executing the activity arecharacterised as their attitude toward the behaviour. Behavioural intention indicates a digital banking adopter's willingness to engage in specific conducts or activities (Ajzen, 1988). TPB states that a digital banking adopter's purpose to execute a specific activity determines his or her conduct of that behaviour (see Figure 1). TPB believes that the attitude of digital banking adopters toward the target activity, subjective norms

about engaging in the behaviour, and perceived behaviour control impact behaviour intention and actual behaviour. PBC is guided by thoughts about the digital banking adopter's possession of the opportunity and resources required to engage in the behaviour.
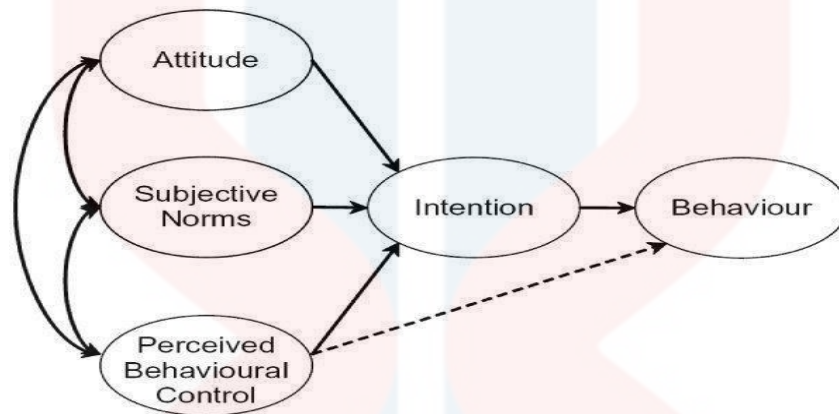
Figure 1: Theory of Planned Behaviour

Attitude: The attitude of giving a role in making an action because it is a percentage in making decisions should be helped by a more open attitude. An investigation was done by Mishra, Sankar and Datta in 2014 which focused more on disposal characteristics as an important component for people to tolerate digital banking.

Subjective norm: From the view of Ajzen in 1990 about the socially focused variables that will affect the goals and activities as an emotional standard. Overall, the emotional standard is a response for a person to achieve a desired goal due to a desperate factor other are known as abstract standards. These stressors give appropriate emphasis from the different ways parents, accomplices, relatives, and friends can influence the individual's activities and responses to resolve choices. Furthermore, the digital banking examination that shows emotional standard targets for expectations as well as experts firmly accept the standards that a person needs to accept for the goals to be achieved.

Perceived Behavioural Control: The level of a person's ability to control or determine action in an important situation which is expressed as a combination of locus of control where the belief is established about the level of ability that needs to be controlled by a person with the confidence that the individual will feel. This component is the capacity of people to act as shown by opportunities

and assets when doing an activity. In addition, Ajzen has argued that this single behavior can result in other factors being affected or natural such as developing patterns, social factors, variables finance and others. From the previous investigation by Mishra in 2014 has provided guidance to control the social clearly to avoid from the not positive aspects for the behavior there is a person's strong belief that they have an extraordinary capacity to play the activity.

2.3 Previous Studies

The previous study was based on the Theory of Planned Behaviour (TPB), which consists of three independent variables: attitude, perceived risk, and trust of University Malaysia Kelantan students in digital banking services. Meanwhile, the dependent variable is the intention of University Malaysia Kelantan students to use digital banking services. As a result, the primary goal of the study is to identify UMK students' understanding of digital banking services based on results influenced by independent variables.

2.3.1 Understanding of Digital Banking Service

Time is continually passing, and we live in the age of technology. Everything is becoming digital, and banks are no exception. In today's world, what was once a regular bank has evolved into an online bank. According to certain research, the number of online banking users has risen considerably in recent years. In this section, we will discuss several aspects of using internet banking. It has been defined as a customer's personal temperament, which is closely related to the customer's values and belief system (Loukisand Kyriakou, 2015; Ratchford and Barnhart, 2012; Estrella-Ramon et al., 2016). SQ is a technique used to build a competitive edge in a corporation, according to Han et al. (2004). The following operations and activities are frequently included all traditional banking services that are available 24/7 on mobile phones and compatible smart devices without the need for a customer's presence in thebank branch. For example, on mobile phones we can get bank statements, fund transfer, managing checking/savings accounts, making bill payments and monitoring transaction records. Obviously, digital banking software simplifies the access, understanding, and management of all traditional services. This method enables banks to test lower-risk before transitioning parts

of their legacy business to the new system. Modern banking solutionsenable a fully digital customer journey by generating real-time data streams and speeding up key analytics. Mobile banking is another term that is frequently used interchangeably with online and digital banking. It is a service provided by an existing bank to its customers that allows them to conduct transactions using their mobile devices rather than visiting a bank branch. In the last 20 years, efforts have been made to improve the quality of services. Service quality is an important element of success for businesses that want to grow and compete in the market (Angelova & Zekiri, 2011). Organizations have recognized that SQ provides a long-term competitive advantage.

Consumers benefit from digital banking in terms of cost savings, improved usability, increased personalization and wow-features. As more digital banks enter the market, it is critical to understand how modern digital banking solutions allow them to provide better and more affordable services than traditional competitors. In terms of cost savings, traditional banks invest a significant amount of time and resources in checking and accounting. Digital banking software reduces operating costs significantly by eliminating redundant back-office processes. By automating the processes associated with daily transactions, digital banking systems relieve banks of a significant amount of work. The number of steps and people involved in transactions is reduced by digitization, lowering the risk of costly financial errors.ID verification systems and risk assessments enable banks to serve customers quickly and easily, allowing non-bank customers to gain access to financial services. One significant advantage of digital banking is that it is available 24 hours a day, seven days a week. This means that customers can conduct any transaction and access a wide range of services from anywhere.

Greater personalization is another advantage of digital banking. Artificial intelligence (AI) and machine learning are used to power sophisticated personalization strategies in digital banking software. Banks can provide relevant financial options, interactive tools, and educational resources to customers at the right time. Budgeting software, savings reminders, and a variety of other tools assist in informing and engaging customers. Finally, one advantage

of digital banking is the availability of wow-features. Many features that traditional banks cannot provide, such as buying cryptocurrencies and gold or investing in stock markets, are already available in digital banks. Customers who use digital banking can instantly change their security settings, transaction limits, and even whether they want to enable NFC.

2.3.2 Attitude Customer Towards Digital Banking Service

TAM variables have been used in several studies to predict intentions to use digital banking and attitudes toward digital banking. Aside from the traditional TAM model, many empirical studies have looked into the factors that influence people's attitudes and intentions toward digital banking. In relation to a specific technology, intentions are defined as an individual's likelihood of engaging in a specific behaviour. Attitudes are defined as the user's assessment of the system's benefits. According to the theory of planned behaviour, attitudes determine whether or not a financial product will be used (Ajzen, 1991). Customers' positive attitudes are a positive intention to use internet technology and positive attitudes toward digitalbanking have a direct impact on the intention to use digital banking.

