

**THE STUDY ON FACTORS AFFECTING INTENTION
TO CONTINUOUSLY USE FINANCIAL
TECHNOLOGY (FINTECH) AMONG UNIVERSITI
MALAYSIA KELANTAN (UMK) STUDENTS POST
COVID-19**

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**BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC
BANKING AND FINANCE) WITH HONOURS**

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STUDENTS POST COVID-19**

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A thesis submitted in fulfilment of the requirements for the degree of
BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE)

**Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN**

2023

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
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LIST OF ABBREVIATIONS

FKP	Faculty of Entrepreneurship and Business
SAA	Bachelor of Accounting with Honours
SAB	Bachelor of Business Administration (Islamic Banking and Finance) with Honours
SAE	Bachelor of Entrepreneurship with Honours
SAK	Bachelor of Entrepreneurship (Commerce) with Honours
SAL	Bachelor of Entrepreneurship (Logistics and Distributive Trade) with Honours
SAR	Bachelor of Entrepreneurship (Retailing) with Honours
SPSS	Statistical Package for Social Science
UMK	Universiti Malaysia Kelantan
COVID-19	Corona Virus Disease - 2019
MCO	Movement Control Order
FINTECH	Financial Technology
SMEs	Small- And Medium-Sized Organizations
ICT	Information and Communications Technology
MCMC	Malaysian Communications and Multimedia Commission
IMF	International Monetary Fund
ATM	Automated Teller Machine
PC	Personal computer
MIT	Massachusetts Institute of Technology
PINs	Personal Identification Numbers
IS	Information Systems
TAM	Theory of Technology Acceptance Model
TAM 2	Theory of Technology Acceptance Model 2
TAM 3	Theory of Technology Acceptance Model 3
UTAUT	Unified Theory of Acceptance and Use of Technology
UTAUT 2	Unified Theory of Acceptance and Use of Technology 2
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
A	Attitude
BI	Behavioural Intention

C-TAM-TPB	Combined Theory of Technology Acceptance Model - Theory of Planned Behaviour
MPCU	Model of PC Utilization
MM	Motivational Model SCT Social Cognitive Theory
IDT	Innovation Diffusion Theory
PEOU	Perceived Ease of Use
PT	Perceived Trust
FC	Facilitating Conditions
QAS	Quality Administrative Services
IV	Independent Variables
DV	Dependent Variable
AI	Artificial Intelligence
Et al.	And Others

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LIST OF SYMBOLS

-	Hyphen
%	Percentage
()	Parentheses
<	Less Than
=	Equal
RM	Ringgit Malaysia
Sig.	Significant
Std.	Standard
α	Alpha Value
p	Probability Value
/	Slash
;	Semicolon
H1	Hypothesis one
H2	Hypothesis two
H3	Hypothesis three
\geq	Greater Than or Equal To
r	Responses
N	Population
df	Degree of freedom

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ABSTRACT

Malaysian financial institutions have started shifting towards adopting fintech, and the COVID-19 health crisis has provided new opportunities for digital financial services to accelerate financial inclusion. Consumers are shifting from cash-based to cashless transactions because of the development of financial services such as e-wallets. The purpose of this study is to investigate the factors affecting the intention to continuously use financial technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post-COVID-19. In this study, the theories of Technology Acceptance (TAM) and Unified Theory of Adoption and Use of Technology (UTAUT) were used. A total of 350 questionnaires were collected from students at the University of Malaysia Kelantan (UMK). The result shows that there is a significant relationship between the independent and dependent variables. The independent variables are trust, quality administrative services, and data security and privacy data, while the dependent variable is the intention to continuously use Fintech post-COVID-19. Therefore, all variables significantly affect the intention to continuously use financial technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post-COVID-19.

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The term "financial technology" (or Fintech) refers to the application of technology to the provision of financial services. Fintech, as a sector, refers to technology firms that are developing to compete with traditional banking and financial market players, offering a variety of services ranging from mobile payment solutions and crowdfunding platforms to online portfolio management and international money transfers. Fintech companies are attracting the attention of both customers of financial services and investment firms, which view them as the future of the financial services industry. (Anyfantaki, 2020).

As technology is adapted in various sectors, the financial sector is also adapting it in finance-related activities such as internet banking, big data, and blockchain (Khuong et al., 2022). In turn, it becomes a bridge, bridging the gap between technology and finance. In short, Fintech is the latest technology application in every field related to finance (Gomber et al., 2017). The quality of the relationship between banks and customers is also improved through FinTech applications, and when it comes to technology, conventional finance and Islamic finance will also apply. Through Fintech, the efficiency and effectiveness of management in finance will increase, in turn making it easier for customers to deal with financial institutions through various activities and financial products (Khuong et al., 2022).

Prior to the COVID-19 outbreak, it highlighted how fintech has increased financial inclusion in countries at various levels of development. Globally, 1.7 billion people do not have access to a bank account, and small- and medium-sized organizations (SMEs), which employ more than 60 percent of the world's workforce, have difficulty gaining access to finance (Sahay

et al., 2020). In this environment, fintech (technological innovation in the financial sector) is creating significant opportunities, helped by the growing ownership of mobile phones and access to the internet.

The COVID-19 health crisis has provided new opportunities for digital financial services to accelerate financial inclusion in the context of social distance (Agur et al., 2020). The health crisis resulted in the Movement Control Order (MCO), as country authorities opted for severe containment measures, including lockdowns, quarantines, travel restrictions, and other social distancing measures, to control the virus's contagiousness. Fintech, such as mobile money, can assist individuals and businesses in maintaining and expanding access to financial services during lockdowns and business reopening, given the growing desire for cashless and contactless transactions to limit the spread of disease. Numerous national governments have encouraged its use by introducing measures to lower costs and increasing the limits on transactions for digital transactions (e.g., Ghana, Kenya, and Myanmar, among others) (Sahay et al., 2020). These developments could help accelerate the shift toward digital financial services from traditional financial services.

From a macroeconomic perspective and based on recent empirical findings, digital financial inclusion appears to have significant opportunity to boost economic growth, closing economic inequality, and reducing poverty (Sahay et al., 2020). Fintech has improved significantly in term of its availability to access to accounts, transactions, and financing for everyone from low-income households to small and medium-sized businesses in recent years, enabling more people to participate in formal economic activity. Moreover, the growth of digital savings, cross-border transfer options, and insurance hold potential. In addition to enhance individual chances, a wider availability of financial resources has a significant macroeconomic effects as the financial inclusion has increases in growth while the inequality has reduces drastically, according to IMF research (Sahay et al., 2020), and if the financial

sector is insufficiently regulated, it does not threaten financial stability. Additionally, it enhances the effectiveness of macroeconomic policies, thereby bolstering economic growth and stability (Yang, 2018).

In addition, even after the MCO lockdown, Fintech has become an essential part of Malaysia's financial industry, with significant expansion potential, according to a recent International Monetary Fund (IMF) study. With the growing middle class, high mobile phone penetration, and strong government support for digitalization the economy (Vaicondam et al., 2021), Malaysian firms and consumers appear prepared to adopt fintech. In Malaysia fintech, digital payments and wallets are leading the way, followed by digital remittances, blockchain, and other kinds of financial technology (Alam et al., 2021). Thus, the landscape of the financial sector has changed over the past few years, as the number of physical commercial bank branches and ATMs has decreased. All these statistics hint towards the fact that financial institutions have started shifting towards adopting fintech, which is in sharp contrast to the initial scepticism it received from them.

There are previous research shows that Millennials will be the primary consumers of banking services, particularly Fintech, in the near future (Vaicondam et al., 2021), and university students are essentially Millennials. Thus, university students are more likely to adopt new or advanced technology. This is because smartphones have become an essential element of students' daily (Vaicondam et al., 2021). Customers' purchasing behaviour might change if the Fintech platform were widely used due to its convenience (Vaicondam et al., 2021). Because they value the service's convenience and speed, university students are more likely to employ Fintech in their daily life.

1.2 PROBLEM STATEMENT

Despite the benefits and opportunities of Fintech, this innovation will eventually suffer from several possible risks in the long run (Gulati et al., 2021). Even if no money is involved, stealing personal information is the most destructive act in an online system. Theft of user accounts is possible due to transaction system vulnerabilities, such as a weak password. This could pose a security risk for Fintech as a whole.

Cybercrime is one of the most feared problems in the world of the Internet. Cybercrime originated prior to the existence of Microsoft Windows, the Internet, or the personal computer (PC) (Collier et al., 2021). In 1964, a student at the Massachusetts Institute of Technology (MIT) utilised an MIT computer to generate the tones required to access the long-distance phone line. This was the first cybercrime to be officially reported (Collier et al., 2021). Since then, cybercrime's damaging financial effects have made it a significant national concern. Cybercrime is expanding rapidly compared to other types of crime and having a negative impact on political, economic, and social sectors (Jayabalan et al., 2014).

Cybercrime is not new, yet there is much confusion among academics, computer security experts, law enforcement agencies, and users on its specific definition (Adeyolu, 2021). There are differing perspectives on what cybercrime is, and the lack of a clear definition impacts every aspect of cybercrime prevention and rehabilitation (Adeyolu, 2021). Cybersecurity Malaysia in their official website has stated that "There is no comprehensive definition of cybercrime. There were some attempts, but no conclusive definition was agreeable (Gordon & Ford, 2006). Cybercrime can be divided into three categories. First, when information and communications technology (ICT) systems and intellectual property become targets of exploitation, intrusion, identity theft, and data theft. The second is when ICT devices are utilised to facilitate criminal activity. For instance, dangerous programmes are executed on

home computers to infiltrate other systems and steal money, identity, and passwords. The third category is where the ICT devices are used as mediums of committing crimes. For example, sedition, disharmony, or unrest, slandering and instigating at higher scale come under this category.

Babu and Parishat (2004), defined cybercrime as "...a criminal act committed on the Internet," whereas Moitra (2005), defined cybercrime occurrences involving the Internet. According to Philippsohn et al., (2001), cybercrime exists primarily on the Internet. Recent research by the Symantec (2012), disclosed that cybercrime has gone mobile, and that two-thirds of adults use a mobile device to access the internet. Many researchers agree that cybercrime involves illegal activities performed using a computer as the medium and the internet or network as the location.

Cybercrime have become a major threat to Fintech in recent years. This is due to their reliance on technology and use of data, Fintech organisations face significant security challenges and find themselves in a difficult position. The very sensitive personal and financial user data that Fintech companies store in their databases and utilise to provide personalised, predictive, and seamless financial services makes them a particularly desirable target for cybercriminals (Adeyoju, 2021). This is because Fintech's companies tend to abandon conventional authentication mechanisms such as passwords and Personal Identification Numbers (PINs) and rely more on biometric sensors, one-time passwords, code-generating apps, etc., in a bid to deliver seamless, innovative services. This inclination, combined with the fact that Fintech companies aggregate data from various sources in order to provide insight-based customer experience, leaves them extremely vulnerable (Adeyoju, 2021).

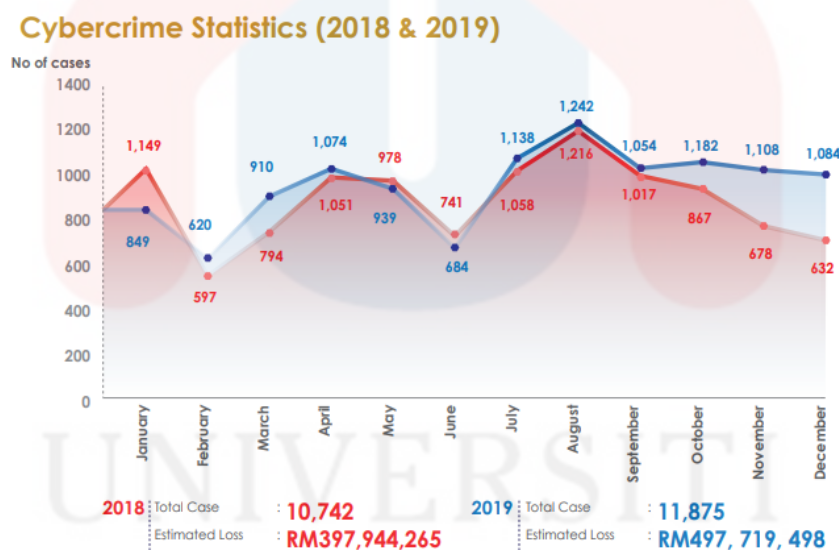
The number of new media content complaint cases received by the Malaysian Communications and Multimedia Commission (MCMC) in 2020 grew by 99.5 per cent to

20,805 complaints out of 10,426 complaints (2019). All elements of complaints recorded an increase in complaint cases. The biggest number of complaints recorded in 2020 was for false element which was 6,637 complaints, an increase of 117.6 percent over the previous year.

Elements of complaints	2019	2020	YoY (%)
Obscene	850	1,637	92.6
False	3,050	6,637	117.6
Offensive	2,312	4,535	96.2
Indecent	188	373	98.4
Menacing	88	151	71.6
Others (outside the jurisdiction of the CMA 1998)	3,938	7,472	89.7
Total	10,426	20,805	99.5

Source: Malaysian Communications and Multimedia Commission (MCMC)

Figure 1.1 Number of new media content complaints by MCMC, Malaysia, (2019 & 2020)



Source: Royal Malaysian Police

Figure 1.2 Cybercrime Statistic (2018 & 2019)

In addition, weak law enforcement is also the cause of the prevalence of cybercrime in our country. Weak law enforcement has resulted in investigations into cybercrime taking a long time and many cases pending. This is said to be so due to the lack of seriousness of government agencies in dealing with cybercrime. Government agencies, for instance, do not cooperate with

one another, this result in weak enforcement renders existing acts and laws to address these cybercrimes (Mahfuz Majid, 2013). This can be proven by the fact that the existing acts and laws are outdated and not in line with the development of information and communication technology which is growing too fast. For example, the fines or punishments imposed on cybercriminals are not commensurate with the crimes they commit (Mahfuz Majid, 2013).

Thus, the accumulating cybercrime cases will eventually influence the user's intention to continuously use Fintech in the future. This is due to the fact that individuals who have been victims of cybercrime may want to limit their Fintech activity (Bohme & Moore, 2012). In addition to experience, the danger of cybercrime may also drive those who have never been harmed by Fintech to take precautions when using it. Several studies show that Fintech users are often victims of cybercrime, particularly identity theft, fraud, and receiving threats when they use online banking and shopping platforms (Bohme & Moore, 2012). It is suggested that fear of crime may have negative effects on an individual's social life and mental health (Skogan, 1986). Recently, Brands and van Wilsem (2021) researched the association between fear of financial crime and protective behaviour. Females and the elderly were shown to be more fearful about online financial crimes, according to their findings. Their results indicated that females and older people were more fearful of online financial crimes. In addition, their findings revealed that Internet users with a high fear of financial crime were less likely to use online banking and make online purchases.

There is also a significant concern about the misuse of personal data, which has a significant negative effect on the decision to continuously use Fintech or not (Bohme & Moore, 2012). In principle, being victimized by one form of cybercrime should not prevent other users from engaging in other online activities. An experience with a dodgy online seller, for instance, should not affect someone's propensity to use online banking (Bohme & Moore, 2012). This suggests that the prevalence of cybercrime could be an issue for all parties that rely on the

Internet, not only in the relatively small number of locations where cybercrime happens (Bohme & Moore, 2012).

Today's university students are more likely to incorporate new technology, particularly Fintech, into their daily life. Students' daily activities are increasingly centering around digital technology. However, there are still a few students who are hesitant to use digital technology, they prefer to pay with cash in the traditional manner (Widiatmo, 2021). This is due to a lack of knowledge and motivation to learn about Fintech as a whole.

