

**THE STUDY OF THE FACTORS INFLUENCING USER
ACCEPTANCE TOWARDS CASHLESS SOCIETY
AMONG UNIVERSITI MALAYSIA KELANTAN
(UMK) CITY CAMPUS STUDENTS**

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The Study Factors Influencing User Acceptance Towards Cashless Society Among Universiti Malaysia Kelantan (UMK) City Campus Students

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ABSTRACT

Due to the ongoing use of e-commerce platforms to facilitate transactions between various business partners, previous cash-based payment methods have been replaced by electronic payment systems. That is why many parties have implemented cashless transaction services in this era of globalisation. Cashless payments reduce the risk of crime because consumers no longer need to carry cash and instead they rely on e-wallets or cards, with the exception that only the user knows the password used to access the payment application. The main objective of this research is to examine the relationship between social influence, perceived usefulness, perceived ease of use, and performance expectancy and user acceptance towards cashless society among University Malaysia Kelantan (UMK) City Campus student. 361 questionnaires were gathered in total. Data was analysed using SPSS methods such as the Reliability and Validity Test, Descriptive Analysis and Pearson Correlation Analysis. The result shows the significant correlation between social influence, perceived usefulness, perceived ease of use and performance expectancy with user acceptance towards cashless society. In conclusion, the findings of this research showed that social influence, perceived usefulness, perceived ease of use and performance expectancy are the factors influencing the dependent variable which is user acceptance towards cashless society among UMK City Campus students. Consumers, businesses, financial institutions, and the government may benefit from this research.

Disebabkan penggunaan platform e-dagang yang berterusan untuk memudahkan transaksi di antara pelbagai rakan niaga, kaedah pembayaran berasaskan tunai sebelum ini telah digantikan dengan sistem pembayaran elektronik. Itulah sebabnya banyak pihak telah melaksanakan perkhidmatan transaksi tanpa tunai dalam era globalisasi ini. Pembayaran tanpa tunai mengurangkan risiko jenayah kerana pengguna tidak perlu lagi membawa wang tunai dan sebaliknya mereka bergantung pada e-dompet atau kad, tetapi hanya pengguna yang mengetahui kata laluan yang digunakan untuk mengakses aplikasi pembayaran. Objektif utama penyelidikan ini adalah untuk mengkaji hubungan antara pengaruh sosial, persepsi kebergunaan, persepsi kemudahan penggunaan, dan jangkaan prestasi dan penerimaan pengguna terhadap kecemerlangan tanpa tunai dalam kalangan pelajar Universiti Malaysia Kelantan (UMK) Kampus Kota. 361 soal selidik telah dikumpulkan secara keseluruhan. Data dianalisis menggunakan kaedah SPSS seperti Ujian Kebolehpercayaan dan Kesahan, Analisis Deskriptif dan Analisis Korelasi Pearson. Hasil kajian menunjukkan korelasi yang signifikan antara pengaruh sosial, persepsi kebergunaan, persepsi kemudahan penggunaan dan jangkaan prestasi dengan penerimaan pengguna terhadap masyarakat tanpa tunai. Kesimpulannya, dapatan kajian ini menunjukkan pengaruh sosial, persepsi kebergunaan, persepsi kemudahan penggunaan dan jangkaan prestasi merupakan faktor yang mempengaruhi pembolehubah bersandar iaitu penerimaan pengguna terhadap masyarakat tanpa tunai dalam kalangan pelajar UMK Kampus Kota. Pengguna, perniagaan, institusi kewangan dan kerajaan mungkin mendapat manfaat daripada penyelidikan ini.

Keywords: user acceptance of cashless society, social influence, perceived usefulness, perceived ease of use, performance expectancy.

CHAPTER 1: INTRODUCTION

1.1 Background of the study

A cashless society is an eco-monetary framework in which real currency, such as specific paper money and metal coins, is replaced by virtual cash, enhancements, and the distribution of money replaced by installments is done through various types of cards, mobile devices, and other web-connected gear (Akram et al., 2017). In an economic situation, the phrase "cashless financial transaction" means that in which goods and services are traded electronically rather than with cash (Paul & Friday, 2012). Previous cash-based payment methods have been replaced by electronic payment systems as transactions between diverse business partners continue to be provided on e-commerce platforms. ATMs, e-money, internet banking, debit, and mobile payments are examples of electronic systems which is now being used to make payments for products or services that have been developed online via the internet (Chaturvedi & Pritha, 2021).