2.3.3 Risk Perception

Risk perception is commonly defined as a feeling of uncertainty about the potential negative consequences of using a product or service. We defined risk as the amount that would be lost if the consequences of an act were unfavourable, as well as the individual's subjective belief that the consequences will be unfavourable. Risk is defined as variation in the distribution of possible outcomes, their likelihoods, and subjective values. Perceived risk is an assessment of the level of danger or expected uncertainty in using a system or making a purchasing decision (Wang et al., 2006). Many other studies have found that the perceived risk of digital banking influences the intention of customer to use digital banking service. It has been discovered that a consumer's perceived risk influences his or her online purchase decisions (Antony et al., 2006). Consumer perceptions of risk and risk tolerance are attitudinal factors that influence their usage. Lee (2008) defined perceived risk in digital banking as the user's subjective expectation of loss when contemplating a specific online transaction. Many

researchers have investigated consumer perceptions of the risk of adopting digital banking. Perceived risk is a multidimensional construct, with different dimensions depending on the product class.

2.3.4 Trust Towards Digital Banking Service

Trust is essential in situations characterised by risk, uncertainty, and interdependence, and the online environment is no exception. Because customers increasingly rely on the internet for information and purchases, customer trust is especially important in the online context (Shankar et al., 2002). Online trust is defined as a belief or expectation about the web site, the web vendor, and (less frequently) the internet as the trusted party or object of trust, as well as a behavioural intention or willingness to rely on the trusted. The majority of information systems research has concentrated on the importance of trust and trust building as a prerequisite for e-commerce transactions and business relationship development. If online trust can be understood and enhanced by reputable online merchants, then the number of people who engage in e-commerce should increase substantially. Scholars have long recognised that the level of trust that individuals have in a technology determines their behaviour toward it.

2.4 Hypotheses Statement

To show the results, the researcher also produced a hypothesis statement that can help in this study. The statement will be tested by the researcher through the analysis of the results obtained from the research conducted. This analysis is done in order to get the results of the study to find out whether the results of this study are supported by the statement of the hypothesis.

H1: The positive attitude of University Malaysia Kelantan students towards digital banking services will influence the positive intention to use the service.

H2: The higher the risk felt by University Malaysia Kelantan students, the less the students' intention to use digital banking services.

H3: The higher the trust of University Malaysia Kelantan students when using digital banking services, the greater the intention of students to use these services without having to worry

about risks or other issues.

2.5 Conceptual Framework

Independent Variables   Dependent Variable

| Attitude of students towards digital banking services. |
| The risk felt by students. |
| Trust students when using digital banking services. |

The intention touse digital banking serviceamong University Malaysia Kelantan students.
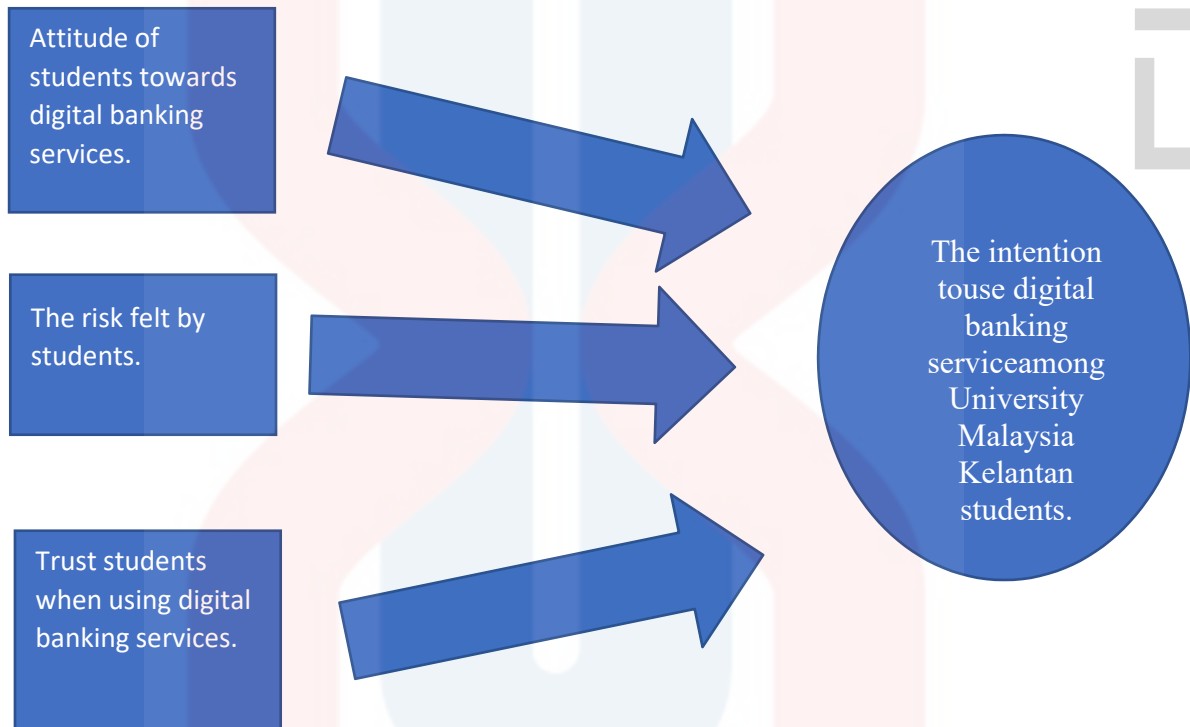
2.6 Conclusion

In conclusion, this section discusses a review of the study literature and focuses on the analysis of University Malaysia Kelantan students' understanding of digital banking services. From this chapter, we can identify the independent variables (attitude, the risk felt, the trust of University Malaysia Kelantan students when using digital banking services) and dependent variables (the intention to use digital banking service amongUniversity Malaysia Kelantan students). We were able to generate three hypotheses that wereuseful in conducting this study based on the independent and dependent variables.

CHAPTER 3: RESEARCH METHOD

3.1 Introduction

For more details, this chapter is to explain clearly and precisely with the methodological study as research that shows the ways and methods used to collect and analyze data with the idea to achieve the objectives of this study. This includes research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurementof the variables and procedure for data analysis. In this chapter, we need a lot of data from University Malaysia Kelantan students to help us in studying the factors affecting the intentionto use digital banking service.

3.2 Research Design

There are two types of research designs: quantitative research (the process of collecting and analyzing numerical data) and qualitative research (a method used for market research which aims at obtaining data through open-ended questions and conversations with theintended consumers).Quantitative research was used in this study because it is more objective and explores and understands the relationship between the independent variable(attitude, the risk felt, the trust of University Malaysia Kelantan students when using digital banking services) and the dependent variable (the intention to use digital banking service among University Malaysia Kelantan students). There are two data that we collected namely primary data and secondary data needed to make this study clearer and simpler.

These secondary data were gathered from existing sources of information relating to this study, such as journal articles, newspapers, and websites, and will help to reinforce the data gained from the main data. This is because these two data are extremely significant to us as researchers since they allow us to compare the data, we obtained with previously collected data. This is how the primary and secondary data for this study was gathered.

3.3 Data Collection Methods

The data collection method is a step to get the results of the study where the researcher

will prepare a questionnaire related to the study being conducted. Questionnaires are a method with the lowest cost because respondents only need to answer the questions provided and will save time. Furthermore, the method does not involve personal and face-to-face interviews with respondents or travel costs to the research location. The way we prepare this questionnaire is by easily creating a questionnaire in the form of a Google form as a data collection mechanism to collect the data we need because we are more focused on remote data collection. The researcher will send a link to the Google form to be distributed by several chains to ensure that this questionnaire reaches the respondents and answers well and is not burdensome. The questionnaire does not have any coercion or pressure because the questionnaire aims to achieve the goals of this study and it has no limits for University Malaysia Kelantan students. This study does not affect the respondents because we provide an open opportunity to any student who wants to be one of the respondents of your study. We only focus on a few faculties in University Malaysia Kelantan which are within our target.