There are various studies in the subject of Fintech, however there is a scarcity of research on the factors affecting the intention to continuously use Financial Technology (Fintech) post COVID-19. The goal of this study is to figure out what factors affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19.

1.3 RESEARCH QUESTION

There are three research questions that must be answered for this study to fulfill the goals. These three research questions will determine the outcome once the study has been carried out. That study's research questions are:

1. What is the relationship between trust and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19?
2. What is the relationship between quality administrative services and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19?

3. What is the relationship between data security & privacy and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19?

1.4 RESEARCH OBJECTIVE

This study aims to:

1. To determine the relationship between trust and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19.
2. To determine the relationship between quality administrative services and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19.
3. To determine the relationship between data security & privacy and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19.

1.5 SCOPE OF THE STUDY

The purpose of this study is to investigate the factor affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19. The scope of the study was limited to Universiti Malaysia Kelantan (UMK) Kampus Kota students who have already use Financial Technology (Fintech) during the COVID-19 outbreak. Applying both the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), this study will also investigated whether trust, quality administrative services and data security & privacy will

affect the Intention to Continuously Use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19 or not. This research was completed through the application of the questionnaire to Universiti Malaysia Kelantan (UMK) Kampus Kota students as a survey and reference.

1.6 SIGNIFICANCE OF STUDY

In this study, the researchers are going to focus on the factors affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19. Thus, this research will eventually help us to gain a more comprehensive understanding whether trust, quality administrative services and data security & privacy affect the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19 or not. Basically, Fintech are significant with the consumer especially among university student, finance industry, and government.

Firstly, it is significant toward the consumers especially among university students as it gives benefits to them. For instance, they can use the Financial Technology (Fintech) freely without any misunderstanding. The importance of this study is to eliminate any issues of misunderstanding that arise against Financial Technology (Fintech). This is because Fintech itself can be very helpful to the students in term of being able to manage their finances more easily and properly. Financial technology (Fintech) will also improve the user experience as well as enable anything that happens to be simplified and improve their feedback to us users.

Secondly, this study is significant to the finance industry. This is because it can resolve any misunderstandings that arise among consumers, especially for those who are unaware or does not know how to use it (older generation). By doing so it will essentially improve the level

of customer awareness on the existence of Fintech. When customers have a good knowledge regarding the concepts and benefit of the Fintech in general the financial industry will eventually grow in the future especially here in Malaysia.

Finally, this study is significant to the government. The monetary flow that occurs between Fintech companies and consumers may be able to assist the government in stimulating economic growth. This is because when all customers are well-informed about the benefits of Fintech, they will be able to decide to adopt it into their daily life, and the nation's economy will continue to expand as a result.

1.7 DEFINITION OF TERM

TERMS	DEFINITION	SOURCES
TRUST	Trust refers to a person's belief in a company's services or reputation.	(Lewis & Weigert, 1985)
QUALITY ADMINISTRATIVE SERVICES	Quality of administrative services (QAS) refers to contract, subcontract, online transaction, and problem-solving services, among other similar services.	(Keng-Soon et al., 2019)
DATA SECURITY & PRIVACY	Data privacy refers to the proper handling, processing, storage, and usage of personal information.	(Data Privacy Manager, 2018)
INTENTION	Intentions are defined as the amount of effort that someone is willing to exert to achieve a goal.	(Ajzen, 2012)

1.8 ORGANIZATION OF THE STUDY

This study focuses on the factors affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19. Chapter 1 includes a brief introduction, background of the study and problem of the study. It then covers the research questions, objectives and as well as the significance of the study. Chapter 2 provides the literature review which focus on past studies. It addresses the factors affecting the intention to continuously use Financial Technology (Fintech), trust, quality administrative services and data security & privacy as the independent variables. It also analyses the the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19 as a dependent variable. Chapter 3 discusses the method of data collection, sampling, population, and questionnaire design. This chapter also describe the techniques of data analysis. Chapter 4 focuses primarily on data analysis and findings. It also discusses the preliminary data, descriptive analysis, reliability testing, normality testing, and hypothesis testing. This study also uses Spearman's correlation analysis to assess the hypotheses, provides a summary of the hypotheses, and concludes with a chapter summary. In chapter 5, Researchers talk about the introduction, key findings, and discussion of this topic. Later, findings are analyzed further, implications of the findings are discussed, and recommendations are made. This is also where the researchers discuss the relationship between the independent and dependent variables. In addition, the chapter discusses the significance of the research once the researcher has completed it. In addition, the researcher explained issues encountered during the study, suggestions for future research, and presented the overall study results.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will be describing the relevant review of research studies on the factors affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post-COVID-19. Moreover, this chapter will be present a definition of the dependent variable and independent variable. This part gives a superior understanding with regards to the advancement of the research framework including the dependent variable which is the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19 and the independent variables (trust, quality administrative services and data security & privacy). In general, two theories are employed to explain the observations in this study: Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). Some aspects of previous research were deemed applicable to the framework and objectives of this study. In this chapter, we also discuss in depth the development of hypotheses as well as the conceptual framework and its characteristic. Finally, a short summary concludes this chapter

2.2 UNDERPINNING THEORY

2.2.1 THEORY OF TECHNOLOGY ACCEPTANCE (TAM)

Technology Acceptance Model (TAM) was created by Davis et al., (1989), it has been one of the most influential models of technology acceptance, with two primary factors influencing an individual's intention to use new technology: perceived ease of use (PEOU) and perceived usefulness (PU). According to Widiatmo (2021), TAM aims to explain on the reasons behind people's decision to use a certain piece of technology to complete a task. This theory can be

used to evaluate the value of technology (Widiatmo, 2021). Basically, TAM also describes the connection between a user's behavioral intention and adoption of information technology (Khuong et al., 2022).

People's behavioural intentions are one of the aspects that impact whether they will utilise the technology. The attitude (A), which is the general view of the innovation, influences the behavioural intention (BI), which is the desire to behave in a certain way. People develop attitudes and behavioural intentions about attempting to learn how to use modern software prior to undertaking activities aimed at using it. This is because emerging innovations, such as desktop computers, are complicated, and there is an element of mystery in the minds of decision-makers over the successful adoption of technology (Figure 2.1).

Later, Davis et al., (1989) discovered that perceived usefulness and perceive ease of use exert a strong influence on behavioural intention, whereas the effect of attitude diminishes over time. Using this justification, they decided to eliminate the latter component from the TAM model. Attitude was removed from the model when Venkatesh and Davis (2000), studied the antecedents of perceived ease of use (Figure 2.2).

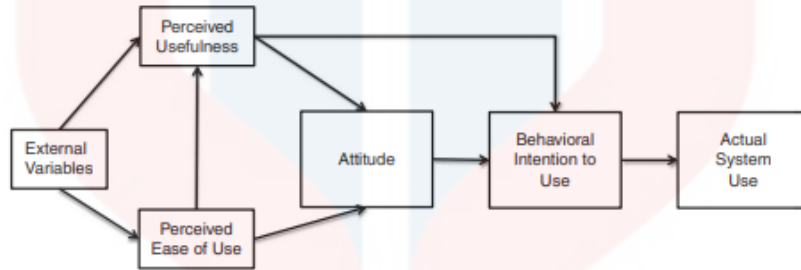
Over time, the TAM model has been implemented in a variety of contexts, beyond the mere acceptance of computers in the workplace. Therefore, TAM is now well-established as a strong, effective, and concise model for predicting user acceptance. The first of TAM's extensions, TAM2 Venkatesh and Davis, (2000) is based on the expansion of perceived usefulness's predecessors. In numerous empirical tests of TAM, perceived usefulness has consistently been a good determinant of behavioural intention. TAM2 integrates additional theoretical categories spanning social influence processes (subject norm, voluntariness, and image) and cognitive instrumental processes by building on TAM (job relevance, output quality, result demonstrability, and perceived ease of use). It should be stressed that the

incorporation of subject norm influences behavioural intention both directly and indirectly via perceived usefulness (Figure 2.3).

Later, Venkatesh and Davis (2000), created TAM3 with the same objective as TAM2 that is to complete the model by including the antecedents of the original TAM. Specifically, if TAM2 introduced the antecedents of perceived usefulness, TAM3 was expanded to include the components that precede perceived ease of use, which were previously outlined in Venkatesh and Davis (2000) and Davis et al., (1989). Venkatesh and Bala (2008) created a model of the determinants of perceived ease of use based on the anchoring (computer self-efficacy, computer anxiety, computer playfulness, and perceptions of external control) and adjustment framing (perceived enjoyment and objective usability) of human decision making (Figure 2.4).

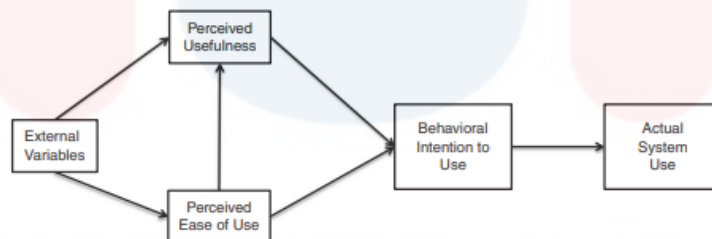
According to the results of TAM, if a technology or innovation that has been made enhances a person's performance, it is deemed beneficial, and the individual is more likely to utilize the technology, service, or even the behavior of the organization that produced it. Numerous studies have demonstrated that the perceived utility and perceived ease of use elements in the TAM may be depended upon to produce accurate findings (Wallace & Sheetz, 2014). "Fintech" refers to businesses that enhance the efficacy of financial services via the use of various technologies (Wallace & Sheetz, 2014). This study utilized TAM to explain customers' impressions of Fintech while emphasizing the service's post-lockdown utility. The COVID-19 lockdown has compelled the majority of individuals to acquire products and services via financial technology.

This study also investigated those who continued to use it even after the COVID-19 lockdown. A service that offers trust, privacy, and administrative services is often well-known and acceptable to users. Perceived usefulness is the extent to which an individual believes that using a particular technology enhances performance.



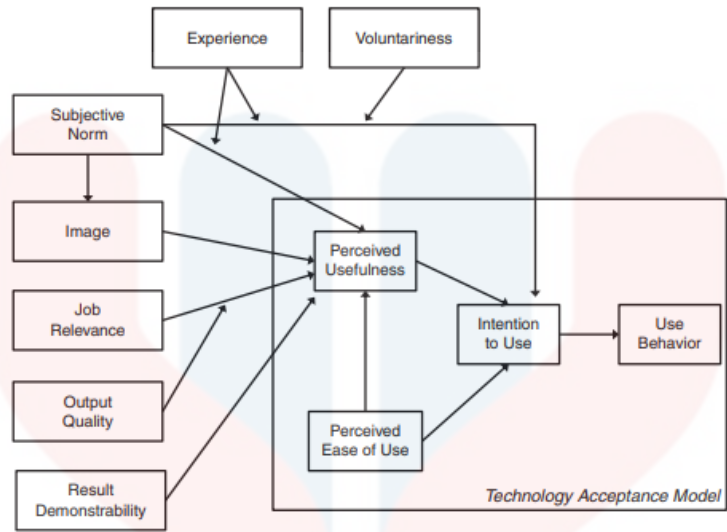
Source: Davis et al., (1989)

Figure 2.1: Technology acceptance model (TAM)



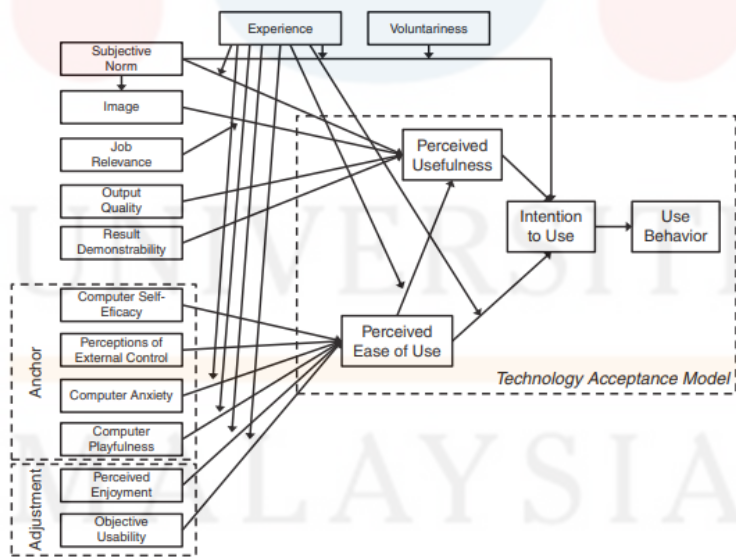
Source: (Venkatesh & Davis, 2000)

Figure 2.2: Technology acceptance model 1 (TAM 1)



Source: (Venkatesh & Davis, 2000)

Figure 2.3: Technology acceptance model 2 (TAM 2)



Source: (Venkatesh & Davis, 2000)

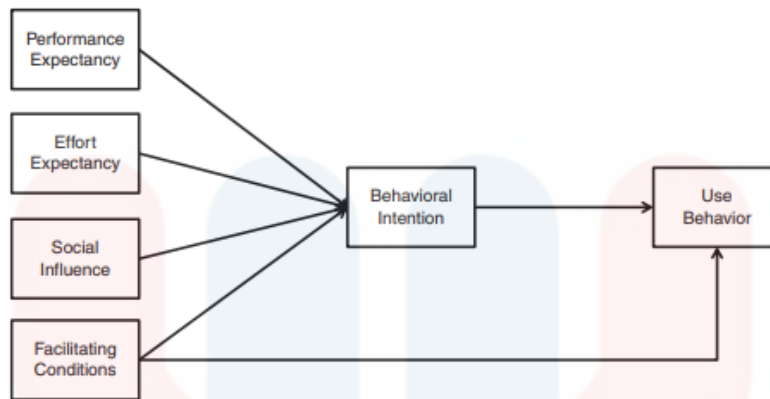
Figure 2.4: Technology acceptance model 3 (TAM 3)

2.2.2 UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY

(UTAUT)

The theory was developed by an analysis and synthesis of the components of eight models used in past research to characterize the use of information systems. These models and theories are the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Motivational Model (MM), the Theory of Planned Behavior (TPB), a model combining the Technology Acceptance Model and the Theory of Planned Behavior (C-TAM-TPB), the model of PC utilization, the Innovation Diffusion Theory (IDT), and the Social Cognitive Theory (SCT). These models were developed to describe the behaviour of data management systems (Ahmad, 2014). A little more than a decade has passed since the conception of the unified theory of acceptance and use of technology (UTAUT). It has been utilised extensively in information systems (IS) and other fields, as seen by the vast number of references to the original book that introduced the concept.

Based on those, they developed an integrated approach that integrates elements from all eight models. Their new model was then empirically tested to ensure that it was as reliable as they could make it. Compiling theories from separate models and major moderating variables, UTAUT advances cumulative theory while keeping its structure simple (Figure 2.5).



Source: Venkatesh *et al.* (2003)

Figure 2.5: Unified theory of acceptance and use of technology

The theory serves as a valuable indication of Technology Acceptance based on four theoretical components that describe drivers of intention to use or usage behavior (Ahmad, 2014). The key constructs include Performance Expectation, Effort Expectation, Social Influence, and Facilitating Conditions. In addition to these variables, the theory also considers moderating factors that influence the interactions between various variables and Intention to Use. These variables serve as moderators are gender, age, experience, and voluntary use.