Besides that, the latest in banking technology is e-wallet. The adoption of e-wallets is linked to the use of digital money via internet banking, debit or credit cards, and a variety of other payment systems that enhance point of sale at anytime and anywhere. Also, e-wallets help promote purchasing and selling transactions using smartphone apps, therefore as result of which online shopping will be quick and easy. A user can conduct financial transactions through the Internet using an Internet banking application such as bank islam biz, maybank2u and i-muamalat. Internet banking allows users to access all available services at the bank's counter, including deposits, transfers, and online bill payments (Ganderbal, 2020).

Furthermore, the transaction may provide and give benefits to various parties especially the students with the ease of making payments. As an example, students may pay tuition with the touch of a button on their smartphone, allowing them to do so from anywhere and at any time. It allows students to pay quickly without the need to stand in long queues. In addition, individuals' preferences for a technology that delivers a rapid, convenient, and helpful service encourage the usage of cashless financial transactions in communities (Cabanilass et al., 2020). Moreover, Small and

medium-sized firms (SMEs) have implemented digital e-wallets into their operations to achieve remarkable goals, according to the Asian Development Bank Institute (2019). This approach may be implemented into worldwide markets through products, including PayPal and Alipay. A new era of cashless society has evolved, with the use of cash in financial transactions becoming less common with the advancement of financial technology into digital and electronic payment (Sameon et al., 2019).

Referring to Fabris (2018), markets and financial institutions have seen significant change and quick development in recent decades because of generalisations in financial deregulation, liberalising, and globalisation as well as advancements in information technology. Financial transactions have become less costly because of rising international capital flows that have stimulated the market, created new and complicated instruments, and significantly changed the pace at which financial transactions are conducted. As said by Oneya et al. (2017), electronic payment or cashless systems have improved living quality by allowing for online payment and making business more efficient and organized.

Meanwhile, some argue that using digital payment can safeguard consumers from being stolen or losing money as a result of often carrying cash and wallet. The cashless system is also reported to be effective in minimizing crime such as fraud (Cerulus & Contiguglia, 2018). This is supported by Zolkepli (2019) who mentioned that identity thieves, fraudsters, malware, viruses, and hackers are the most serious threats. Counterfeit websites, online frauds, and most e-wallet firms on the market are only interested in luring customers with promotions, cash as well as gifts. Since cashless transactions have been common and frequently utilised in this modern day and have replaced traditional payments, it is relevant to investigate the researcher's study on factors influencing user acceptance of a cashless society.

1.2 Problem Statement

Financial transactions in a cashless society are conducted digitally as opposed to with physical currency such as bills. Individuals, groups, and businesses all use cashless transactions such as credit cards, debit cards, mobile wallets, point of sale (POS), Internet banking, and mobile banking. PayPal, Google Wallet, MoneyBookers,

Payoneer, Amazon Go, and others are current examples. Consumers in Malaysia increasingly prefer using electronic payment solutions as technology improves. Banking institutions in Malaysia are becoming more competitive with technological advancement, increasing their technology, and providing more chances for their clients to compete (Mokhtar, 2019).

Cashless payments lessen the risk of crime because consumers no longer need to carry cash and can instead rely on e-wallets or cards, with the exception that only the user knows the password to access the payment application. Furthermore, using cashless transactions results in lower costs and higher efficiencies than using cash. Additionally, the Covid-19 pandemic crisis has become a worldwide phenomenon today. This pandemic has economic, political, and social effects on human life. The public is concerned about this global health issue while purchasing goods and services using cash. This is because the currency notes are the easiest way for the Covid-19 virus to spread through contact.

To eliminate the use of cash in the economy, the government is encouraging digital payment methods like prepaid cards and instruments. This initiative is in line with the aspirations of the Malaysian Digital Economy Blueprint or My Digital which outlines various strategies to catalyse Malaysia's transformation into a competitive digital economy including the transformation to a cashless society. However, some consumers reject cashless transactions due to numerous unfavourable perceptions they have about cashless transactions. When many people refuse to accept cashless transactions, society would face issues such as snatch and theft.

Digital payment solutions are quickly developing in various nations, according to a study by ForexBonuses.org (2019). Canada has the highest cashless implementation rate in the world because everyone in Canada has more than two credit cards. Then came Sweden, where 59% used cashless payments, and the United Kingdom, where 47% of consumer transactions were completed using non-cash methods. However, two Asian countries, China, and Japan, are listed in the top 10 countries with the fastest increase in cashless payments. Therefore, Malaysia lags behind other countries in cashless consumption.