3.4 Study Population

The target population is the target population that needs to see the ability to achieve the desired target for the study. This population has characteristics to help make the study successful. The target population of the content does not necessarily have to be large in quantity with comparable characteristics identified as the intended audience for the product, advertisement or study. The target population should meet the required research because it is very important to get a response from the questionnaire given to the target population. Target population to get the target for the entire unit for which the survey results will be needed to build inferences. Respondents are random and the target population of the study is based on students who are involved in several faculties within the students of University Malaysia Kelantan.

3.5 Sample Size

The student population of University Malaysia Kelantan is estimated to be 6013 students, which is a number that has been used as the size of the population that the researcher wants to make

a questionnaire obtained from the University of Malaysia Kelantan database. The size of the study sample was determined based on Krejcie & Morgan's table (Appendix 1) which uses a fixed formula for population estimation. A total of 372 respondents among university students.

N	S	N	S	N	S
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	1000000	384

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

Table 3.1: Table of sample size

3.6 Sampling Techniques

For the purpose of obtaining a sample of respondents, this study uses a purposive sampling procedure (purposive sampling) which involves online distribution to UMK students at City Campus. These basic features are very important to ensure the respondents involved have knowledge and understanding of the practice of digital banking services. Respondents involved in this study answered a voluntarily distributed questionnaire without any coercion. Recently, the number of respondents has been proposed based on two faculties located in the City Campus, namely the Faculty of Entrepreneurship and Business (FKP) and the Faculty of

Hospitality, Tourism and Wellness (FHPK) which is a total of six (6) programs from FKP and four (4) programs from FHPK.

3.6.1 Non – Probability Sampling

Non-Probability Sampling is a technique of sampling not selected at random. This is because these selections are not tied to each other. Thus, the ease of selection is more clearly dependent on high selection. This non-probability sampling also shows the elements of the population that have been selected into the sample that may be due to coincidence or other factors that have been previously planned by the researcher. This study is more towards non - probability sampling because the specified selection is more random. Furthermore, the use of this sample is very suit for the use of this study and the purpose of this study. Nevertheless, the sampling measure of the study is not only a probability to simply show the measures to provide the selection of a sample strategy based on the subjective assessment of the investigator. Thus, the study to the exploratory phase of several research projects, such as non -probability sampling,the premia can be done practically better.

3.6.2 Convenience Sampling

Convenience sampling is sampling based on the availability of elements as well as probabilities. Furthermore, any facility to obtain a good explanation is the role of such sampling. This has to do with non-probability sampling where it includes samples of inequality. The researcher studied using a selected sample because the sample was at the rightplace and time. This method can hardly be labelled but it is the cheapest and fastest to do because researchers have the freedom to choose whoever they meet. The discovery of this sample is very helpful to the researcher for its use in the early stages of exploratory research that has been aimed at finding early clues about a condition of interest. Results obtained in thisway can often provide enough evidence that sometimes more sophisticated sampling is no longer needed.

3.7 Research Instrument Development

A research instrument is a tool or method used to obtain, measure, and analyses data from subjects around a research topic. Among the instruments to be used based on the type of study being conducted are quantitative, qualitative or mixed methods. For example, for quantitative studies that can decide to use a questionnaire, and for qualitative studies where can choose to use a scale.

3.7.1 Survey Questionnaire

In this study, the questionnaire presented to the researcher is the factor affecting the intention to use digital banking service among University Malaysia Kelantan students. The questionnaires mentioned in this study are more effective and relevant to make questions for this study. Most of the questionnaires mentioned are more aimed at the respondents, namely students of the University of Malaysia, Kelantan. The questionnaire is distributed through several methods, namely face to face, online and so on. This step is taken to facilitate the distribution of questionnaires that need to be answered by the appropriate respondents.

3.7.2 Questionnaire Design

A questionnaire is a study that involves a group of questions that have been prepared to obtain accurate and necessary information from a number of respondents. The embodied questionnaire must be well designed and used effectively. The designed questionnaire will be able to be used to gather the information required for the study. The content of the questionnaire consists of 3 elements, namely section A (demography), section B (dependent variables) and section C (independent variables).

3.8 Measurement of the Variables

The level of measurement is used to describe the relationship between the numerical values that have been set by the researcher during the measurement. This level of measurement also requires a clear study to make a relationship between the things set by the researcher. This

level of measurement can be described in this study. According to Stevens (1994) level measurement has four methods between nominal, ordinal, interval and ratio.

Nominal is a scale that encompasses the simplest method of measurement. The data obtained will be determined on the basis of the process of classification of raw conclusions and also it is the data that are differentiated. The numbers and values used are only as categories

and have no meaning and cannot be used for manual calculations. Next, Ordinals include data arranged on the basis of tiers in a particular formation. With this scale is based on level and standard. Furthermore, this ordinal measurement scale is used in determining the level for a particular group. In determining the calculation of this stage only the order of the objects from the greatest result to the smallest or from the highest to the lowest is considered. Interval is a scale that indicates the distance between one data and another data and has the same similarity. In the interval scale the sequence relationship and the distance between the lift-numbers have a value. The ratio scale also has almost the same similarity as the interval scale which makes the difference is that the ratio measurement scale has the same absolute value and distance while the interval does not.

3.8.1 Section A (Demography)

This section seeks to acquire the necessary analysis of respondents' individual backgrounds based on demographic questions such as age, gender, race, and whether respondents are aware of the effects of digital banking among students.

3.8.2 Section B (Dependent Variables)

Dependent variable (DV) is a variable whose effect is observed due to independent variables. Clearly, these dependent variables are accepted effects as a result of independent variables. Based on this section, the questionnaires made and intended for the respondents are only to study the extent to which students are impressed with the use of digital banking service among University Malaysia Kelantan students.

3.8.3 Section C (Independent Variables)

Independent variable (IV) is a variable that is not dependent on the matter studied will have an effect and its effect on the dependent variable or dependent variable dependent variables. Thus, Independent variables can be manipulated to see the effect on dependent variables. In this section, the questionnaire of this section is related to the respondents' knowledge about the attitude, the risk felt and the trust ofstudents when using digital banking services.

3.9 Procedure for Data Analysis

In this section will describe the scientific devices that have been used to transfer gross information to significant numbers. This method focuses on more precise scrutiny. In interpreting key information, researchers will use programming software, namely the Statistical Package for the Social Sciences (SPSS), to collect, identify, adapt, and compile information from the questionnaire. This scientific application will make it easier for the researcher to make a description to explain the results of the respondents. Descriptive analysis,reliability checks, and Pearson coefficients are the devices used for information translation.

This descriptive analysis will provide a complete initial overview of the data based on variables that have been collected by previous researchers. Next, Reliability statistics consisting of performance values to find out the significant relationship between the variables of the investigation. In addition, the researcher based on descriptive and reliability analysis in order to examine internal consistency. Pearson connection coefficients are intended to study the independent variables to be used to parse information for repeated investigations.

3.9.1 Descriptive Analysis

Descriptive statistics are statistics that summarize data quantitative to describe or summarize the characteristics of data collection. Based on this study, it is to introduce a quantitative picture in the right way. However, the researchers argue that it has formed the reason for each specific quantitative evaluation of the data. In a research study, each researcher

can give feedback and also some estimates for a study. Furthermore, researchers can find measurements for the value of a large number of individuals to study. Attractive resolutions can help analysts work out information measurements with simpler outlines. Frequency analysis is important for descriptive statistics and it can help to simplify some other methods. Frequency is the range of occurrences of an event. Frequency studies towards segment profiles were elaborated using SPSS programming. This method of programming the Social Sciences Statistical System (SPSS) can draw conclusions on all the information in the table by combining frequency and percentage. Normal investigations are conducted with the motivation behind the analyst to differentiate the level of recognition of each factor in this research.