UTAUT has distilled the important factors and contingencies associated with the prediction of behavioural intention to utilize a technology and to technology predominantly employed in organizational environments. UTAUT has functioned as a baseline model for the study of several technologies in both organizational and non-organizational contexts. However, like TAM and TRA, UTAUT is built from the organization's internal perspective. That is, designed with the implementation of new technology within businesses in mind. Therefore, the structures that comprise it have a decidedly utilitarian aspect. While the numerous research contributes to the understanding of the utility of UTAUT in diverse situations, there is still a need for a systematic investigation and theorization of the significant elements that would apply to a consumer technology usage environment.

2.3 PREVIOUS STUDIES

2.3.1 INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY

(FINTECH)

Intention is defined as the conscious action or behavior focused on a specified objective (Widiatmo, 2021). The definition of intention to use is "the strength of one's intention to engage in a particular behavior" (Ali et al., 2015). Intention is an aspect of the human personality that adds additional focus or pleasure to an object, so encouraging it to pursue a particular objective (Vaicondam et al., 2021).

According to research from Davis et al., (1989), the behavioral intention to use is the proclivity to utilize technology in the future. In determining whether to accept or reject a person, item, or proposal to perform employment, the desire to employ is crucial. Individual purpose is influenced by a variety of factors, including technical study (Ali et al., 2015). A person's desire to engage actions derives from their behavioral intent to use them (Ali et al., 2015). Multi-attribute models predict the behavioral intention to utilize a technology based on their evaluations of the system's usability and utility.

Moreover, continuance intention was greatly influenced by perceived benefit, including three types of benefits which are convenience, economic benefits, and seamless transaction. Fintech facilitates convenience by altering the user's preference for cash transactions to non-touch transactions. In addition, users can execute numerous remote banking services using smart devices. This encourages the engagement of a youthful user group in the usage of Fintech services; this group adopts technology quickly and prioritizes convenience in their daily life.

Additionally, seamless transaction influences the advantages of sensation. Effortless transactions let clients obtain immediate benefits by facilitating contact with user-friendly platforms for financial services (Zavolokina et al., 2016). Traditional finance is characterized

by the fact that users cannot trade while trading institutions have violated their agreements, however Fintech allows users to trade at any time. Also worthy of consideration is the economic gain, as the fee is exempt from fixed costs such as those imposed by the trading system and the personnel is substituted by technology. This has an impact on the trading expenses of Fintech platforms.

According to Podsakoff et al. (2003), Fintech mobile transfers and peer to peer (P2P) loans can cut user expenses in a manner equivalent to that of conventional financial service providers. The advantage of the continuance intention implies that people have gradually grown aware of the numerous advantages Fintech offers. They use it more in everyday life, especially for small transactions.

2.3.2 TRUST

Trust is the willingness of one party to be vulnerable to the acts based on the expectation that the other will do a particular activity that is significant to the trustor, regardless of the trustor's ability to monitor or control the other party (Al nawayseh, 2020). Users of information technology require trust to increase their individual performance when conducting organizational or business activities. Trust also facilitates the reduction of social complications in the face of unwanted situations (Al nawayseh, 2020). Users have trust in Fintech applications because of their abilities, integrity, and morals (Stewart & Jürjens, 2018). Trust is essential for technology transactions such as Fintech. This concept of trust suggests that users have trust in this technology's ability to provide them with security, such that the risk of losing data or information is reduced. According to a previous study by Hu et al. (2019), users' trust in Fintech services has a substantial effect on their attitudes toward the adoption of Fintech.

Trust significantly influences consumer attitudes and customers are more likely to have a favourable opinion toward Fintech services if they believe the information provided is accurate (Ali et al., 2015). Trust results in an uncertain and risky situation that will lower risk (Ali et al., 2015). As a result, goodwill to use new technologies because of the large and multidimensional data involved in the service, the role of trust is more critical in implementing Fintech. Therefore, it is essential to research how trust influences the attitudes and propensity of potential users to adopt Fintech.

The study by Keng-Soon et al., (2019) demonstrates a substantial positive correlation between brand and service trust and the customer's attitude about utilizing Fintech services. The findings from the past study indicates that when a customer is satisfied with the Fintech services that are provided by the enterprises in terms of their brand or company's reputation and trust, then the customers will have high level of brand and service trust in the technology service. The brand and service trust are affected by the elements of the accuracy of transaction processes and results, the safety, and the security of the transaction system. This suggests that data security and customer trust in Fintech goods and services are not the primary factors influencing individuals' willingness to adopt Fintech.

2.3.3 QUALITY ADMINISTRATIVE SERVICES

Quality Administrative Services (QAS) is a term that refers to the quality of contract and subcontractor administration, online transaction management and problem-solving. Quality of administrative services (QAS) is a human-connected method, whereas most online transactions are based on technology solutions. As a result, the quality administrative services is a symbol of both bank credibility and brand image (Anyfantaki, 2020). As soon as a user notices suspicious activity, such as fraud or an improper amount of money being sent, they should

immediately halt the transaction and contact the quality of administrative services. If customers have issues or have a negative experience with these services, they will look for alternative (Hu et al., 2019).

In addition, past studies have found that excellent-quality administrative service members play a crucial role in maintaining the satisfaction of current users. Even in this day of advanced technology, this study highlights the importance of humans. It indirectly increases the intent to serve or the level of loyalty. It builds customer loyalty indirectly. Furthermore, the results contribute to our understanding of how fintech services may increase and maintain the loyalty of existing customers (Anyfantaki, 2020). Therefore, improving the system's administrative service quality should be a top priority.

The study then investigated the extended factors affecting the intention to use Fintech, which increased the intention to utilize the service (Stewart & Jürjens, 2018). In addition to perceived usefulness, the theory of planned behavior was introduced as a determinant of Fintech service adoption. The results indicate that after the COVID-19 shutdown, the three factors (trust, quality of administrative services, and data security and privacy) had a stronger influence and contributed more to the perceived usefulness of the system. According to Al nawayseh (2020), due to the COVID-19 lockdown, customers are more likely to utilize fintech services than traditional process development. The COVID-19 lockout intensifies the situational impact, but it also presents a chance to increase the perceived value of Fintech services.

The COVID-19 lockdown mandate has made Fintech services more appealing to users, who are now more likely to use them because of the service's usefulness. Factors like service quality and safety and security have been found to contribute to the value of this research. So COVID-19 is an efficient access mechanism for Fintech services, which allows users to

recognize the usefulness of the service that they are using now even post lockdown. Users will continue to use and develop accustomed to the service as long as the aforementioned factors are maintained.

2.3.4 DATA SECURITY AND PRIVACY

Customers must have trust in data security and privacy in order to use a digital financial service (Le, 2021). Downloading and installing applications exposes mobile device users to extra risks, such as design flaws, malware assaults, and the theft of personal information. Users are afraid that their personal and financial data may be compromised or stolen (Noor et al., 2019). Significant amounts of money have been stolen as a direct result of compromised information and a gap in the security of financial systems. Despite the worries raised by a huge number of users, mobile app downloads continue to increase globally.

Previous studies show that security concerns have become the barrier towards the adoption of mobile payments as this type of transaction requires the revelation of financial information which is highly personal and sensitive (Keng-Soon et al., 2019). Consequently, this study posited that security concerns will also have a substantial impact towards the intention to adopt Fintech.

Security concern toward the adoption of Fintech security concern is defined as the ability and willingness to keep monetary information confidential from security breaches during transmission and storage (Taherdoost, 2018). Consumers will evaluate if technology providers are willing and able to keep hackers from accessing their financial information (Taherdoost, 2018). Security issues have become a debatable topic and a barrier to technology adoption (Le, 2021) mobile payment use (Tseng et al., 2017), and e-commerce (Le, 2021).

Tseng et al. (2017) found that 56.2% of Taiwanese are unwilling to use mobile banking owing to security concerns. Similarly, Ogbanufe and Kim (2018), note that the rise in cybercrime has become one of the impediments to the deployment of Fintech, since most individuals feel unprotected against this security risk. Security concerns have always been acknowledged as a significant factor in Fintech adoption (Taherdoost, 2018).

According to Ogbanufe and Kim (2018), the security and confidentiality of personal data has been a crucial component of settling and processing financial transactions. According to their research, the loss of personal information may generate negative perceptions and impede the adoption of new technology.

According to the findings of a number of studies, managers are obligated to maintain the quality of the services they provide and increase the transactional options available to customers. This includes the option to join with other brands or service platforms to create shopping networks. Managers of a fintech company should hold regular training sessions for their employees to keep up with the demand for online financial services. To guarantee that the customer database is safe and secure, managers should constantly update the software. Customers will continue to use a service if they have faith in the use of their personal information and the quality of customer service. To gain the trust of long-term customers, managers should place a high priority on their services' data security and privacy. Previous research found that customers who were confident in a company were more likely to stay loyal, reuse services, and even pay a higher price (Larsson & Viitaoja, 2017). Customer satisfaction develops a favourable relationship between the service and its customers, which leads to customer loyalty. Fintech service quality, user pleasure, and customer loyalty should be audited by managers. A simple online survey can be used to quickly gather information about the user experience. Customers' perceptions and desires for new services would be summarized in this way.

2.4 CONCEPTUAL FRAMEWORK

Based on the discussion and the previous article, Theoretical Framework for this study is as below:

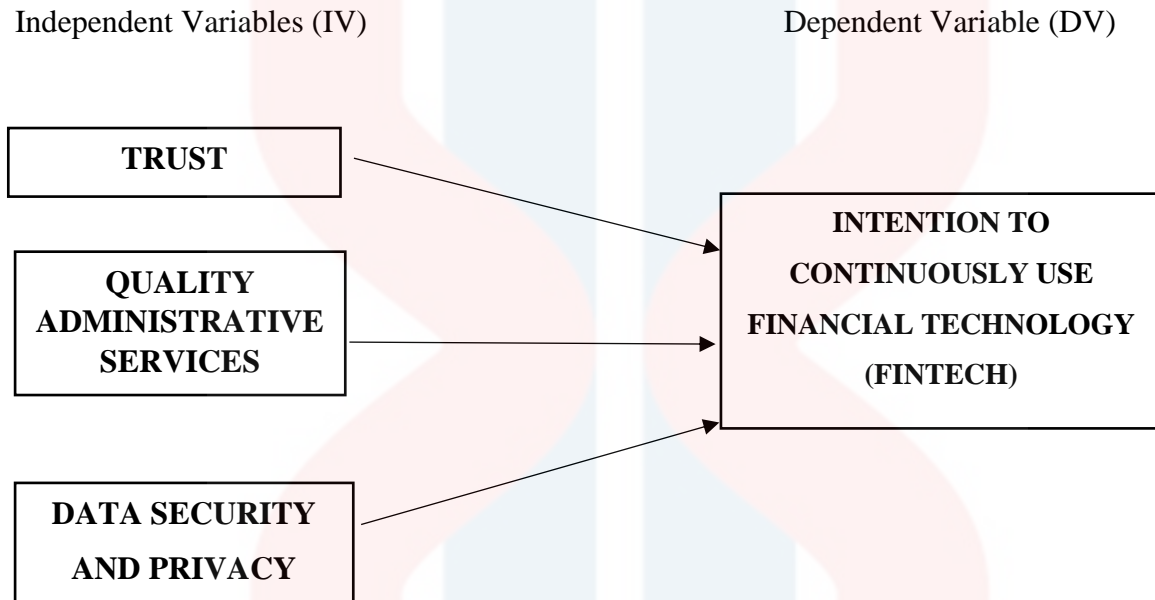


Figure 2.6: Conceptual Framework

2.5 HYPOTHESES DEVELOPMENT

As indicated in Figure 2.6, the research hypotheses employed in this study were generated for the research aims and framework. To support the proposed hypothesis, past empirical evidence on relationships between variables are provided. The theories offered are specifically geared at providing solutions to the research problems raised throughout this study.

2.5.1 RELATIONSHIP BETWEEN TRUST AND INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY (FINTECH) AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENT POST COVID-19

Trust refers to the belief or faith in the services or reputation of a business. Trust in digital financial services includes confidentiality, availability, and transaction security. It plays an important role in shaping the utilization of fintech services (Le, 2021) and improving consumer perceptions in the context of mobile apps. Usually, customers identify perceived usefulness when they have trust in the data security, privacy, and quality of service, and they are more likely to use an application often to purchase goods.

The significance of customer trust and Fintech technical tools is a widely studied TAM belief (Widiatmo, 2021). When consumers receive helpful support, their trust in the system's quality is likely to increase. Fintech is the primary consideration when transactions are conducted online without human connection (Singh et al., 2020). Thus, in the context of the adoption of Fintech services, trust is one of the major factors for customers.

Previous research has shown that the majority of customers have a high level of trust in service providers and fintech platforms. In doing so, people assume that their personal information and financial activities are more secure. Gulati et al. (2021) and Hassan et al. (2020) came to the same conclusion, namely that trust significantly affects the intention to use online banking and is a vital component contributing to online banking and the integrity of the information technology management team. This could also explain the company that offers services to enhance the security system on their platforms and communication channels in order to meet international certification standards.

In addition, the current regulations are insufficient, despite the fact that they have been and continue to be amended to ensure that the user satisfaction as well as increase their

confidence toward Fintech in general. Notifications of transparent, clear, and instantaneous transactions allow users to verify for themselves and report mistakes directly to the system.

Thus, the following hypothesis is offered in this study:

H1: There is a positive relationship between trust and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.

2.5.2 RELATIONSHIP BETWEEN QUALITY ADMINISTRATIVE SERVICES AND INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY (FINTECH) AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENT POST COVID-19

Quality Administrative Services (QAS) is a term that refers to the quality of contract and subcontractor administration, online transaction management, and problem-solving. When it comes to most online transactions, technology plays a big role. But when it comes to the quality of administrative services (QAS), the human element is key. As a result, QAS is a symbol of both bank credibility and company image (Le, 2021). The Quality Administrative Services will be the first point of contact for people who have concerns about online transactions, such as fraud, improper quantity, etc. They'll look elsewhere if they're not satisfied with these services or have unfavourable experiences with them (Hu et al., 2019). There are two types of e-administration: artificial intelligence (AI) and personnel services. It is possible for businesses to respond quickly to customers' inquiries by using an online chat dialogue via text or text-to-speech during 24/7 service (Belanche et al., 2019). Services such as chatbots and calls to action on applications or websites should be provided for e-administration (Le, 2021).

Online customer service representatives should also receive ongoing training to assure high-quality services, including advanced problem-solving abilities and information (Le,

2021). As a result, customers are more likely to use Fintech services in the future. Therefore, the quality of administrative services can enhance the usefulness of Fintech. Thus, the following hypothesis is offered in this study:

H2: There is a positive relationship between quality of administrative services and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.

2.5.3 RELATIONSHIP BETWEEN DATA SECURITY AND PRIVACY AND INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY (FINTECH) AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENT POST COVID-19

Data security and privacy are one of the key elements for consumers to adopt a digital financial service (Le, 2021). By downloading and installing apps, smartphone users increase the risks associated with design flaws, malware attacks, and data theft. Users are concerned their personal and bank account information would be leaked or stolen (Noor et al., 2019). Large amounts of money have been stolen due to information leakage or the lack of protection for financial systems. Despite the apprehension many users express, the number of mobile app downloads worldwide increases continuously.

Data security and privacy are one of the most important aspects of fintech services in order for users to believe in them and later use them (Le, 2021). Fintech needs to be more transparent and honest about how it gathers data on users' online habits if it wants its business to become well-known and successful in the future. Protecting data security indirectly contributes to the services' reputation and boosts their competitive advantage. Fintech services are considered reliable if user expectations are met and the user realizes the better level of data security protection, security control systems, and their procedures. If customers are confident

that their personal information is safe, they will be more likely to continue using the service (Le, 2021). Thus, the following hypothesis is offered in this study:

H3: There is a positive relationship between data security and privacy and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.

2.6 CONCLUSION

This chapter focuses on the ongoing research efforts of earlier researchers. These findings contribute to a better understanding of factors affecting the intention to continuously use financial technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19. The underlying theories, such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which clarified the measurement elements in this study were considered and discussed suitably. Based on these theories and literatures, the research framework for this study for this investigation has been detailed and introduced. Hypotheses were developed using the theories and literature review. The techniques employed in this investigation are detailed in the next chapter. Finally, the study hypotheses were postulated. The proposed hypotheses in this study are summed up in Table 2.1.

Table 2.1: Summary of proposed hypotheses

No.	Hypotheses	Statement
1	H1	There is a positive relationship between trust and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.
2	H2	There is a positive relationship between quality administrative services and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.
3	H3	There is a positive relationship between data security and privacy and the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The methods by which researchers conduct their studies is known as the research technique. It shows how these researchers come up with their objective and problem, and then present their findings based on the data they gathered during the course of their research. It is important to conduct research on the factors affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19. Several methods of research are discussed in the methodology section. Surveys will be one of the methods used in this research (online questionnaires). The next part addresses sample size and statistical approach, respectively. Further sections, provide an explanation regarding the pilot study of this research. The process of data collection and the discussion of the outcomes of this study are detailed in the next section. This chapter comes to an end with a summary.

3.2 RESEARCH DESIGN

The purpose of this study is to investigate if there is a relationship between three factors. After COVID-19, the researchers wanted to find out if University Malaysia Kelantan (UMK) students' intent to continue using Financial Technology (Fintech) or not. Quantitative information is gathered by distributing questionnaires to university students only on the Pengkalan Chepa campus, who then respond to questionnaires produced with Google Form. The respondents participating in the survey must be using fintech in their daily life, even post-COVID-19.

The information that comes from student who continuously use Fintech post COVID-19. This is descriptive research with an overview technique. The primary data is gather utilizing

the quantitative technique to test the hypotheses. Multiple-choice surveys are used to collect data from respondents, and the questionnaire method is used to do so.

Questionnaires is a great way to collect data on a wide range of topics, including demographics, trust, quality administrative services and data security & privacy from respondents. Two of the most important characteristics of a research framework are uniformity and normalization. The unit of analysis in this study is individuals. The questionnaires are disseminated by means of online such as media social where this question is given to university student in Pengkalan Chepa who used Fintech in their daily life even post COVID-19.

3.3 DATA COLLECTION METHODS

The major source of knowledge for researchers in any subject of study is the collection of data. In this study, quantitative data collection is the best way to gather this information. In order to evaluate numerical findings, quantitative data must be collected. Quantitative data collecting methods, such as surveys, are a common way to gather information on public perceptions, preferences, behaviors, and other quantifiable traits. Due to the fact that quantitative data collecting is so popular, this study focuses on establishing the elements that influence the factors affecting the intention to continuously use Financial Technology (Fintech) post COVID-19 using questionnaires. Even though this idea may seem straightforward to implement, people have turned to a variety of quantitative data collection methods. The approaches include descriptive, correlational, experimental, and quasi-experimental approaches.

In this study, the researcher decided to use quantitative data collection methods since they allow researchers to ask closed-ended questions with a list of alternative answers. The researcher chose this strategy because it is more convenient for participants because they only had to choose from a pre-selected list of options. Investigating factors influencing intention to

use cashless transaction mode among students is a wide scope of study and require large population to do so. As a result, researchers can reach a larger group of participants by asking closed-ended questions. Generalizing is easy for the researcher since they use the standardized questions and answers. Since the study was performed online or even via phone, it was possible for a researcher to reach a larger audience and personalize questions to each individual respondent on the spot.

3.4 POPULATION

A population as a collection of people who share at least one attribute that sets them apart from other people (Khumbongmayum et al., 2006). Based on the study's aims and questions, the population selected by the researcher is the University Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) in Pengkalan Chepa campus. While the target population are the University Malaysia Kelantan students from the Faculty of Entrepreneurship & Business (FKP), who are continuously using Financial Technology (Fintech) post COVID-19. Individuals are the unit of analysis in this research.

According to the University Malaysia Kelantan database, the total number of students for the Faculty of Entrepreneurship & Business (FKP) are 3514. All Students from Faculty of Entrepreneurship & Business (FKP) in Pengkalan Chepa campus will be selected in our research as population.

Table 3.1 Enrollment of FKP Undergraduate Active Students Session 2021/2022

FKP	SEM 1	SEM 2	SEM 3	SEM 4	SEM 5	SEM 6	SEM 7	SEM 8	SEM 9	SEM 10	SEM 11	TOTAL
SAA		19	16	1								
SAB		203		201		200	12	186	1			
SAE		54		49		56	1	53				
SAK	1	191		220	2	225	12	230		2		
SAL		205		213		228	11	134	2	1		
SAR		190	1	186	14	169	2	217	2	3	1	
OVERALL TOTAL	1	862	17	870	16	878	38	820	5	6	1	3514

Sources: Department of Student Affairs, Universiti Malaysia Kelantan (UMK)

3.5 SAMPLE SIZE

A sample is a more condensed form that can be distributed to a larger audience. It's a larger section of the population that falls under this category. When some other overall population grows too large for the sampling to contain those individuals or supervisors that are achievable, samples are utilize in data analysis. A sample must represent the entire population and not indicate any preference for one attribute over another. After conducting research on a sample, the researcher will seek to develop conclusions that can be applied to the target population. Following the intended course of investigation this study's participants are the University Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) in Pengkalan Chepa campus, who are continuously using Financial Technology (Fintech) post COVID-19. Table 3.1 illustrates the sample size need to test the hypothesis. Since the total users of Financial Technology among University Malaysia Kelantan students for the Faculty of Entrepreneurship & Business (FKP) is around 3514, so that according to Krejcie & Morgan, (1970) the sample would be around 346 respondents.

Table 3.2: A Sample size of

Source: Krejcie and Morgan, (1970)

Table 3.1
Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size Source: Krejcie & Morgan, 1970

3.6 SAMPLING TECHNIQUE

Purposive sampling is a collection of non-probability sampling approaches. Purposive sampling, also known as judgmental, selective, or subjective sampling, relies on the researcher's judgement when picking the units (e.g., persons, cases/organizations, events, pieces of data) to be researched. Usually, the analyzed sample is rather small, particularly when compared to probability sampling techniques (Lærd Dissertation, 2015). It is a form of non-probability sampling in which decisions on the individuals to be included in the sample are made by the researcher based on several criteria, such as specialist knowledge of the research subject or capability and willingness to participate in the study (Jupp, 2015). According to Jensen (1928), "a purposive selection denotes the method of selecting a number of groups of

units so that selected groups together yield as nearly as possible the same average or proportion as the totality with regard to those characteristics that are already a matter of statistical knowledge". A purposeful sample is a nonrepresentative subset of a larger population constructed to meet a specific need or purpose. A researcher may have in mind a particular group (Rai et al., 2015). Therefore, by using purposive sampling, the researcher has selected the University Malaysia Kelantan students from the Faculty of Entrepreneurship & Business (FKP), who are continuously using Financial Technology (Fintech) post COVID-19 to be selected as study respondents.

3.6.1 QUESTIONNAIRE DESIGN

In the study, the researchers used questionnaires to collect data. The questionnaire consists of a network of questions and other indicators for the purpose of gathering information from the community respondents of the user users of Financial Technology (Fintech).

As per Oppenheim (1992), the methods of the questionnaire are a regularly use study procedure in sociology research, empowering information assortment in a design route for structure study. The principal work of a questionnaire is to measure the opinion and statement of respondents. There is only one form of a questionnaire for this study which is in the form of the online survey form. The "google form" online survey will be utilized. Thus, the following sections have been selected and categorized to create the questionnaire's basic structure. There are 5 sections in the questionnaire where it contains clear and basic guidelines for each section. Around 10-15 minutes is needed to complete the survey. We're using data from previous studies to build this survey. Questions range from "strongly disagree" to "strongly agree" on a five-point Likert scale.

The questionnaires were developed in English. This questionnaire consists of five sections: sections A, section B, section C, section D and section E.

Section A consists of question related to respondents' profile (demographics). This section contains 6 questions, covering the respondent gender, age, race, semester, course and Fintech usage frequency of each respondent whether frequently, often, sometimes, or rarely.

Section B consists of questions about the dependent variable, which is the intention to continuously use Financial Technology (Fintech) among University Malaysia Kelantan (UMK) students post COVID-19. There are 5 questions about the intention to continuously use Financial Technology (Fintech). In this section, the survey intends to assess how respondents felt about their intention to continue using Fintech after COVID-19.

Section C consists of questions about the first independent variable. There are 5 questions about trust. In this section, respondents were asked to state whether they trust Fintech or not.

Section D consists of questions about the second independent variable which is quality administrative services. There are 5 questions about quality administrative services. This section measures the respondent experience's using quality administrative services in any Fintech platform.

Finally, Section E consists of questions about the third independent variable which is data security and privacy. There are 6 questions about data security and privacy. This section measures the respondent opinion and thoughts regarding data security and privacy of any Fintech platform.

3.6.2 QUESTIONNAIRE DEVELOPMENT

As stated by Collis et al. (2003), surveys can be used to gather information about a large sample size in an overview. The questionnaire's questions ought to be straightforward and backed up by evidence (Kumar et al., 2014). In addition, the survey's structure should be easy to read and beautiful to look at, the questions should be organized so that respondents can respond easily,

and everything should be precise (Kumar et al., 1997). Alternatively, according to Krosnick et al. (2010), the survey should avoid using specialized terms, jargon, or slang, and instead use simple and understandable vocabulary. This is because long, multidimensional nuance questions and questions with single or double refutations that could mislead responders should also be avoided.

Questionnaires are utilized to gather data in comparative investigations rundown (Kumar et al., 2014). To avoid confusion, missed inquiries, and other problems, the inquiries are categorized according to the objective degree of security they address (Dillman, 1991). A pilot research group's feedback is used to make adjustments to the survey questions in order to get a better sense of how respondents perceive their safety and social responsibility (Yousafzai & Yani-de-Soriano, 2012). The survey and things are then altered depend on the input from a pilot study group. The survey comprises of close inquiries and no close to personal inquiries would be incorporate. The responses for the inquiry set are address by the Likert scale, permitting to respondents to choose the degree of effect the destinations allude to had on their trust. This empower scoring the answers and measurement of the study discoveries (Dawis, 1987). The Likert Scale is additionally like in the investigations survey.

3.6.3 PILOT STUDY

A pilot study, which is typically a smaller-scale study that aids in planning and modifying the major study, is the initial step of the complete research procedure. In large-scale clinical research, the pilot or small-scale study typically precedes the main trial to evaluate its validity. Prior to starting a pilot study, researchers must have a comprehensive understanding of the study's topic, purpose, experimental design, and schedule. Through the pilot study, researchers learn about the processes involved in the main study, which helps in selecting the most appropriate research approach to address the research issue in the main trial. Despite the

advantages and significance of the pilot study, researchers frequently show little enthusiasm for it. A pilot study is carried out either as an internal pilot study integrated into the main study's research design or as an external pilot study independent of the main investigation.

3.7 MEASUREMENT OF VARIABLES

The research instruments are one of the tools used to collect, measure, and analyse data on research topic. The research method used is quantitative data collected through questionnaires.

The questionnaire consists of demographic profiles, the factors that affecting the intention to continuously use Financial Technology (Fintech).

Table 3.3: Overview of the Research Instruments

PART	VARIABLES	ITEMS	AUTHORS
A	Intention to continuously use Fintech post COVID-19	5	(Le, 2021)
B	Trust	5	(Le, 2021)
C	Quality administration services	4	(Le, 2021)
D	Data security and privacy	5	(Le, 2021)

3.8 RESEARCH INSTRUMENT DEVELOPMENT

This chapter defines the estimating methods utilized in this study. Intention is the dependent variable in the present study. In this study, the independent variables include trust, quality administrative service, and security and privacy.

3.8.1 Intention to continuously use Fintech post COVID-19

Intention is defined as the conscious action or behavior focused on a specified objective. This variable is measured using a 5-item adapted from Le (2021) which respondents rate the degree

of concur as far as the conduct expectation in Fintech utilization. They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) as suggest by (Joshi et al., 2015).

Table 3.4 Items for intention to continuously use Fintech post COVID-19

NO.	ORIGINAL ITEMS	MODIFIED ITEMS
1	I intend to use Fintech services.	I intend to use continuously use Fintech services in the future
2	I predict I will use Fintech services	I predict I will continuously use Fintech services in the future.
3	I plan to use Fintech services.	I plan to continuously use Fintech services in the future.
4	I will strongly recommend using Fintech services to others.	
5	If I have access to Fintech services, I want to use it as much as possible	

3.8.2 Trust

The belief in the services or reputation of a firm is referred to as trust. This variable is measured using a 5-item adapted from Le (2021) which respondents rate the degree of concur as far as the conduct expectation in Fintech utilization. They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) as suggest by (Joshi et al., 2015).

Table 3.5 Items for trust

NO.	ITEMS
1	This Fintech service is trustworthy
2	This Fintech service is reputable
3	This Fintech service make honest claim
4	This Fintech service has long-lasting nature
5	Wherever I go, this Fintech service is present

3.8.3 Quality Administrative Services

Quality Administrative Services (QAS) refers to contract, subcontract, and online transaction management, as well as problem-solving services. This variable is measured using a 4-item adapted from Le (2021) which respondents rate the degree of concur as far as the conduct expectation in Fintech utilization. They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) as suggest by (Joshi et al., 2015).

Table 3.6 Items for Quality Administrative Services

NO.	ITEMS
1	Administrators of Fintech services show the confidence in customers.
2	I feel safe in my transactions with Fintech services.
3	Administrators of Fintech services are consistently courteous with me.
4	Administrators of Fintech services have the knowledge to answer my questions.

3.8.4 Data security and privacy

For consumers to accept a digital financial service, data security and privacy is one of the most important factors. This variable is measured using a 5-item adapted from Le (2021) which respondents rate the degree of concur as far as the conduct expectation in Fintech utilization.

They are given a choice of five values by using Likert Scale five (5) points. The range is from strongly disagree (1) to strongly agree (5) as suggest by (Joshi et al., 2015).

Table 3.7 Items for data security & privacy

NO.	ITEMS
1	I trust in the technology of a Fintech service is using.
2	I trust in the ability of a Fintech service to protect my privacy.
3	I trust in a Fintech service as a bank.
4	Using a Fintech service is financially secure.
5	I am not worried about the security of a Fintech service.
6	When a Fintech service promises to do something by a certain time, it does so.

3.9 OPERATIONALIZATION OF VARIABLES

In this study, a Likert scale is used in conjunction with an ordinal scale. This is because there are many aspects that cannot be accurately measured. The scale has a fixed decision-question design that addresses factors such as single-mindedness, trust, evaluation, and emotion in the judgment of their importance. When asked about the survey's assertions, respondents were asked to state their level of understanding or satisfaction, or other reactions, for statements ranging from the most reduced level to the most significant level. Respondents are given a point value for each reaction, which is used to determine their score (James T Croasmun & Lee Ostrom, 2011).