3.9.2 Reliability Test

In the reliability section will show all the research and details that resulted in consistent improvement while displaying the developments that have been estimated by the researcher. This study can shed light on the very basic reliability in exploratory writing. To achieve consistent reliability, it is necessary to follow from the inside with various components or expert scores.

3.9.3 Pearson Correlation Coefficient

The correlation coefficient of person is widely used in science as a measure of the degree of linear dependence between two variables. It was developed by Karl Pearson where the idea of the method came from Francis Galton in 1880. To relate this study and method, themethod is to show that the factor affecting the intention to use digital banking service among University Malaysia Kelantan students.

Table 3.2: Rule of thumb for Interpreting the Size of a Correlation Coefficient

Size of correlation	Interpretation
0.90 to 1.00/ -0.90 to -1.00	Very high positive/ negative correlation
0.70 to 0.90/ -0.70 to -.090	High positive/ negative correlation
0.50 to 0.70/ -0.50 to -0.70	Moderate positive/ negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.00 to 0.30/ 0.00 to -0.30	Little of any correlation

3.10 Conclusion

The conclusions that can be elaborated by the study in this section are the ways to use the research methodology. This research methodology is related to these research methods will be implemented to obtain information. In addition, methods for managing the data population, sampling methods, research tools, data collection methods, sample size, and research plans are also specified in order to be examined to obtain the best results. Researchers will find it easier to see how to gather information and examine information accurately.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This section describes in detail the data obtained for the study as well as the technique utilized to analyses the data. It also addressed the study's findings. This section describes in detail the data obtained for the study as well as the technique utilized to analyze the data. It also addressed the study's findings. The questionnaire was issued to all University Malaysia Kelantan (UMK) students who are aware of this research, the intention to use digital banking services among UMK students. This survey received 372 responses from students. The outcomes of the data analysis were described using five different forms of analysis: pilot test, demographic test, reliability analysis, descriptive analysis, and Pearson correlation analysis. This information was gathered using a Google form.

4.2 Descriptive Analysis for Demographic

Descriptive statistics include frequency analysis. The frequency of an occurrence is defined in statistics as the number of times it occurs. Frequency analysis is a branch of statistics concerned with the number of events and analysis metrics such as central tendency, dispersion, percentiles, and others. In this study, there were a total of three questions ask such as gender, course and frequency of use digital banking.

4.2.1 Gender
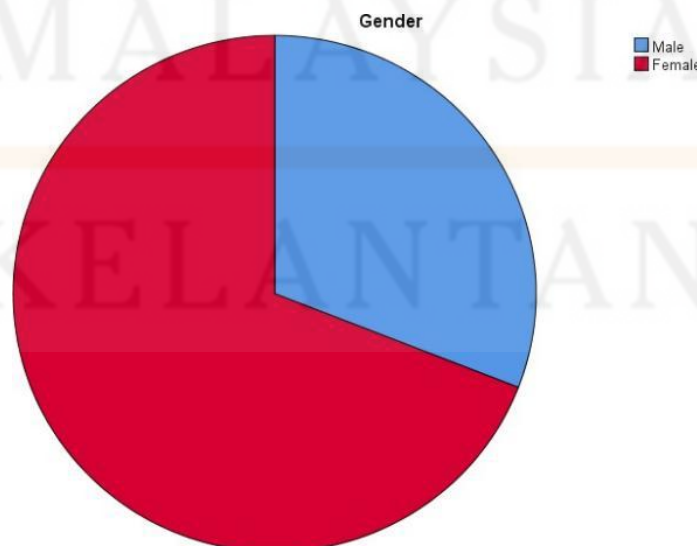
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	115	30.9	30.9	30.9
	Female	257	69.1	69.1	100.0
	Total	372	100.0	100.0	

Table 4.1: Respondents' Gender (n = 372)

The table above represent the frequency and percentage of the respondents' gender. A total of 115 respondents were male and the overall percentage of it is 30.9%. The total number of respondents who were female 257 which carries the percentage of 69.1%.

4.2.2 Course
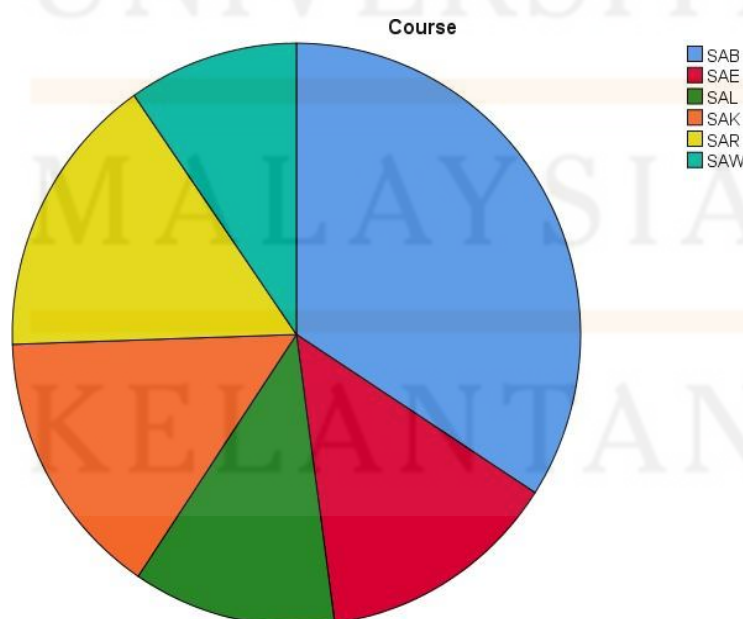
Course

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAB	127	34.1	34.1	34.1
	SAE	51	13.7	13.7	47.8
	SAL	43	11.6	11.6	59.4
	SAK	56	15.1	15.1	74.5
	SAR	59	15.9	15.9	90.3
	SAW	36	9.7	9.7	100.0
	Total	372	100.0	100.0	

Table 4.2: Respondents' Course (n = 372)

The table above shows the courses of the respondents in this study. The courses have been divided into six groups. The largest frequency is 127 (34.1%) of the 372 respondents are under course of SAB. The second largest course group, those coursed SAR, accounts for approximately 59 (15.9%) of the total. The third biggest class is from SAK course and get total of respondents are 56 with 15.1%. The fourth would be SAE course that produced 51 for frequency and 13.7%. Next group is SAL represent 43 respondents and get 11.6%. For the last course, which is from SAW, there is a total of 36 (9.7%) respondents.