There are several types of questions in these sections such as multiple choices with only one answer, multiple choice with only multiple answers, ranking, and matrix choices with five (5) points Likert scales. Sections 'B' to 'E' will require respondents to circle only one of the five option scores to indicate how much they agree with each statement. The statement will be measure by using Likert Scale five (5) points. The range is from strongly disagree (1) to

strongly agree (5) as suggest by (Joshi et al., 2015). According to Oppenheim (1992), the Likert scale is the most appropriate procedure to measure attitude. Subsequently, the information can be utilized to accomplish more noteworthy factual dynamic and certainty. The Likert scale was suggested by Oppenheim (1992) as the best method for assessing attitudes. As a result, the data can be used to achieve more noteworthy factual dynamic and certainty.

3.9.1 MEASUREMENT SCALE

3.9.1.1 Likert Scale

A Likert scale is a type that ask respondent to agree on a set claim about stimulus items. It will be divided into five answer categories, starting with 1-Strongly Disagree, 2- Disagree, 3- Slightly Agree, 4- Agree, 5- Strongly Agree on a five-point scale.

Table 3.8 Five-Point Likert Scale

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

3.9.1.2 Numeric Scale

A nominal variable is a classified variable whose values cannot be rated. This scale is frequently used to assess qualitative factors. It will help researchers categorise and group subjects. Our questions use nominal scales for gender (male or female), race (Malay, Chinese, Indian, or others), course (SAB, SAL, SAR, SAK, SAE, SAA), semester, and Fintech usage frequency. All these questions will be grouped to create a demographic profile for each targeted respondent.

3.9.1.3 Scale of Intervals

The variable's values can be sorted using the interval scale, and the disparities between them reflect the distances between them. Intervals are made up of points on a continuum that are equidistant from one another. This scale was built on numerical characteristics. The number of responses on a Likert scale ranging from 1 to 5 represent intention to continuously use cashless transaction. On this scale, there is no 0 point. It meaningfully categorises and ranks-orders categories to represent differences. The mean, mode, median, and standard deviation were used to calculate the central tendency in this study.

3.9.1.4 Scale of Ratios

The ratio of values, if defined as a variable with a true zero point, is the difference between the values and the distances between them. As a result, even zeros will have significance. In section A of the surveys, researchers used a ratio scale to determine respondents' gender, age race, course, semester, and Fintech usage frequency.

3.10 PROCEDURE FOR DATA ANALYSIS

3.10.1 DATA ANALYSIS

Data analysis is the act of assessing data and identifying each component of the data set using analytical and logical reasoning. To analyze and interpret the data acquired in this study, the Statistical Package for the Social Sciences (SPSS) was used. Frequency analysis, reliability, descriptive research, and correlation analysis were among the steps of data collecting in this study.

3.10.2 DATA ANALYSIS USING STATISTICAL PACKAGE FOR THE SOCIAL SCIENCES (SPSS)

A statistical package known as SPSS was used to produce and analyze the collected data. The data was analyzed in two separate stages. The first step of the study is to perform a descriptive statistical analysis to investigate the data before moving on to the next phase of the process, which is the application of descriptive statistics to the evaluation of the data. It is going to be determined for each response what the mean values are, as well as the average scores and comparative scores for each of the scales. These findings will serve as the basis for the current investigation. In addition to accurate system operations, we calculated the overall averages, standard deviations, and skewness of the data (scores involving individuals) for each factor. After this is accomplished, the data was converted. Cronbach alphas was utilized to evaluate the content's reliability.

3.10.3 DESCRIPTIVE RESEARCH

Several statistical approaches are used to evaluate the research questions at this stage. Descriptive statistics are used to evaluate the the factors affecting the intention to continuously use Financial Technology (Fintech) and the dependent variable is the intention to continuously use Financial Technology (Fintech) among University Malaysia Kelantan (UMK) student post COVID-19. Throughout this study, descriptive statistics are performed to examine demographics data collect from the survey, such as gender, age, race, courses, semester, and Fintech usage frequency of each respondent whether frequently, often, sometimes, or rarely all of which are verify by the descriptive statistical analysis. In the following phases, the statistical method begins by manipulating the data. For each response on the scale, raw scores, average scores, and relative scores will be provided. This information will be used in future evaluations.

3.10.4 RELIABILITY TEST

The reliability test was performed to establish the consistency and dependability of the instrument. Cronbach's alpha is a measure of how consistent respondents' ratings are. When Cronbach's alpha is lower than one, the relationship between the independent and dependent variables is higher. The figures warrant additional research. Cronbach Alpha is one of the reliability tests conducted in SPSS. In terms of reliability, there are two types of alpha versions: normal and standard. The normal version was used to measure the variables of this study for which the alpha normal version is typically used when items are scaled to produce a single score for that scale. The acceptable reliability value is 6.

The reliability value is acceptable if it is at least. The questionnaire is judged "reliable" if the reliability score is over 6. In addition, the question was on a 5 -point Likert Scale with answers ranging from "Strongly agree" to "Strongly disagree". To determine whether the questionnaire can be "reliable" measure the variables. Thus, Cronbach's Alpha was able to accurately measure the variables of relevance in this investigation. The data can be used for future investigation.

3.10.5 CORRELATION ANALYSIS

This study contains three independent variables. The independent variables are data security and privacy, trust, and quality administrative services. Correlation analysis is to determine how independent variables (data security and privacy, trust, and quality administrative services) interrelate with dependent variables which is intention to continuously use Financial Technology (Fintech) among University Malaysia Kelantan (UMK) student post COVID-19.

3.11 CONCLUSION

This chapter discusses the research methodology. This is quantitative web-based research. The study's population is the University Malaysia Kelantan student that continuously use Financial Technology (Fintech) post COVID-19. Purposive sampling was utilized as the sampling method. The data were collected using a web-based questionnaire created in Google Form. There are five components in the questionnaire: section A contains demographic information, while section B on the other hand, requires respondents to answer questions about the dependent variable. section C through E deals with independent variables that focus on influencing factors. Social media platforms are utilized to collect replies. Later, the Statistical Package for Social Science (SPSS) was used to analyze the data. Descriptive analysis, reliability analysis, and a correlation analysis were used to analyze the data.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The purpose of this chapter is to evaluate the data collected from the 350 questionnaires that we have distributed. The questionnaires were distributed to University Malaysia Kelantan (UMK) students. The data acquired was analyzed and processed using the Statistical Package for Social Science (SPSS) Version 26. This chapter begins with preliminary analyses of pilot test data by examining the reliability test. Then, we analyze the demographic profiles of respondents based on the collected data. After that, the descriptive analysis was assessed using tables to indicate responder demographics, such as gender, age, race, semester, course, and the frequency on how often you use fintech. Next, followed reliability testing, normality testing, Spearman correlation coefficient analysis, hypothesis testing, and a summary or conclusion

4.2 PRELIMINARY ANALYSIS

4.2.1 Pilot Test

Cronbach's alpha is utilized to determine internal consistency while testing for dependability. According to Mohammad Jais et al. (2020), a Cronbach's alpha coefficient value between 0.6 and 0.8 is considered moderate and acceptable. Cronbach's Alpha is highly sensitive to the number of items; hence a lower Cronbach's Alpha is acceptable if the variable indicators contain only two or three items. In this study, researchers ran a pilot test with 15 respondents; the pilot test's reliability test is used to determine the validity of variables. Table 4.1 shows Cronbach's alpha scales for each variable to determine whether the instrument meets the reliability requirements.

Table 4.1: Scale of Cronbach's Alpha

	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Source: Adapted from Chua et al. (2020)

4.2.2 Reliability Test for Pilot Test

Table 4.2: Summary of Reliability Analysis for Pilot Test

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Intention to continuously use Fintech post COVID-19	0.879	4	Good
Trust	0.763	4	Acceptable
Quality Administrative Services	0.964	4	Excellent
Data Security and Privacy Data	0.932	4	Excellent

Based on Table 4.2, in the pilot test, Cronbach's alpha was used to evaluate the data reliability. The variables' Cronbach's alpha value, which ranges from 0.763 to 0.964, is greater than 0.6. This proved that the measurements for every variable used in the pilot test in this investigation were reliable. As a result, the researcher began to collect the actual data and distribute the questionnaire to individuals in the target population after obtaining Cronbach's alpha value.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

A total of 350 responses were successfully collected from the questionnaire that the researcher distributed via Google to Universiti Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) in Pengkalan Chepa campus.

The discussion of the respondent's profile is as follows:

4.3.1 Gender

Table 4.3: Demographic Data; Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	191	54.6	54.6	54.6
	Male	159	45.4	45.4	100.0
	Total	350	100.0	100.0	

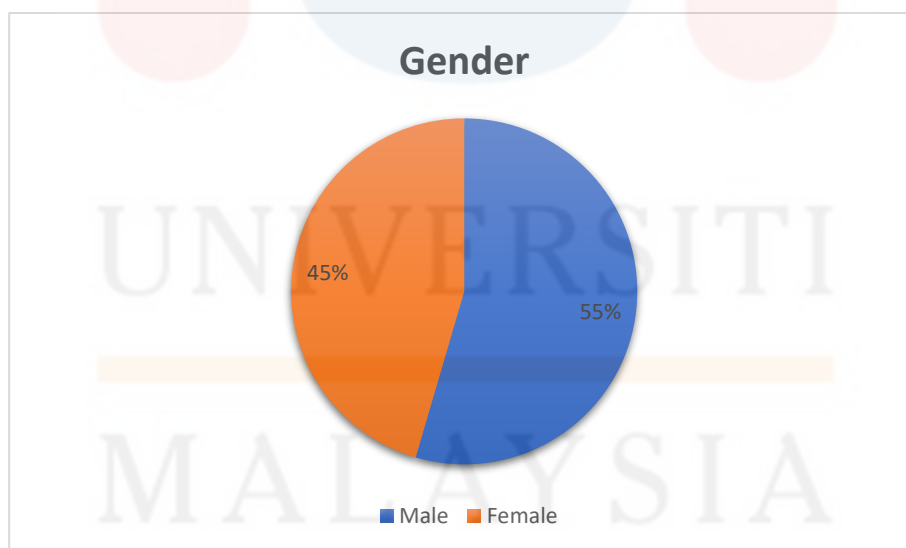


Figure 4.1: Pie Chart of Demographic Data; Gender

Figure 4.1 showed the pie chart of the gender of respondents. There were 141 males and 191 females responding to the 350 sets of questionnaires. It also represents 45.4% of male respondents and 54.6% of female respondents who took part in the questionnaire.

4.3.2 Age

Table 4.4: Demographic Data; Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-20 years old	74	21.1	21.1	21.1
	21-22 years old	91	26.0	26.0	47.1
	23-24 years old	128	36.6	36.6	83.7
	25-26 years old	57	16.3	16.3	100.0
	Total	350	100.0	100.0	

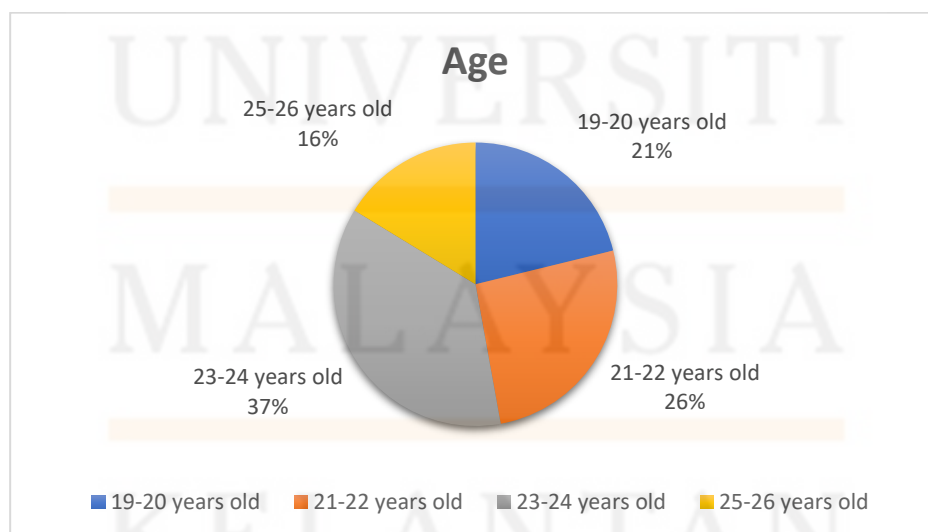


Figure 4.2: Pie Chart of Demographic Data; Age

Table 4.4 shows the frequency and percentages of different age groups of respondents in this research. There are four groups of age, which are: 19 and 20 years old; 21 to 22 years old; 23 to 24 years old; and 25 to 26 years old. In this study, 74 (21.1%) respondents are 19 and 20 years old, 91 (26.0%) respondents are 21 to 22 years old, 128 (36.6%) respondents are 23 to 24 years old, and 57 (16.5%) respondents are 25 to 26 years old. Overall, there were 350 respondents to this survey.

4.3.3 Race

Table 4.5: Demographic Data; Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	156	44.6	44.6	44.6
	Indian	71	20.3	20.3	64.9
	Chinese	94	26.9	26.9	91.7
	Others	29	8.3	8.3	100.0
	Total	350	100.0	100.0	

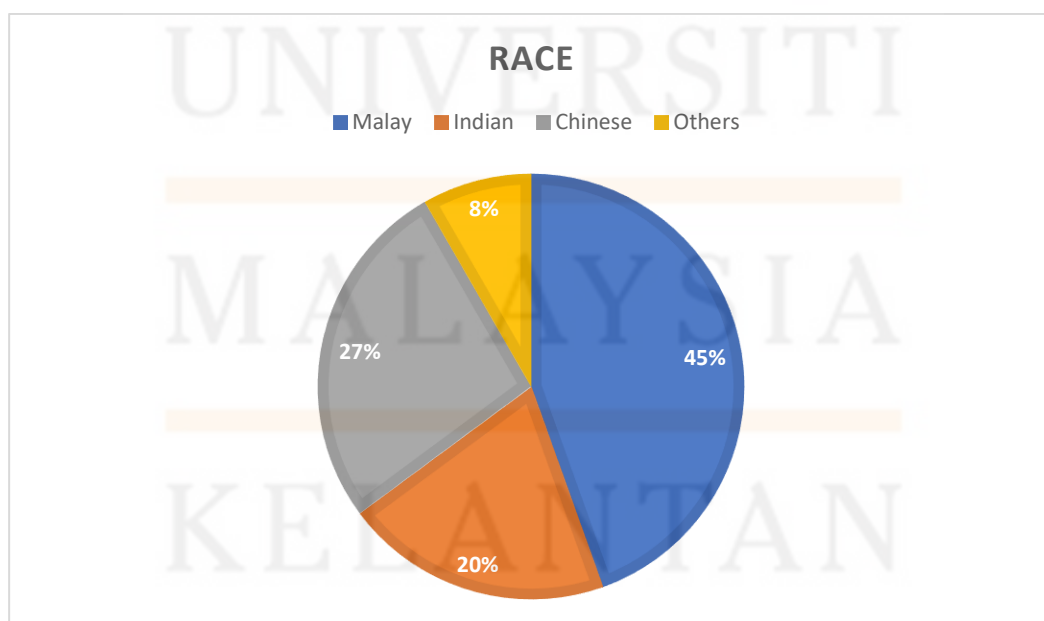


Figure 4.3: Pie Chart of Demographic Data; Race

The questionnaires have been distributed to 350 respondents of different races, that includes Malay, Chinese, Indian, and others. Based on figure 4.3 the pie chat shows that 156 (44.6%) of the respondent is Malay, being most of the questionnaire respondents, whereas 94 (26.9%) respondents are Chinese, and 71 (20.3%) respondents were Indian that responded to the 350 sets of questionnaires. While those of the remaining 29 respondents consist of the other.