4.2.3 Frequency of use digital banking

Frequency of use of digital banking

Legend:
- < 2 hours
- 2-5 hours
- > 5 hours
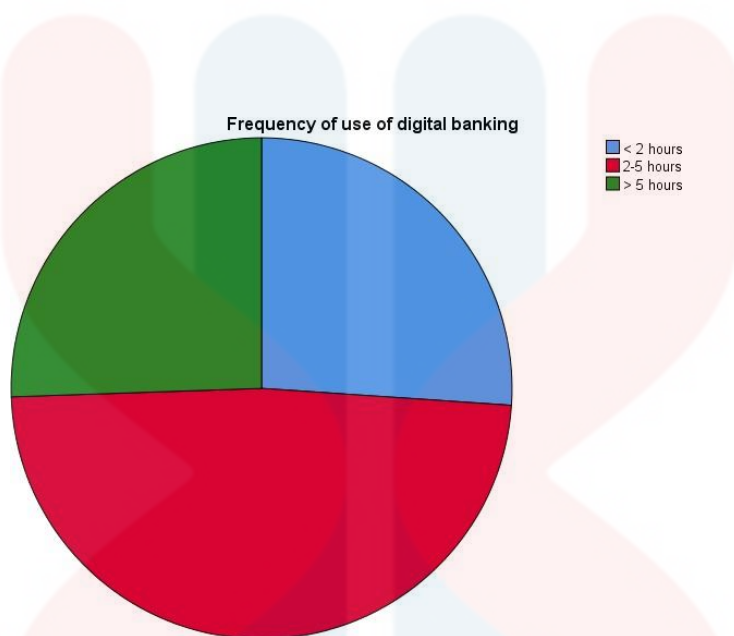
Frequency of use of digital banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 2 hours	97	26.1	26.1	26.1
	2-5 hours	180	48.4	48.4	74.5
	> 5 hours	95	25.5	25.5	100.0
	Total	372	100.0	100.0	

Table 4.3: Frequency of use of Digital Banking n= (372)

The table above shows the frequency of using digital banking. Frequency of using digital banking which is 2-5 hours in a day with the highest number of respondents which is 180 (48.4%). Meanwhile, the > 5 hours in a day represent the lowest frequency of using digital banking, 95 (25.5%). The second higher percentage is < 2 hours in a day which consist of 97 (26.1%).

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4.3 Reliability Analysis Cronbach's Alpha

A reliability test was carried out using Cronbach's Alpha. It was used to determine whether or not the independent and dependent variables for this study were approved. Furthermore, the study enables the researchers to determine if these sets of questions are consistent in assessing variables. The table below displays the Cronbach's Alpha coefficient size Rules of Thumb proposed by Hair et al (2007).

4.3.1 Pilot Test

A pilot test is essentially a preliminary collection of information used to detect structural and instrumentation flaws, as well as to give intermediary data for the selection of a probability sample. Pre-testing refinement is carried out before to the final test. The table below contains a brief case study:

Variables	Number of Items	Cronbach's Alpha
Attitudes	5	0.710
Risk perception	5	0.738
Trust	5	0.761
The intention to use digital banking	5	0.701

Table 4.4: Reliability Test (Pilot Test)

Table 4.4 displays the results of each variable's reliability test in this study. We can see from the table of Cronbach's Coefficient of Alpha that the range of Cronbach's Alpha after the reliability test is 0.743 to 0.844, which suggests that each variable is counted as acceptable by following the Cronbach's alpha coefficient thumb rule. This obviously implies that the target respondents understand all of the questionnaires and that they may be used for data collection in this research.

4.4 Descriptive Analysis for The Dependent Variable and Independent Variable

The descriptive analysis includes 372 randomly selected respondents from University Malaysia

Kelantan in Pengkalan Chepa. Furthermore, the researcher will compare the mean for each variable in each question, along with the replies using the Likert Scale, 1 as strongly disagrees, 2 as disagrees, 3 as neutral, 4 as agree, and 5 as highly agree. The descriptive analysis results are shown in the table below.

4.4.1 Independent Variable - Attitudes

Attitude of Universiti Malaysia Kelantan Students Towards Digital Banking

	N	Minimum	Maximum	Mean	Std. Deviation
B1- I like to use digital banking	372	3.00	5.00	4.3925	.56564
B2- I like the service offered by digital banking	372	3.00	5.00	4.3817	.53903
B3- I like to use digital banking as main way of digital banking	372	3.00	5.00	4.4409	.54870
B4- I think I made the correct decision to use digital banking service	372	3.00	5.00	4.4005	.56234
B5- I prefer using digital banking service than classic banking	372	3.00	5.00	4.5134	.56141
Valid N (listwise)	372				

Table 4.5: Attitude of Universiti Malaysia Kelantan Students QTowards Digital Banking

Table 4.5 show the descriptive analysis for the independent variable, the attitude students towards digital banking in this study. From the result that has been shown in the table, the highest mean is 4.5134 which is students prefer using digital banking services to classic banking. It has proven that students do not have time to deal with classic banking. Meanwhile, the lowest mean that is shown in the table is 4.3817 which is students less satisfied with the service offered by digital banking. This is because students like to use digital banking compared to classic banking but the services that digital banking provides sometimes disappointed them. Hence, therefore, this is the reason that makes the respondents' thoughts on the attitudes of students toward digital banking.

4.4.2 Independent Variable - Risk perception

The Risk Felt by Universiti Malaysia Kelantan Students

	N	Minimum	Maximum	Mean	Std. Deviation
C1- Lack of acknowledgement or receipt of transaction at times due to network congestion or failure	372	2.00	5.00	4.2151	.54153
C2- I always have to use the most up-to-date system version of mobile device and regularly run updates	372	3.00	5.00	4.1989	.53774
C3- The misplace or loss of mobile phone may pose a risk to use digital banking	372	2.00	5.00	4.1882	.64601

services					
C4- I will risk spending extravagantly	372	1.00	5.00	4.1210	.84285
C5- Banking transactions onmobile phones are not reliable because their effectiveness depends on the mobile network used by students	372	1.00	5.00	4.1075	.75182
Valid N (listwise)	372				

Table 4.6: The Risk Felt by Universiti Malaysia Kelantan Students

The descriptive analysis for the independent variable, the risk perceived by students toward digital banking, is shown in Table 4.6. The highest mean in the table is 4.2151, indicating that students occasionally do not get acknowledgment or receipt of transactions owing to network congestion or failure. It has been demonstrated that students are quite particular about the website or programmes that must be good when utilising digital banking. Meanwhile, the lowest mean indicated in the table is 4.1075; financial transactions on mobile phones are unreliable because their effectiveness is dependent on the mobile network used by students. This is because students prefer to utilise digital banking when the connection is strong and they are familiar with the process. Hence, this is the reason that makes the respondents' thoughts on students' perceived risk when using digital banking.

4.4.3 Independent Variable - Trust

The Trust of University Malaysia Kelantan Students When Using Digital Banking

	N	Minimum	Maximum	Mean	Std. Deviation
D1- I have high level of confidence to use digital banking service	372	3.00	5.00	4.6801	.50049
D2- I have used this digital banking service such as TNG e-Wallet, Boost and Big Pay applications	372	3.00	5.00	4.8360	.38502
D3- I used to save my money in digital banking applications	372	3.00	5.00	4.7392	.48064
D4- Use of digital banking can carry out financial transaction at any time without time constraints	372	3.00	5.00	4.7796	.42788
D5- The digital banking can provide a secure, stable financial transaction information platform for me	372	3.00	5.00	4.7312	.46180
Valid N (listwise)	372				
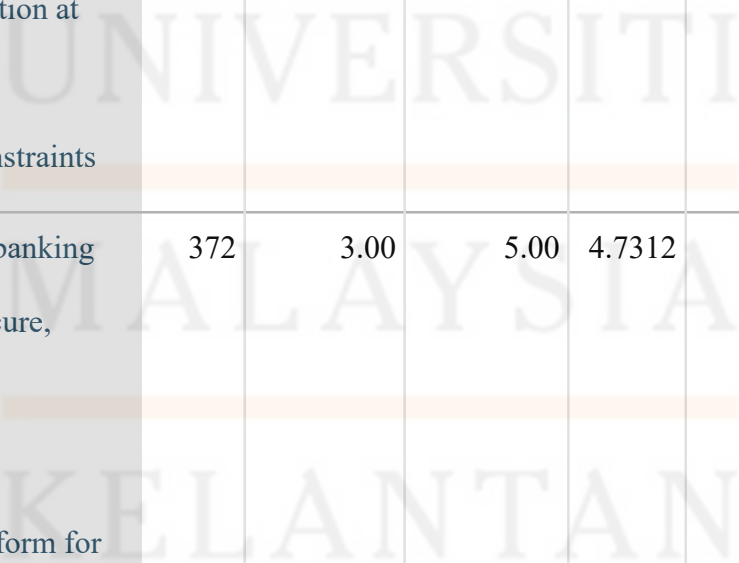
Table 4.7: The Trust of University Malaysia Kelantan Students When Using Digital Banking

Table 4.7 show the descriptive analysis for the independent variable, the trust of University Malaysia Kelantan students when using digital banking in this study. From the result shown in the table, the highest mean is 4.8360 which means students have used digital banking services such as TNG e-Wallet, Boost and Big Pay applications. This is because this application was easy to use and has cash back that gives them benefits. Meanwhile, the lowest mean shown in the table is 4.6801, with students having less of confidence to use digital banking services. Although students frequently use digital banking services, they are leery of any fraud involving digital banking apps.

4.4.4 Dependent Variable - The Intention to Use Digital Banking

The Intention to Use Digital Banking Services Among University Malaysia Kelantan Students

	N	Minimum	Maximum	Mean	Std. Deviation
E1- I enjoy using digital banking as it suits me	372	3.00	5.00	4.7661	.46044
E2- I think that using digital banking fits my lifestyle	372	3.00	5.00	4.6559	.51906
E3- I believe that using digital banking enhances my image	372	3.00	5.00	4.6505	.52580
E4- I consider that using digital banking is hassle-free	372	3.00	5.00	4.7043	.47999
E5- I think digital banking is compatible with the way I like to shop	372	3.00	5.00	4.6694	.50956

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Table 4.8: The Intention to Use Digital Banking Services Among University MalaysiaKelantan Students

The descriptive analysis for the dependent variable, the intention to use digital banking services among University Malaysia Kelantan students, is shown in Table 4.8. According to the data, the highest mean is 4.7661, indicating that students prefer using digital banking since it suits them. These findings show that students are willing to use digital banking services when it is convenient for them. Meanwhile, the lowest mean in the table is 4.6505, which represents the students' perception that utilizing digital banking improves their image. Not all students believe that utilizing digital banking will improve their image because it is a current requirement to facilitate their company, such as paying bills using the applications provided. Eventually, in these days and ages, social media plays a major role in reporting current issues to ensure students use digital banking.

4.5 Pearson's Correlations Coefficient

Correlation Coefficient Size	Strength of Association
(0.76 to 1.00) or (-0.91 to -1.00)	Very strong to perfect correlation
(0.51 to 0.75) or (-0.51 to -0.75)	Moderately to strong correlation
(0.26 to 0.50) or (-0.26 to -0.50)	Fair correlation
(0.00 to 0.25) or (0.00 to -0.25)	Weak or no correlation

Table 4.9: Pearson's Correlations Coefficient

The most known analytical method for representing the degree of the linear relationship between the dependent variable and the independent variable is Pearson Correlation. In this research, Pearson Correlation is used to analyse and evaluate the relationship between the independent variable which is the attitude, the risk perceived and the trust of students when using digital banking, and the dependent variable, which is the intention to use digital banking services among University Malaysia Kelantan students. The correlation between independent variables and dependent variable can be shown by table above.

4.5.1 The Relationship Between Attitude and The Intention to Use Digital Banking Services

Correlations

		Attitude	The Intention
Attitude	Pearson Correlation	1	.522
	Sig. (2-tailed)		.000
	N	372	372
The Intention	Pearson Correlation	.522	1
	Sig. (2-tailed)	.000	
	N	372	372

Table 4.10: The Relationship Between Attitude and The Intention to Use Digital Banking Services

The table above shows the relationship between attitude and intention to use digital banking services among Universiti Malaysia Kelantan students. The value of the correlation coefficient is 0.522 indicating that there is a moderate to the strong relationship between both of them. Based on the result of the significant value (P<0.51); this shows that there is a relationship between factors attitude's students and intention to use digital banking among Universiti Malaysia Kelantan students. The significant level shows that both variables are highly significant.

4.5.2 The Relationship Between Risk Perception and The Intention to Use Digital Banking Services

Correlations

Risk	Pearson		1	-.558

Perception	Correlation		
	Sig. (2-tailed)		.000
	N	372	372
The Intention	Pearson Correlation	-.558	1
	Sig. (2-tailed)	.877	
	N	372	372

Table 4.11: The Relationship Between Risk Perception and The Intention to Use Digital Banking

Services

The table above shows the relationship between risk perception and intention to use digital banking services among University Malaysia Kelantan students. The value of the correlation coefficient is 0.-558 indicating that there is a moderate to the strong relationship between both of them. Based on the result of the significant value (P<-0.51); this shows that there is a relationship between factors risk perceived and intention to use digital banking among students. The significant level shows that both variables are highly significant.

4.5.3 The Relationship Between Trust and The Intention to Use Digital Banking Services

Correlations			
Trust	Pearson Correlation	1	-.556
	Sig. (2-tailed)		.000
	N	372	372
The	Pearson Correlation	-.556	1

Intenti on	Sig. (2-tailed)		.000		
	N		372	372	

Table 4.12: The Relationship Between Trust and The Intention to Use Digital Banking Services

The table above shows the relationship between trust and intention to use digital banking services among students. The value of the correlation coefficient is 0.-556 indicating that there is a moderate to the strong relationship between both of them. Based on the result of the significant value (P<-0.51); this shows that there is a relationship between factors the trust and intention to use digital banking among students. The significant level shows that both variables are highly significant.

4.6 Hypothesis Test

Correlations

		Attitude	Risk Perceived	Trust	The Intention
Attitude	Pearson Correlati on	1	.297**	.222**	.522
	Sig. (2-tailed)		.000	.000	.000
	N	372	372	372	372
Risk Percepti on	Pearson Correlati on	.297**	1	.221**	-.558
	Sig. (2-tailed)	.000		.000	.000
	N	372	372	372	372
Trust	Pearson Correlati	.222**	.221**	1	-.556

	on				
	Sig. (2-tailed)	.000	.000		.000
	N	372	372	372	372
The Intention	Pearson Correlation	.522	-.558	-.556	1
	Sig. (2-tailed)	.677	.877	.277	
	N	372	372	372	372

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

	Hypothesis	Pearson's Correlation Result
H1	There is a link between student attitudes and intention to use digital banking among University Malaysia Kelantan students.	r = 0.522 (Supported)
H2	The relationship between risk perception and intention to use digital banking among University Malaysia Kelantan students are positive.	r = -0.558 (Supported)
H3	There is a positive relationship between the trust and intention to use digital banking among University Malaysia Kelantan students.	r = -0.556 (Supported)

4.7 Chapter Summary

The researcher used numerous surveys to investigate how much online banking is used by students at University Malaysia Kelantan. A survey of 372 students from was also included, as well as the most comprehensive literature review ever undertaken. In addition, questionnaires were used to collect information for data analysis. The SPSS statistical programme was utilised throughout the data assembly procedure to acquire authentic data. The researcher looked at each question that was asked of the respondents in this survey and was able to see some data linked to this study. The Google Form questions assist the researcher in completing this study. With the available data, we can conclude that all our hypotheses are consistent with the variables stated at the beginning of the study.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

In this section, the examination's findings, which were established in Chapter 4 were discussed. The issues introduced in Chapter 2 served as the framework for the conclusion. In order to examine the association between community awareness and behaviour toward digital banking services, researchers also suggested various conclusions to justify the findings and outcomes. This study discovered that the variables (attitudes, perceived of risk, the trust of students and the intention to use digital banking services among students) to obtain and outcomes. variable in the study have a relationship.