4.3.4 Semester

Table 4.6: Demographic Data; Semester

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Semester 1	49	14.0	14.0	14.0
	Semester 2	43	12.3	12.3	26.3
	Semester 3	35	10.0	10.0	36.3
	Semester 4	34	9.7	9.7	46.0
	Semester 5	62	17.7	17.7	63.7
	Semester 6	52	14.9	14.9	78.6
	Semester 7	75	21.4	21.4	100.0
	Total	350	100.0	100.0	

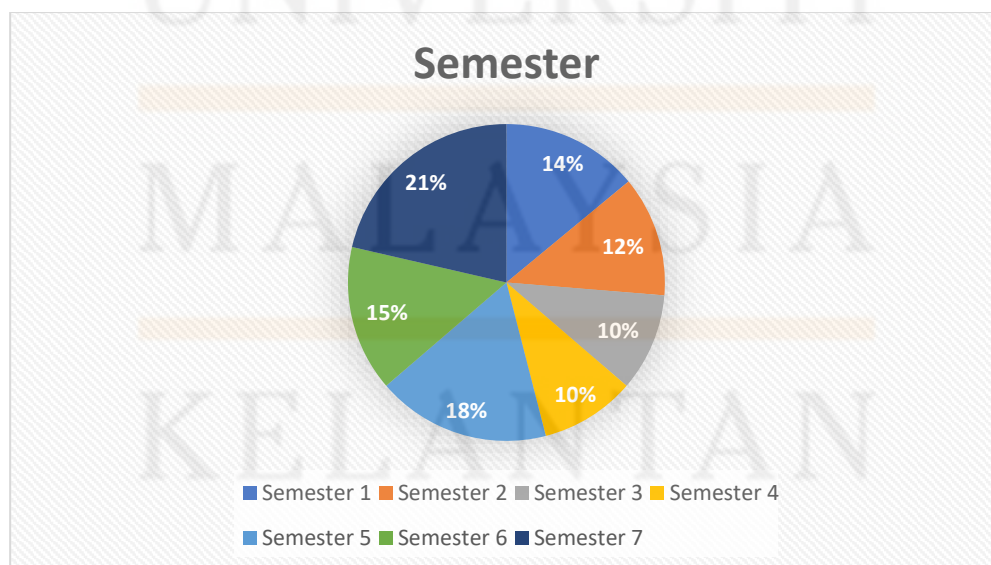


Figure 4.4: Pie Chart of Demographic Data; Semester

Figure 4.4 showed the pie chart of the semester in which the respondents are presently enrolled. Respondents were mostly students that enrolled in different semesters. There were 49 respondents (14%) was in Semester 1, followed by 43 respondents (12.3%) in semester 2, In Semester 3 there was 36 respondents (10.3%) while in Semester 4 there was 34 respondent (9.7%) and lastly in Semester 5 there was 62 respondents (17.7%), And Semester 6 was 52 respondents (14.8%). Lastly, Semester 7 was 75 respondents (21.4%). Overall, there were 350 respondents to this survey.

4.3.5 Course

Table 4.7: Demographic Data; Course

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAB	98	28.0	28.0	28.0
	SAA	29	8.3	36.3	36.3
	SAL	81	23.1	59.4	59.4
	SAR	51	14.6	74.0	74.0
	SAK	58	16.6	90.6	90.6
	SAE	33	9.4	100	100
	Total	350	100.0	100.0	

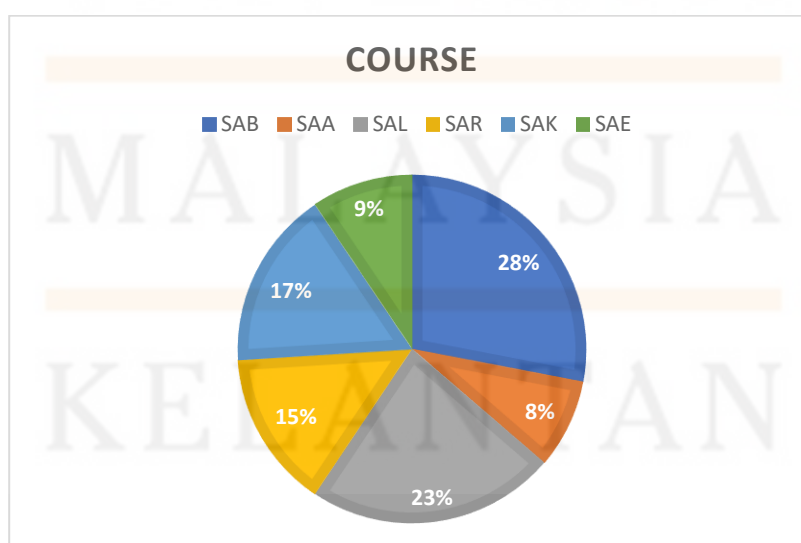


Figure 4.5: Pie Chart of Demographic Data; Course

Figure 4.5 showed the pie chart of the courses that the survey respondents were enrolled in at the faculty of entrepreneurship and business at UMK Kampus Kota. Respondents were offered the following courses at this university: Islamic Banking and Finance (SAB), Accounting (SAA), Logistics and Distributive Trade (SAL), Retailing (SAR), Commerce (SAK) and Entrepreneurship (SAE). The result demonstrate that the higher number of respondents was from SAB with 98 respondents (27.9%) followed by SAL with 81 respondents (23.1%). Next, course was SAK with 58 respondents (16.5%) and SAR with 52 respondents (14.8%). While the reminder course was SAE with 33 respondents (9.4%) and the lowest result in data was SAA with 29 respondents (8.3%).

4.3.6 Frequency on Usage Fintech

Table 4.8: Demographic Data; Frequency on Usage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Frequently	257	73.4	73.4	73.4
	Often	59	16.9	16.9	90.3
	Sometimes	20	5.7	5.7	96.0
	Rarely	14	4.0	4.0	100.0
	Total	350	100.0	100.0	

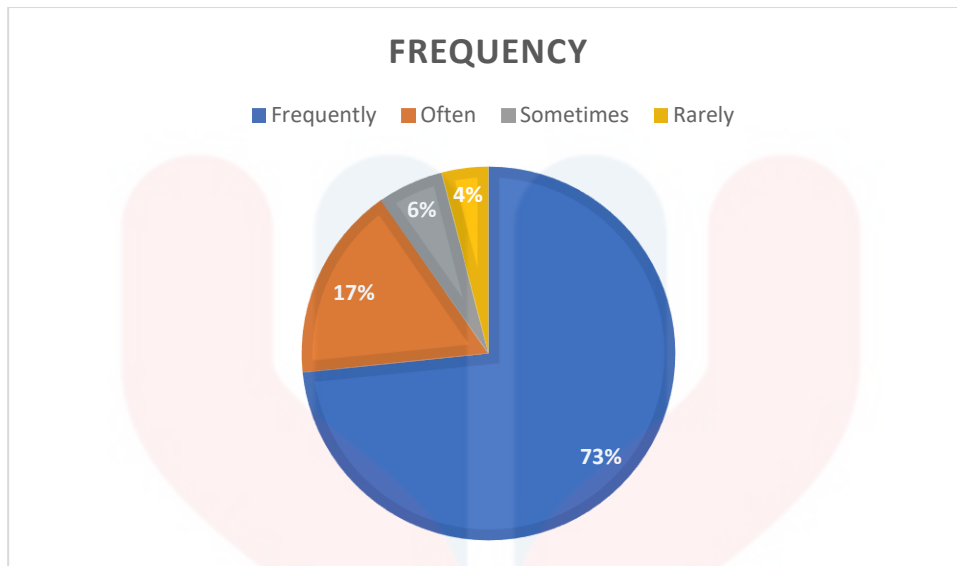


Figure 4.6: Pie Chart of Demographic Data; Frequency on Fintech Usage

Figure 4.6 showed the pie chart on frequency of Fintech usage. The frequency is ranged from frequently, often, sometimes rarely. Different people have different usage rate when it comes using Fintech in their daily life. Majority of respondents that answered the questionnaire uses Fintech frequently (every day) in their daily life with 257 (73.4%). Followed by 59 (16.9) respondent that only often (several times a weeks) use Fintech, while remain is people who use Fintech sometimes (several month), sometimes 20 (5.7%) and people who to rarely use it is 14 (4.0%).

4.4 Descriptive Analysis

Mean, standard deviation, and variance were calculated for each variable to show the diversity and relationship of the variables, which illustrate how respondents responded to the questionnaire. Therefore, descriptive statistics were used to identify and highlight the most significant parts of the data set from the respondents' viewpoints on all independent variables, which are Trust, Quality Administrative Services, and Data Security and Privacy Data. While

the dependent variable is the Intention to Continuously use Financial Technology (Fintech) post COVID-19.

4.4.1 Trust

Table 4.9: Descriptive Statistics; Trust

Trust			
	Mean	Std. Deviation	N
This Fintech service is trustworthy	4.42	.688	350
This Fintech service is reputable	4.53	.692	350
This Fintech service make honest claim	4.50	.713	350
This Fintech service has long-lasting nature	4.47	.700	350
Wherever I go, this Fintech service is present	4.48	.717	350

Table 4.9 shows that the descriptive analysis of independent variable 1 which is Trust. The mean value obtained from respondents' answer for Trust are from 4.42 to 4.53, while the standard deviation value is between 0.688 and 0.717. This indicates that the University Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) who are continuously using Financial Technology (Fintech) post-COVID-19 have a high level of faith and trust in Fintech service providers and Fintech platforms.

4.4.2 Quality Administrative Services

Table 4.10: Descriptive Statistics; Quality Administrative Services

Quality Administrative Services			
	Mean	Std. Deviation	N
Administrators of Fintech services show the confidence in customers	4.45	.682	350
I feel safe in my transactions with Fintech services	4.49	.709	350
Customer service of Fintech are consistently courteous with me.	4.50	.721	350
Administrators of Fintech services have the knowledge to answer my questions	4.49	.737	350

Table 4.10 shows that the descriptive analysis of independent variable 2 which is Quality Administrative Services. The mean value obtained from respondents' answer for Quality Administrative Services are from 4.45 to 4.50, while the standard deviation value is between 0.682 and 0.737. This indicates that the University Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) who are continuously using Financial Technology (Fintech) post-COVID-19 valued convenience of having the Quality Administrative Services. As it allows them to respond quickly to customer who have any kind of inquiries via text or text-to-speech online chat during 24/7 service as a result, customers are more likely to use Fintech services in the future.

4.4.3 Data Security and Privacy Data

Table 4.11: Descriptive Statistics; Data Security and Privacy Data

Data Security and Privacy Data			
	Mean	Std. Deviation	N
I trust in the technology of a Fintech service is using	4.45	.691	350
I trust in the ability of a Fintech service to protect my privacy	4.49	.733	350
I trust in a Fintech service as a bank	4.51	.721	350
Using a Fintech service is financially secure	4.47	.712	350
I am not worried about the security of a Fintech service	4.46	.759	350
When a Fintech service promise to do something by a certain time, it does so	4.47	7.44	350

Table 4.11 shows that the descriptive analysis of independent variable 3 which is Data Security and Privacy Data. The mean value obtained from respondents' answer Data Security and Privacy Data are from 4.45 to 4.51, while the standard deviation value is between 0.691 and 0.759. This indicates that the University Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) who are continuously using Financial Technology (Fintech) post-COVID-19 feels that data security and privacy are the most important aspects in order for them to believe in it and later on use it. They feel that Fintech services are reconsidered reliable if the user expectations are met and when the user realizes the better level of data security protection, security control systems and their procedures. If customers are confident that their personal information is safe, they will be more likely to continue using the service.

4.4.4 The Intention to Continuously use Financial Technology (Fintech) post COVID-19

Table 4.12: Descriptive Statistics; The Intention to Continuously use Financial Technology (Fintech) post Covid-19

The Intention to Continuously use Financial Technology (Fintech) post COVID-19			
	Mean	Std. Deviation	N
I intend to continuously use Fintech services in the future	4.47	.708	350
I predict I will continuously use Fintech services in the future	4.53	.692	350
I plan to continuously use Fintech services in the future	4.52	.667	350
I will strongly recommend using Fintech services to others	4.49	.697	350
If I have access to Fintech services, I want to use it as much as possible	4.52	.667	350

Table 4.12 shown the descriptive analysis of dependent variable which is The Intention to Continuously use Financial Technology (Fintech) post COVID-19. The mean value obtained from respondents' that answered The Intention to Continuously use Financial Technology (Fintech) post COVID-19 are from 4.45 to 4.51, while the standard deviation value is between 0.691 and 0.759. This indicates that the University Malaysia Kelantan (UMK) students from the Faculty of Entrepreneurship & Business (FKP) who are continuously using Financial Technology (Fintech) post-COVID-19, intend to use Fintech in their daily life in the future as it improves and simplifies their financial transactions, such as paying bills, buying groceries without cash, purchasing items online, etc.

Table 4.13: Descriptive Analysis

Descriptive				
		Statistic	Std. Error	
The Intention to continuously use Fintech post COVID-19	Mean		4.5069	.03335
	95% Confidence Interval for Mean	Lower Bound	4.4413	
		Upper Bound	4.5725	
	5% Trimmed Mean		4.5803	
	Median		4.8000	
	Variance		.389	
	Std. Deviation		.62398	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-1.836	.130
	Kurtosis		5.702	.260
Trust	Mean		4.4794	.03366
		Lower Bound	4.4132	

	95% Confidence Interval for Mean	Upper Bound	4.5486	
	5% Trimmed Mean		4.4382	
	Median		4.6000	
	Variance		.397	
	Std. Deviation		.62971	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	

	Interquartile Range		1.00	
	Skewness		-1.601	.130
	Kurtosis		3.664	.269
Quality Administrative Service	Mean		4.4821	.03442
	95% Confidence Interval for Mean	Lower Bound	4.4144	
		Upper Bound	4.5498	
	5% Trimmed Mean		4.5571	
	Median		4.7500	
	Variance		.415	
	Std. Deviation		.64391	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-1.835	.130
	Kurtosis		5.301	.269
Data Security and Privacy Data	Mean		4.4738	.03449
	95% Confidence Interval for Mean	Lower Bound	4.4060	
		Upper Bound	4.5416	

	5% Trimmed Mean	4.5416	
	Median	4.5000	
	Variance	.416	
	Std. Deviation	.64521	
	Minimum	1.00	
	Maximum	5.00	
	Range	4.00	
	Interquartile Range	.83	
	Skewness	-1.743	.130
	Kurtosis	4.354	.260

4.5 RELIABILITY TEST

Table 4.14 Reliability Test

Variables	Cronbach's Alpha	No of Items	Level of Reliability
Intention to continuously use Fintech post COVID-19	0.947	4	Excellent
Trust	0.939	4	Excellent
Quality Administrative Services	0.925	4	Excellent
Data Security and Privacy Data	0.946	4	Excellent

Based on the table 4.14, the value of Cronbach's alpha obtained for the variables is greater than 0.6 which is ranged from 0.925 to 0.947. Therefore, this indicated that the measurements for all variables for the pilot test are reliable in this study.

4.6 NORMALITY TEST

Normality can be represented on a graph using normality tests. The Kolmogorov-Smirnov test for normality is based on the most radical differentiation between actual appropriation and projected cumulative-normal dispersion (Ghasemi & Zahediasl, 2012). This exam has been shown to be less remarkable than other tests in general. It is included because of its longstanding importance. Shapiro-Wilk W is often the most remarkable test. When a frequency variable is specified, the test is not performed (Rani Das, 2016). The tests mentioned above compare the scores as in experiment to a group of scores that are normally distributed and have the same mean and standard deviation (Ghasemi & Zahediasl, 2012).