5.2 Discussion and Findings

5.2.1 Theoretical Implications
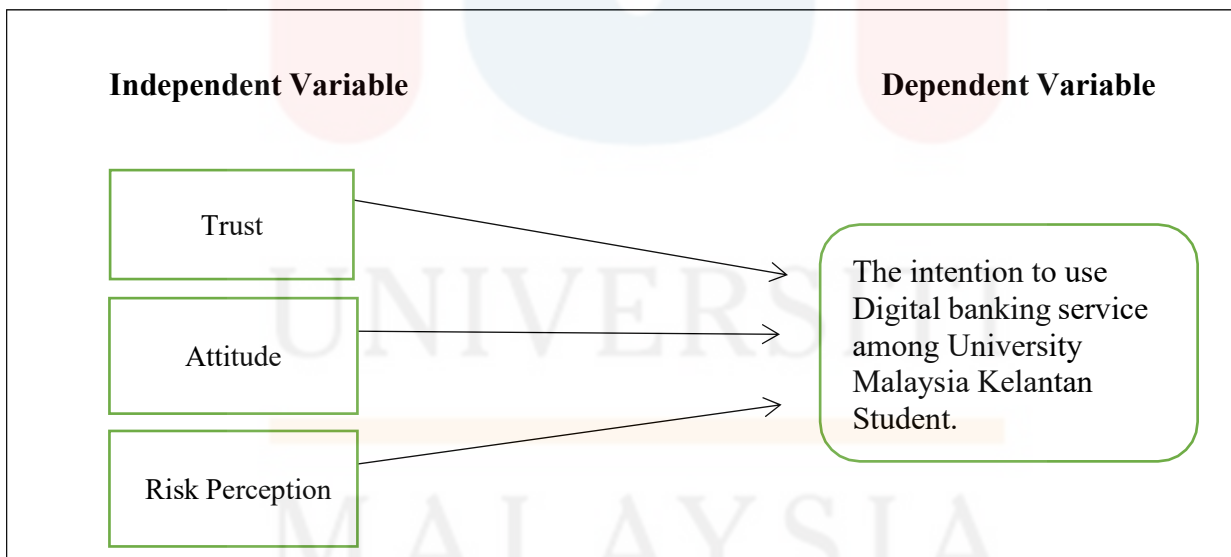
The results are based on the intention to use digital banking as a dependent variable. While the independent variables are trust, risk perceive and attitude. The data contribute to a clearer understanding of the relationship where the p value of the relationship is below 0.01. This shows that there is a relationship between the intention to use digital banking with attitude, risk perceive, and trust. It shows that there is a relationship between the two variables. By analyzing previous studies, the relationship of understanding of the study related to the intention to use digital banking is not

significant because of attitude, risk perceive trust towards the students. Meanwhile, the findings of this study are significant where most respondents use digital banking.

5.2.2 Practical Implications

This research can contribute benefits to researchers in the future to study what other factors affect the intention to use digital banking service. This study can also help researchers to measure the level of trust in the use of digital banking in everyday life by knowing the risk perceived and attitude of a user. In addition, this study also benefits other researchers who want to expand and know more about the use of digital banking in Malaysia. Companies and investors who want to use and develop digital banking can refer to findings or research results that allow them to make changes and strengthen their business models, which can retain existing users and attract new users to use digital banking. The results of this study provide important information about the relationship between the intention to use digital banking service and attitude, risk perceive, and trust, which has a p value of 0.000. These results show that the relationship between the independent variable and the dependent variable is a moderate to a strong positive relationship where it is proven the findings of previous studies for the intention to use digital banking service. From the data collected, we found that respondents may face problems in using digital banking when they have doubts or lack of trust in digital banking.

5.2.3 Methodological Contribution

The quantitative approach was used to obtain data from respondents in this study. It was more convenient and took less time to collect data. Because it is simple for the researcher to gather a big number of respondents at one time, the questionnaire can be distributed to the intended respondents in a location. The intended respondent is a University Malaysia Kelantan (UMK) student who can assist with the questionnaire's completion. The quantitative method enables the researcher to test the hypothesis, determine the cause and impact of the variable, and collect a bigger or random sample of respondents.

This study used the casual research approach, which allows the researcher to find and analyse the cause and impact of variables on one another, resulting in high-quality research results for the end user to use as references. The study's research purpose should be used to determine the target

respondents. The future researcher is advised to identify their target respondents in order to make data gathering easier. For example, in this study, the target respondents are (UMK) students, and the majority of them use digital banking in their daily lives.

5.3 Limitation of Study

5.3.1 Study Subject

In this study, the areas that the researchers focused on obtaining data are too small. The relationship of consumption factors in terms of perceived risk, attitudes, the trust from students and the intention to use digital banking services influence students in University Malaysia Kelantan.

5.3.2 Time Constraints

A student conducted the research for this project. In order to balance their time between research, online courses, quizzes, presentations, and final examinations, the researchers—who are also students—had to be highly efficient time managers. All pupils are required to study and complete all of their assignments online at home because to the pandemic Covid-19 concern. Since some people find it difficult to collaborate while answering questions over the internet technology, it is extremely difficult to complete the data quickly. The questionnaire, which was delivered utilising Google form as a survey method, took a very lengthy time to arrive for the researchers as well.

5.3.3 Fund Shortage

Students from University Malaysia Kelantan's final year make up the researchers. The biggest obstacle to conducting research is a lack of funding. The expenditures of conducting this study are numerous. The cost of the study paper's certification, publication, and editing had to be covered by the charge. The researchers found it challenging to make large donations while still undergraduates. They also need to utilise it to pay for other expenses like rent, food, transportation, and prepaid bills because they have to take online courses because to Covid-19 and other related costs. In order to complete the study, the researchers also need a strong internet connection so they may attend a conference, submit their findings to their supervisor, go to class, and use Google Form to disseminate the questionnaire.

5.4 Recommendation

Qualitative research appears to generate data in a manner that quantitative research does not. Examples of qualitative data include interviews, observations, and document analysis. The field notes and the researcher's diary are the key supporters in authenticating the field work performed in a qualitative study. Future researchers are encouraged to conduct their research using qualitative approaches such as telephone surveys and face-to-face interviews. In particular, questions answered during face-to-face or telephone interviews might show the respondent's perspective. As a result, it provides more precise, consistent, and valuable data for the research of factors influencing student online banking usage.

Although this research will take a long time to complete, it is necessary to have a better grasp of digital banking in the future. It can serve as a guideline for new researchers conducting fresh studies on digital banking. The following research will have a greater impact on them if they truly comprehend the issues that students have with this digital banking service. As a result, future researchers who wish to conduct research should learn more about the services provided by digital banking in order to determine which factors should be improved in the future.