Standardization measures are used in statistics to assess if a data set is modelled for normal distribution. Several statistical functions need a distribution to be expected or almost every day. For at least two factors, tests for normality are significant. Second, non-linearity and interacting physical systems typically contribute to non-Gaussian distributions. It is also possible to better understand the originating mechanism of the processes by analysing the chosen variables' distribution.

Therefore, using SPSS software, researchers have conducted the normality test analysis. Given that the total sample is 350 respondents ($N=350$), then the researcher uses the data normality test Kolmogorov-Smirnov^a because $N > 30$. The results of the analysis show that the table tests of normality for all dependent and independent variables have significant values 0.000. This means the data is not normal because the value of 0.000 is smaller than 0.05.

Table 4.15: Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Intention to continuously use Fintech post COVID-19	.257	350	.000	.761	350	.000
Trust	.230	350	.000	.793	350	.000
Quality Administrative Services	.235	350	.000	.772	350	.000
Data Security and Privacy Data	.227	350	.000	.783	350	.000

Table 4.16: Normality Analysis

Variable	Kolmogorov-Smirnov ^a	Result
The Intention to continuously use Fintech post COVID-19	0.000	Abnormal distributed
Trust	0.000	Abnormal distributed
Quality Administrative Service	0.000	Abnormal distributed
Data Security and Privacy Data	0.000	Abnormal distributed

4.7 CORRELATION ANALYSIS

The analysis of correlations is a method for discovering linear projections of two random vectors with the highest possible correlation. Correlation analysis was applied as a sort of unsupervised data processing when there were numerous contrasting viewpoints available (Lu et al., 2015). Correlation analysis is a statistical approach used to determine whether two variables or data sets are connected, as well as the strength of this connection. In this instance,

correlation analysis is used in market research to determine if there are any significant correlations, patterns, or trends between objective data collected through research techniques such as surveys. Based on the result of the normality test, a Spearman's Correlations Analysis was developed to analyze the relationship between the factors affecting the intention to continuously use financial technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19.

4.7.1 Spearman's Correlations Analysis

Spearman's correlation coefficient measures the statistical relationship between two continuous variables (independent and dependent variables). The purpose of this test is to determine whether the correlation coefficient is significant and whether hypotheses should be accepted or rejected. According to the table 4.17, 4.18 and 4.19, the p-value is less than 0.001, indicating that there is a significant relationship between the independent (Trust, Quality Administrative Services, and Data Security and Privacy Data) and dependent variables (The Intention to continuously use Fintech post COVID-19).

Table 4.17: Spearman's Correlations Analysis; Trust and The Intention to continuously use Fintech post COVID-19

			The Intention to continuously use Fintech post COVID-19	Trust
Spearman's Rho	The Intention to continuously use Fintech post COVID-19	Correlation Coefficient	1.000	.833**
		Sig.(1Tailed)	.	.000
		N	350	350
	Trust	Correlation Coefficient	.833**	1.000
		Sig.(1Tailed)	.000	.
		N	350	350

Table 4.17 shows the Spearman's Correlations Analysis between Trust and The Intention to continuously use Fintech post COVID-19. As a result, there is a statistically significant relationship between Trust and The Intention to continuously use Fintech post COVID-19, (p-value = 0.000 < 0.0001 sig. 1 tailed). Because the correlation coefficient is positive, there is a positive relationship between Trust and The Intention to continuously use Fintech post COVID-19 based on the results shown above. The Trust, which is an independent variable, has a 0.833 correlation with The Intention to continuously use Fintech post COVID-19. The correlation coefficient of 0.833 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between attitude and preference level is highly positive.

Table 4.18: Spearman's Correlations Analysis; Quality Administrative Services and The Intention to continuously use Fintech post COVID-19

			The Intention to continuously use Fintech post COVID-19	Quality Administrative Services
Spearman's Rho	The Intention to continuously use Fintech post COVID-19	Correlation Coefficient	1.000	.847**
		Sig.(1Tailed)	.	.000
		N	350	350
	Quality Administrative Services	Correlation Coefficient	.847**	1.000
		Sig.(1Tailed)	.000	.
		N	350	350

Table 4.18 shows the Spearman's Correlations Analysis between Quality Administrative Services and The Intention to continuously use Fintech post COVID-19. As a result, there is a

statistically significant relationship between Quality Administrative Services and The Intention to continuously use Fintech post COVID-19, ($p\text{-value} = 0.000 < 0.0001$ sig. 1 tailed). Because the correlation coefficient is positive, there is a positive relationship between Quality Administrative Services and The Intention to continuously use Fintech post COVID-19 based on the results shown above. The Quality Administrative Services, which is an independent variable, has a 0.847 correlation with The Intention to continuously use Fintech post COVID-19. The correlation coefficient of 0.847 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between attitude and preference level is highly positive.

Table 4.19: Spearman’s Correlations Analysis; Data Security and Privacy and The Intention to continuously use Fintech post COVID-19

			The Intention to continuously use Fintech post COVID-19	Data Security and Privacy
Spearman’s Rho	The Intention to continuously use Fintech post COVID-19	Correlation Coefficient	1.000	.815**
		Sig.(1Tailed)	.	.000
		N	350	350
	Data Security and Privacy	Correlation Coefficient	.815**	1.000
		Sig.(1Tailed)	.000	.
		N	350	350

Table 4.19 shows the Spearman’s Correlations Analysis between Data Security and Privacy and The Intention to continuously use Fintech post COVID-19. As a result, there is a statistically significant relationship between Data Security and Privacy and The Intention to

continuously use Fintech post COVID-19, ($p\text{-value} = 0.000 < 0.0001$ sig. 1 tailed). Because the correlation coefficient is positive, there is a positive relationship between Data Security and Privacy and The Intention to continuously use Fintech post COVID-19 based on the results shown above. Data Security and Privacy, which is an independent variable, has a 0.815 correlation with The Intention to continuously use Fintech post COVID-19. The correlation coefficient of 0.815 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between attitude and preference level is highly positive.

4.7.2 Hypothesis Testing

Table 4.20 Summary of Hypothesis

Hypothesis	Relationship	Positive/Negative	Correlation
H1	Relationship Between Trust and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19	Positive	Strong
H2	Relationship Between Quality Administrative Services and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19	Positive	Strong
H3	Relationship Between Data Security and Privacy Data and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19	Positive	Strong

4.8 SUMMARY

Briefly it can be concluded that this chapter is to present the results or findings that were Successfully collected from the data collection activities through questionnaires to complete this study. Apart from that, there is also a presentation related to some tests that have been implemented such as, reliability tests which are conducted on the reliability tests for all constructs. At the same time, testing was also conducted on independent variables such as Trust and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19, followed by Quality Administrative Services and Data Security and Privacy Data.

Cronbach's alpha was used to evaluate the data reliability. The variables' Cronbach's alpha value, which ranges from 0.763 to 0.964, is greater than 0.6. Therefore, this indicated that the measurements for all variables for the pilot test are reliable in this study. Furthermore, the tests of normality for all dependent and independent variables have significant values 0.000. This means the data is not normal because the value of 0.000 is smaller than 0.05. Thus, based on the result of the normality test, a Spearman's Correlations Analysis was developed to analyze the relationship between the independent and dependent variables. The p-value is less than 0.001, indicating that there is a significant relationship between the independent (Trust, Quality Administrative Services, and Data Security and Privacy Data) and dependent variables (The Intention to continuously use Fintech post COVID-19). However, the findings of the results, discussions, and recommendations will be discussed in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In chapter 5, the findings of the study are analyzed further, the implications of the findings are discussed, and recommendations are made. This chapter explains in detail all the previous chapter's statistical analysis of descriptive analysis of responder demographics, such as gender, age, race, semester, course, and the frequency on how often you use Fintech, reliability testing, normality testing, Spearman correlation coefficient analysis etc. Researchers also explain and expand on their findings to back up the research purpose and hypotheses that they had set out to investigate. In addition, the researchers will discuss the limitations they faced while conducting their study. Researchers will next go into further depth about their findings and conclude with a short summary.

5.2 KEY FINDINGS

This study is quantitative research, which study on the factors affecting the intention to continuously use Financial Technology (FINTECH) among Universiti Malaysia Kelantan (UMK) students post COVID-19". There have been several studies conducted in Malaysia and other countries that have documented the trend of increasing usage of fintech in people's day-to-day life This study also investigates in depth the factors affecting the intention to continuously use Financial Technology (FINTECH) among Universiti Malaysia Kelantan (UMK) students post COVID-19.

A total of 350 questionnaires were able to be collected from Fintech users via Google Form. All respondents were required to answer the statements stated in the questionnaire using a 5 -point Likert Scale. The use of this scale requires respondents to answer the question by marking a 5-point scale where from 1 = strongly disagree, 2 = disagree, 3 = slightly agree, 4 = agree and 5 = strongly agree according to their respective opinions. Statistical Package for the Social Sciences (SPSS) version 26 was used to generate and analyze the obtained data.

After confirming the validity and reliability of the measurements for every variable used in the pilot test, the variables then were examined to test the relationship between the independent (Trust, Quality Administrative Services, and Data Security and Privacy Data) and dependent variables (The Intention to continuously use Fintech post COVID-19). The study has three (3) hypotheses, as mentioned in Chapter 2. Hypothesis 1 (H1): Relationship Between Trust and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19. Hypothesis 2 (H2): Relationship Between Quality Administrative Services. and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19. Hypothesis 3 (H3): Relationship Between Data Security and Privacy Data and Intention to Continuously Use Financial Technology (Fintech) Among Universiti Malaysia Kelantan (UMK) Student post COVID-19.

Based on the result obtained, all the hypotheses tested in this study have a positive relationship, and the degree of relationship (the strength or consistency of the relationship) is strong. The results of the study found that it is consistent with the results of several researchers such as (Le, 2021)(Hu et al., 2019)(Noor et al., 2019)(Singh et al., 2020)which states that Trust, Quality Administrative Services, and Data Security and Privacy Data were found to have a positive relationship with The Intention to continuously use Fintech post COVID-19.

5.3 DISCUSSION

5.3.1 The relationship between Trust and The Intention to Continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19

The result shows that there is significant influence between trust and intention to continuously use Financial Technology (fintech) among University Malaysia Kelantan (UMK) student post COVID-19. (p-value = 0.000 < 0.0001 sig. 1 tailed). Because the correlation coefficient is positive, there is a positive relationship between Trust and The Intention to continuously use Fintech post COVID-19. While as for the degree of relationship (the strength or consistency of the relationship), Trust which is an independent variable, has a 0.833 correlation with The Intention to continuously use Fintech post COVID-19. Therefore, it can be concluded that degree of relationship Trust and the Intention to Continuously Use Fintech post COVID-19 is strong, because the correlation is greater than 0.05.

Based on the research that has been conducted the significance of customer trust and Fintech technical tools is a widely studied TAM belief (Widiatmo, 2021). When consumers receive helpful support, their trust in the system's quality will likely to increase. Fintech are the primary consideration when transactions are conducted online and without human connection (Singh et al., 2020). Thus, in the context of the adoption of Fintech services, trust is one of the major factors for customers.

According to the responses obtained from respondents, majority of customers have significant confidence in service providers and Fintech platforms. In doing so, people assume that their personal information and financial activities are more secure. Gulati et al., (2021) and Hassan et al., (2020) came to the same result, namely that trust significantly affects the intention to use online banking and is a vital component contributing to online banking and the integrity

of the information technology management team. This could also explain the company that offers services to enhance the security system on their platforms and communication channels to meet international certification standards.

5.3.2 The relationship between Quality Administrative Service and The Intention to Continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.

The second hypothesis had been tested, which is the relationship between Quality Administrative Services and Intention to Continuously Use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19. Quality Administrative Services will be the first point of contact for people who have concerns about online transactions, such as fraud, improper quantity, etc. They will look elsewhere if they are not satisfied with these services or have unfavourable experiences with them (Hu et al., 2019).

The respondents who took part in this study believe that their intention to continuously use Financial Technology (Fintech) affected or influenced by the Quality Administrative Services. (p-value = 0.000 < 0.0001 sig. 1 tailed). Because the correlation coefficient is positive, there is a positive relationship between Quality Administrative Services and The Intention to continuously use Fintech post COVID-19. While as for the degree of relationship (the strength or consistency of the relationship), Quality Administrative Services which is an independent variable, has a 0.847 correlation with The Intention to continuously use Fintech post COVID-19. Therefore, it can be concluded that degree of relationship Quality Administrative Services and the Intention to Continuously Use Fintech post COVID-19 is strong, because the correlation is greater than 0.05.

It is possible for businesses to respond quickly to customer's inquiries by using an online chat dialogue via text or text-to-speech during 24/7 service (Belanche et al., 2019). Services such as chatbots and calls to action on applications or websites should be provided for e-administration (Le, 2021). Online customer service representatives should also receive ongoing training to assure high-quality services, including advanced problem-solving abilities and information (Le, 2021). As a result, customers are more likely to use Fintech services in the future.

5.3.3 The relationship between Data Security and Privacy and The Intention to Continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19

The third hypothesis was tested, which was the relationship between Data Security and Privacy and The Intention to continuously use (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19. The results show that there is a significant relationship between Data Security and Privacy and The Intention to continuously use (Fintech) among Universiti Malaysia Kelantan (UMK) student post COVID-19.

(p-value = 0.000 < 0.0001 sig. 1 tailed). Because the correlation coefficient is positive, there is a positive relationship between Data Security and Privacy and The Intention to continuously use Fintech post COVID-19. While as for the degree of relationship (the strength or consistency of the relationship), Data Security and Privacy which is an independent variable, has a 0.815 correlation with The Intention to continuously use Fintech post COVID-19. Therefore, it can be concluded that degree of relationship Data Security and Privacy and the Intention to Continuously Use Fintech post COVID-19 is strong, because the correlation is greater than 0.05.

Based on the result given, the results are support by the study (Le, 2021). Data Security and Privacy are one of the key elements for consumers to adopt a digital financial service. Fintech needs to be more transparent about how it gathers data on users' online habits if it wants their business to become well known and successful in the future. Protecting data security indirectly contributes to the services' reputation and boosts their competitive advantage. Fintech services are reconsidered reliable if the user expectations are met when the user realizes the better level of data security protection, security control systems and their procedures. If customers are confident that their personal information is safe, they will be more likely to continue using the service (Le, 2021).

5.4 IMPLICATIONS OF THE STUDY

In terms of practical implications, the findings indicate that the use of fintech services will increase significantly. Customers are encouraged to use Fintech services as a convenient tool to purchase and other finance-related services at home due to the COVID-19 lockdown. Combining trust, QAS, and data security and privacy meets user expectations. This study predicts an increase in Fintech demand post-COVID 19. This is consistent with the rapid growth of technology, particularly Fintech, that Malaysia aims to achieve in the "4.0" industrial era.

Furthermore, both Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) has been used to explain the overall research framework on factors affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19. This can give new insight to Fintech service providers to improve their services and future research to conduct similar topics as this study. For instance, firms should prepare technology

infrastructure and minimize network issues. Satisfaction will engage consumers with the service and enhance their trust. Continued improvement of services will lead users to accept Fintech as an indispensable service in the future.