5.5 Conclusion

Finally, this study discovered that all three hypotheses in this research were accepted. When tested on UMK students, all of the independent variables show a positive correlation coefficient with the dependent variable. Students can use this study as a reference while using digital banking services in the future, taking into mind the safety of their money. According to the data collected, the majority of students will utilise this digital banking service if they believe that their personal information will not be disclosed to the public and that the digital banking system itself is secure to use. In addition, the use of digital banking nowadays might have a positive impact on them because it can save students' time and energy. As a result, researchers can demonstrate that the characteristics that can offer students the motivation to use this digital banking service include attitude, knowledge of the danger they would face, and faith in the service.

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APPENDIX A

Draft of Questionnaire

Section A: Demographic Profile

QUESTION	ANSWER
Gender	Male or Female
Course	SAB, SAE, SAL, SAK, SAR, SAW
Frequency of using digital banking	< 2 hours/day, 2-5 hours/day, > 5 hours/day

Section B: Attitude of University Malaysia Kelantan students towards digital banking services.

QUESTION	STRONGLY DISAGREE	DISAGREE	NEITHER AGREE OR DISAGREE	AGREE	STRONGLY AGREE
I like to use digital banking.					
I like the service offered by digital banking.					
I like to use digital banking as main way of digital banking.					
I think I made the correct decision to use digital banking service.					
I prefer using digital banking service than classic banking.					

Section C: The risk felt by University Malaysia Kelantan students.

QUESTION	STRONGLY DISAGREE	DISAGREE	NEITHER AGREE OR DISAGREE	AGREE	STRONGLY AGREE
Lack of acknowledgement/receipt of transaction at times due to network congestion or failure.					
I always have to use the most up-to-date system version of mobile device and regularly run updates.					
The misplace or loss of mobile phone may pose a risk to use of digital banking services.					
I will risk spending extravagantly.					
Banking transactions on mobile phones are not reliable because their effectiveness depends on the mobile network used by students.					

Section D: The trust of University Malaysia Kelantan students when using digital banking service.

QUESTION	STRONGLY DISAGREE	DISAGREE	NEITHER AGREE OR DISAGREE	AGREE	STRONGLY AGREE
I have high level of confidence to use digital banking service.					
I have used these digital banking service such as TNG eWallet, Boost and BigPay applications.					
I used to save their money in digital banking applications.					
Use of digital banking can carry out financial transaction at any time without time constraints.					
The digital banking can provide a secure, stable financial transaction information platform for me.					

Section E: The Intention to Use Digital Banking Services Among University Malaysia Kelantan Students.

QUESTION	STRONGLY DISAGREE	DISAGREE	NEITHER AGREE OR DISAGREE	AGREE	STRONGLY AGREE
I enjoy using Digital banking as it suits me.					
I think that using Digital banking fits my lifestyle.					
I believe that using Digital banking enhances my image.					
I consider that using Digital banking is hassle-free.					
I think digital banking is compatible with the way I like to shop.					

APPENDIX B: GHANT CHART															
Week / **Activities**	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Division of groups, supervisors and evaluators	█														
• Distribution of groups, supervisors and evaluators • Student meeting with Supervisor (ongoing)		█													
• Distribution of teaching and learning activities • Distribution of guidelines and rubrics • Preparation of data collection			█												
• Distribution of PPTA2 Process Briefing Recordings • Data collection				█											
• Quantitative and Qualitative Data Analysis Class • Data collection					█										
• Data Analysis • Draft research project writing • Report findings • Interpretation and discussion of findings • Implications of findings • Conclusion						█	█								
Mid semester break															
Writing final reports and papers									█						
• Submission of the draft Final Report of the Research Project to the supervisor • Turnitin screening • Review by supervisor • Corrections by students										█					
Corection the full PPTA2 by students											█	█			
• Submission of research paperand e-poster • E-poster video presentation													█		
Final corrections and amendments (if any)														█	
• Collection of the final report to the PPTA2 coordinator (google drive) • Submission of scores by supervisors and assessors to the PPTA2 course coordinator (google drive)															█

FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN

BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya, **Dr Ahmad Ridhuwan bin Abdullah** penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar:	**Mohamad Aiman Haikal bin Ismail**	**No Matrik: A19A0275**
Nama Pelajar:	**Mohamad Azrul bin Fadzil**	**No Matrik: A19A0279**
Nama Pelajar:	**Mohamad Nafizal bin Zaini**	**No Matrik: A19A0284**

Tajuk Penyelidikan:

Factor Affecting The Intention To Use Digital Banking Service Among University Malaysia Kelantan

Sekian, terima kasih

_____
Tandatangan Penyelia

Tarikh:19 January 2023

	REKOD PENGESAHAN PENYARINGAN *TURNITIN*
Universiti Malaysia **KELANTAN**	***VERIFICATION RECORD OF TURNITIN SCREENING***

Kod/Nama Kursus*:*
Code/ Course Name:
Sesi/*Session:*
Semester*:*
Nama Program/*Name of Programme:* SAK, SAB, SAL, SAR, SAP, SAH, SAW
Fakulti/Pusat/*Faculty/Centre:* Fakulti Keusahawanan Dan Perniagaan/
Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ *Verification of Plagiarism Screening*

Saya **Mohamad Azrul bin Fadzil,** No.Matrik **A19A0279** .dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak **30%**.

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Factor Affecting The Intention To Use Digital Banking Service Among University Malaysia Kelantan

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Nama Pelajar/*Student Name*: Mohamad Azrul bin Fadzil
No.Matrik/*Matrix No*: A19A0279
Tarikh/*Date*: 19 January 2023

Pengesahan
Penyelia/*Supervisor*: Dr Ahmad Ridhuwan bin Abdullah

Tandatangan/*Signature:*

Tarikh/*Date: 19 January 2023*

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Name of Supervisor: Dr Ahmad Ridhuwan bin Abdullah   **Name of Programme: SAB**
Research Topic: Factor Affecting The Intention To Use Digital Banking Service Among University Malaysia Kelantan

NO.	CRITERIA		PERFORMANCE LEVEL				WEIGHT	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
			Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
2.	**Overall report format (5 MARKS)**	***Submit according to acquired format***	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)	
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is	The report is written in an excellent manner and easy to read. All of the points made are	____ x 0.25 (Max: 1)	

No.	Criteria					Score	
		incoherent.		coherent.	crystal clear with coherent argument.		
	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
	Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	**Research Findings and Discussion (20 MARKS)**	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)	
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	____ x 1 (Max: 4)	
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	____ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)	
4.	**Conclusion and Recommendations (15 MARKS)**	Implication of study is not	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25	

		stated.				(Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)	
						TOTAL (50 MARKS)	

Student's Name: Mohamad Azrul bin Fadzil　　　　　　　**Matric No.: A19A0279**
Name of Supervisor: Dr Ahmad Ridhuwan bin Abdullah　　**Name of Programme: SAB**
Research Topic: Factor Affecting The Intention To Use Digital Banking Service Among University Malaysia Kelantan

NO.	CRITERIA		PERFORMANCE LEVEL				WEIGHT	TOTAL
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					TOTAL (50 MARKS)

Student's Name: Mohamad Nafizal bin Zaini   **Matric No.: A19A0284**
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Research Topic: Factor Affecting The Intention To Use Digital Banking Service Among University Malaysia Kelantan

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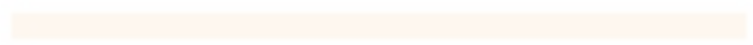|					
	stated.				(Max: 5)
	Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)
	Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)
				TOTAL (50 MARKS)	