A fintech company should maintain service quality and extend transaction utilities, such as establishing connections with new brands or services to create shopping networks. To address customer demands for financial online services, a fintech company should organize frequent employee training sessions. Additionally, fintech companies should routinely upgrade their software to maintain the security and protection of their consumer databases. When consumers have trust in the utilization of their private information and staff services, they will continue to utilize the service and develop brand loyalty. A fintech company's advertising should also emphasize the data security and privacy of their services, which are the most important factors for the consumer to consider when picking a service for long-term use. Previous marketing research on customer relationships suggests that trust leads to consumer loyalty, service reuse, and a willingness to pay a higher price (Larsson & Viitaoja, 2017)

It is important to provide an attractive and simple digital banking interface to create a good user experience. They want their applications to be flexible so that they can be used anywhere, anytime, and on any device. Numerous banks are developing their own approaches or policies to provide user-friendly and acceptable online banking services, but they must also consider comprehensive internet banking services that can create complete customer trust. Satisfaction creates a positive connection between the service and users, and, in return, it develops loyalty. Fintech firm should conduct Fintech service audits on the quality of services, user satisfaction, and loyalty. When it comes to providing safe and secure online banking, several organizations trail behind. Hence, Malaysia's internet banking services have room for improvement. This will assist them understand the impact that these traits may have on customers' intentions to use technology. A short online survey with rewards is one method to

quickly collect information on users' experiences. This would provide an overview of customers' perceptions, as well as the expectations regarding new services that customers want. The results support managers in determining more suitable policies to enhance consumer loyalty. The study may be useful to Fintech service providers and entrepreneurs in Malaysia who are interested in developing Fintech services.

5.5 LIMITATION OF STUDY

Firstly, the study's limitations also include the scale used. Since the Likert Scale is used to record respondents' perceptions, there is a possibility of bias due to respondents' predisposition to respond to questions regardless of their actual content. In other words, each respondent will have different thoughts and opinions that will influence the responses they provide to the questionnaire. This will prevent it from accurately measuring the respondent's actual attitude. In addition, there are more female respondents than male respondents in this survey, suggesting that the findings may be related to female viewpoint. Future study should ensure a balanced ratio of female to male respondents in order to improve the representation of ideas.

Furthermore, respondents come from various backgrounds. Since this survey's respondents are collected from among Universiti Malaysia Kelantan (UMK) students of different age, race, course of study, etc., there is a higher probability that response findings will differ. For instance, differences may occur from different degrees of awareness or lack of exposure to the issue in question. This situation makes it difficult for respondents to give an opinion that there should be a question posed by the researcher. This circumstance makes it difficult for responders to express their viewpoint when responding on the questionnaire provided by the researcher.

Finally, the scope of the study for this study also has limitations to enable the results of this study to be used as a comprehensive reference on the factors affecting the intention to

continuously use Financial Technology (Fintech) among post COVID-19. This is because only Universiti Malaysia Kelantan (UMK) students took part in this research. The researcher limited this study to University Malaysia Kelantan students to speed up research and data collect. Due to time constraints, the sample size is limited, and it would be challenging for the researcher to do research and collect data if they focused on all Malaysian communities. Thus, this situation will cause the results of this study cannot be released in general or cannot be concluded comprehensively about the factors affecting the intention to continuously use Financial Technology (Fintech) among post COVID-19, especially the community that is not from among students. In a simpler sense, the results of this study are limited because they are based solely on the perspectives of the students, who cannot represent all segments of society due to their various career backgrounds.

5.6 RECOMMENDATIONS OR SUGGESTION FOR FUTURE RESEARCH

There are still a few imitations that must be overcome with this research. Therefore, the following suggestions may be useful for individuals who plan to conduct research on similar topics to this research. Prior to carrying out the research, the target group of respondents must be identified quickly. Ensure that the individuals chosen as respondents for the study are easily accessible and easy to communicate before being picked. Therefore, the problem of not having enough respondents to interview at the end of the study will be solved. If the issue occurs, all research outcomes will be less accurate and reliable. This is so that future researchers can obtain more accurate data if the data is taken from their target population.

In addition, future research could be based on a large sample size, as this study only focused on undergraduate students. Also, given the scope of this research is limited to universities students, conclusions regarding the level of public acceptability of Fintech

cannot be made based on the responses of university students themselves. Therefore, future researchers can expand the study by concentrating on other diverse segments of Malaysian society.

Furthermore, the questionnaire's questions are crucial for collecting relevant data from respondents. For this reason, questions must be framed in a clear and straightforward way so that respondents can respond without any difficulty. The researchers have standardized the questions so that respondents will not be confused by ambiguity and will be able to provide their honest opinions. This will ensure that the collected data is as accurate as possible. This can be achieved by separating the questions in a manner that is clear and easy to understand for those responding to the questionnaire. Moreover, the questions should not be very difficult to understand. This will increase the likelihood that the respondent may misunderstand the question and provide an incorrect response. It will result in the wrong outcomes being created in the long run. It is crucial that the questions are not extremely straightforward; otherwise, the individuals answering them will feel frustrated. In order to overcome the difficulties, the questions must be made shorter and simpler.

Finally, there is a possibility that Fintech services will eventually evolve in the near future as Malaysia aim to be one of leading country in Fintech industry approaching the industry 4.0 era. The development of FinTech in Malaysia, such as web-based banking and electronic payment, has contributed to the improvement of Malaysia's technological efficiency. In terms of new technology, recent changes and millennials concerning new technology applications with high potential for the financial institution are needed to ensure a strong market share. Thus, to gain a market edge, financial institutions continually improve their services in accordance with the attitudes of their customers regarding new technology products. Therefore, future researcher can conduct more in-depth research regarding the ever evolving of Fintech service.

5.7 OVERALL CONCLUSION OF THE STUDY

The purpose of this study is to investigate the factor affecting the intention to continuously use Financial Technology (Fintech) among Universiti Malaysia Kelantan (UMK) students post COVID-19. The factors that have been included in this research are Trust, Quality Administrative Services and Data Security and Privacy Data. Studies have been carried out on the factors mentioned above via the previous studies done by the previous researchers. Since this study is quantitative research, a few questions regarding the factors mentioned above have been asked in the form of questionnaire. A total of 350 questionnaires were able to collect from the target population users via Google Form. In findings, according to the statistical results obtained, all variables are excellently reliable, even though the data is not normal or abnormal, and show a strong positive relationship with the Intention to continuously use Fintech post COVID-19.

In addition, consumers, especially university students, desire to utilize fintech in their daily life since it improves and simplifies their financial activities, such as paying bills, purchasing groceries without cash, purchasing products online, etc. In fact, they want to use the Financial Technology (Fintech) freely without any misunderstanding. Thus, this study will eventually be able to resolve any misconceptions regarding Financial Technology (Fintech). As it concentrates on several factors, such as Trust, Quality Administrative Services, and Data Security and Privacy Data, which may influence the intention to continuously use Financial Technology (Fintech) post COVID-19. If the misunderstandings among customers, particularly among those who are unaware or do not understand how to use it (the older generation), are fully resolved, it will eventually be possible to increase customer knowledge of fintech as a whole. When customers have good knowledge regarding the concepts and benefits of Fintech in general, the financial industry will eventually grow, especially here in Malaysia.

In conclusion, consumers believe that fintech can help them manage their finances more efficiently and effectively. Financial technology (Fintech) will also need to improve the user experience so that consumers, especially university students, will eventually become loyal customers. There are several factors, as mentioned above, that may influence the intention to continuously use financial technology (Fintech) post-COVID-19.

Trust is one of the major factors motivating customers to continuously use financial technology (fintech) post-COVID-19. In fact, according to the responses of respondents, most clients have a high level of faith and trust in fintech service providers and fintech platforms. Gulati et al., (2021) and Hassan et al., (2020) reached the same conclusion, namely that trust has a significant effect on the intention to use online banking.

Next, regarding Quality Administrative Services, Fintech companies should have a system that enables them to reply rapidly to consumer queries via text or text-to-speech online chat during 24/7 service (Belanche et al., 2019).

Services such as chatbots and calls to action on applications or websites should be provided for e-administration (Le, 2021). As a result, customers are more likely to use Fintech services in the future.

Data Security and Privacy. Fintech needs to be more transparent about how it gathers data on users' online habits if it wants their business to become well known and successful in the future. Protecting data security indirectly contributes to the services' reputation and boosts their competitive advantage. If customers are confident that their personal information is safe, they will be more likely to continue using the service (Le, 2021). Lastly, future researchers can use the findings of this study to conduct further research on factor affecting the intention to continuously use Financial Technology (Fintech) post COVID-19.

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APPENDIX A

QUESTIONNAIRE DRAFT

SECTION A: DEMOGRAPHIC

1) AGE: _____

2) GENDER:

<input type="checkbox"/>	MALE
<input type="checkbox"/>	FEMALE

3) RACE:

<input type="checkbox"/>	MALAY
<input type="checkbox"/>	INDIAN
<input type="checkbox"/>	CHINESE
<input type="checkbox"/>	OTHER

4) COURSE

<input type="checkbox"/>	SAB
<input type="checkbox"/>	SAA
<input type="checkbox"/>	SAL
<input type="checkbox"/>	SAR
<input type="checkbox"/>	SAK
<input type="checkbox"/>	SAE

5) SEMESTER: _____

EKFP



6) FINTECH USAGE FREQUENCY

<input type="checkbox"/>	FREQUENTLY
<input type="checkbox"/>	OFTEN
<input type="checkbox"/>	SOMETIMES
<input type="checkbox"/>	RARELY

EKFP

In this section, the researcher wants to determine the respondent's familiarity with Fintech applications. Please mark your answers to the given questions based on the following scale:

Guidance:

Frequently = everyday

Often = several times a week

Sometimes = several times a month

Rarely = several times a year

B) INTENTION TO CONTINUOUSLY USE FINTECH POST COVID-19

	Strongly Disagree (1)	Disagree (2)	Slightly Agree (3)	Agree (4)	Strongly Agree (5)
I intend to use continuously use Fintech services in the future					
I predict I will use continuously use Fintech services in the future					
I plan to continuously use Fintech services in the future					
I will strongly recommend using Fintech services to others.					
If I have access to Fintech services, I want to use it as much as possible					

C) TRUST

	Strongly Disagree (1)	Disagree (2)	Slightly Agree (3)	Agree (4)	Strongly Agree (5)
This Fintech service is trustworthy					
This Fintech service is reputable					
This Fintech service make honest claim					
This Fintech service has long-lasting nature					
Wherever I go, this Fintech service is present					

D) QUALITY ADMINISTRATIVE SERVICES

	Strongly Disagree (1)	Disagree (2)	Slightly Agree (3)	Agree (4)	Strongly Agree (5)
Administrators of Fintech services show the confidence in customers.					
I feel safe in my transactions with Fintech services.					
Administrators of Fintech services are consistently courteous with me.					
Administrators of Fintech services have the knowledge to answer my questions.					

E) DATA SECURITY AND PRIVACY

	Strongly Disagree (1)	Disagree (2)	Slightly Agree (3)	Agree (4)	Strongly Agree (5)
I trust in the technology of a Fintech service is using.					
I trust in the ability of a Fintech service to protect my privacy.					
I trust in a Fintech service as a bank.					
Using a Fintech service is financially secure.					
I am not worried about the security of a Fintech service.					
When a Fintech service promises to do something by a certain time, it does so.					

APPENDIX B

Gantt Chart of Research Activities on Final Year Project for Year 2022 And Year 2023

No.	Items	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2022	
	Selection of Research Title					F I N A L							
	Chapter 1												
1.1	Background of the study												
1.2	Problem Statement												
1.3	Research Question												
1.4	Research Objectives												
1.5	Scope of the Study												
1.6	Significance of Study												
1.7	Definition of Term												
1.8	Organization of the study												
	Chapter 2												
2.1	Introduction												

FKP

2.2	Underpinning Theory										
2.3	Previous Studies										
2.4	Conceptual Framework										
2.5	Hypotheses Development										
2.6	Summary/ Conclusion										
	Chapter 3										
3.1	Introduction										
3.2	Research Design										
3.3	Data Collection Methods										
3.4	Population										
3.5	Sample Size										
3.6	Sampling Technique										
3.7	Measurement of Variable										
3.8	Research Instrument Development										

3.9	Operationalization of variable										
3.10	Procedure for data analysis										
3.11	Conclusion										
	Chapter 4										
4.1	Introduction										
4.2	Preliminary Analysis										
4.3	Demographic Profile of Respondents										
4.4	Descriptive Analysis										
4.5	Validity and Reliability Test										
4.6	Normality Test										
4.7	Correlation Analysis										
4.8	Summary										
	Chapter 5										
5.1	Introduction										
5.2	Key Findings										
5.3	Discussion										

5.4	Implications of The Study											
5.5	Limitations of The Study											
5.6	Recommendations											
5.7	Overall Conclusion of The Study											


**REKOD PENGESAHAN PENYARINGAN TURNITIN
VERIFICATION RECORD OF TURNITIN SCREENING**

Kod>Nama Kursus: AFS4112

Code/ Course Name: PROJEK PENYELIDIKAN (PERBANKAN DAN KEWANGAN ISLAM II)

Sesi/Session: September 2022/2023

Semester: 7

Nama Program/Name of Programme: SAB

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Pemiagaan/ Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, NOOR AIMAN BIN MOHD NOOR (Nama), No.Matrik A19B1081 dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 30%.

I, NOOR AIMAN BIN MOHD NOOR (Name), Matrix number A 19B1081 hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of 30%.

Tajuk Kertas Kerja Penyelidikan/ The Title of Research Project Paper: -

THE STUDY ON FACTORS AFFECTING INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY (FINTECH) AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENTS POST COVID-19

Tandatangan/Signature

Nama Pelajar/Student Name: NOOR AIMAN BIN MOHD NOOR

No.Matrik/Matrix No: A19B1081

Tarikh/Date: 14/1/2023

Pengesahan
Penyelia/Supervisor:

Tandatangan/Signature:

Tarikh/Date:

ORIGINALITY REPORT

30%
SIMILARITY INDEX

22%
INTERNET SOURCES

16%
PUBLICATIONS

13%
STUDENT PAPERS

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KELANTAN

**FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN**

**BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID**

FKP

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

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

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

Nama Pelajar: NOOR AIMAN BIN MOHD NOOR AIMAN

No Matrik: A19B1081

Tajuk Penyelidikan:

THE STUDY ON FACTORS AFFECTING INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY (FINTECH) AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENTS POST COVID-19

Sekian, terima kasih

Tandatangan Penyelia

Tarikh

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

Student's Name: Muhammad Amirul Aiman Bin Che Abd Hamid Matric No. A19B1061
 Student's Name: Muhammad Farhan Bin Khairuddin Matric No. A19B1066
 Student's Name: Noor Aiman Bin Mohd Noor Matric No. A19B1081
 Student's Name: Nur Anasuha Binti Mohamad Matric No. A19B1089
 Name of Supervisor: Dr. Azira Hanani Binti Ab Rahman Name of Programme: SAB

Research Topic: THE STUDY ON FACTORS AFFECTING INTENTION TO CONTINUOUSLY USE FINANCIAL TECHNOLOGY (FINTECH) AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENTS POST COVID-19

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	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)	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

					good researchable topic.			
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 incoherent.	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 coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)	
		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)	

EKFP

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

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 stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (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)				

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAII): REFLECTIVE NOTE (Weight 20%)
(COMPLETED BY SUPERVISOR)**

Student's Name: Muhammad Amirul Aiman Bin Che Abd Hamid Matric No. A19B1061
 Student's Name: Muhammad Farhan Bin Khairuddin Matric No. A19B1066
 Student's Name: Noor Aiman Bin Mohd Noor Matric No. A19B1081
 Student's Name: Nur Anasuha Binti Mohamad Matric No. A19B1089
 Name of Supervisor: Dr. Azira Hanani Binti Ab Rahman Name of Programme: SAB

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NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	___ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	___ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.	___ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	___ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	___ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20