Cashless spending is not just common in affluent countries, but it is also well known throughout the world, particularly in developing countries. Cashless spending has an impact on Gross Domestic Product (GDP), which is a determinant of a country's growth. Isaac (2020) mentioned that cashless transactions improve GDP by reducing social expenses, increasing financial groupings owing to acceptance of e-payments, diminishing the shadow economy, and allowing for the rise of e-commerce and the facilitation of trusted online transactions. Each 1% reduction in cash in economic circulation is equal to a 40-basis point (0.4%) increase in GDP (Ishak, 2020). This suggests that cashless consumption contributes to the country's economic prosperity.

Based on the GDP impact (%) of cashless implementation in some Asian countries achieving the cashless scenario. Thailand demonstrated that adopting the digital revolution may enhance the economy by 3.8%, followed by Taiwan (3.6%), and Cambodia (3.4%) (Ishak, 2020). Meanwhile, the impact of cashless spending on GDP in Malaysia is low, at 2.6%, which will influence this country because its economic growth is low in comparison to its neighbours (Ishak, 2020). Where the influence of GDP is greater in Thailand (3.8%) and Indonesia (3.1%), those countries previously had a lower percentage of GDP than Malaysia.

This concerns the government since low economic growth encourages investors to refuse to invest in the country and instead prefer to invest in other countries, which will be causing the national currency's value to drop. If Malaysians continue to reject cashless transactions, the country will be unable to compete with other countries with the highest GDP. This clearly illustrates every country's need for cashless payments to be established in the Malaysia and used by customers.

Therefore, the purpose of this study is to identify the factors influencing user acceptance towards a cashless society in Malaysia. This research focuses on University Malaysia Kelantan (UMK) City Campus students.

1.3 Research Questions

The research questions are:

1. Is there any relationship between social influence and user acceptance of cashless society among UMK City Campus students?
2. Is there any relationship between perceived usefulness and user acceptance of cashless society among UMK City Campus students?
3. Is there any relationship between perceived ease of use and user acceptance of cashless society among UMK City Campus students?
4. Is there any relationship between performance expectancy and user acceptance of cashless society among UMK City Campus students?

1.4 Research Objective

The general objectives of the study attempted to:

1. To determine the relationship between social influence and user acceptance of cashless society among UMK City Campus students.
2. To determine the relationship between perceived usefulness and user acceptance of cashless society among UMK City Campus students.
3. To examine the relationship between perceived ease of use and user acceptance of cashless society among UMK City Campus students.
4. To evaluate the relationship between performance expectancy and user acceptance of cashless society among UMK City Campus students.

1.5 Scope of The Study

The scope of the study will focus on students who study at the UMK City Campus. The main reason for this study being conducted in the UMK City Campus is because, according to data compiled by the government of Malaysia, Kelantan has the lowest GDP per capita in the country in 2019. When it comes to Kelantan's GDP, the region around Pengkalan Chepa is a major player. So, the UMK City Campus has been chosen because it is located at Pengkalan Chepa and near to the city in Kelantan compared to other UMK campuses. Therefore, research on the use of cashless is easier to conduct due to area factors. The use of cashless, it is widely believed that the widespread use of cashless payment systems is a major factor in the rise of economies

around the world. (Rahman et al., 2020). So, students from the faculties of Entrepreneurship and Business (FKP), Veterinary Medicine (FPV), and Hospitality, Tourism, and Wellness (FHPK) at UMK City Campus will make up the sample.

1.6 Significance of Study

This study hopes that it can provide crucial information and knowledge regarding the factors that influence user acceptance towards a cashless society. It also will give everyone a realization that accepting cashless transactions are useful and it has become the new norm. Some parties may profit from the findings of this study to establish a society that is responsive to contemporary technology, in keeping with Bank Negara Malaysia's goal of transforming society into a cashless society.

1.6.1 For the Students

The result of this research can be used as a reference to increase the ability of students to understand more about cashless society in this modern era where it gives more improvement, such as the transaction speed and saving time rather than non-traditional transactions. The findings of this study can also help students who utilize digital transactions as a form of payment to start realizing that performance expectancy, social influence, perceived ease of use and perceived usefulness are all essential aspects that influence the purpose of cashless financial transactions.

1.6.2 For the Government

The government with its ability to influence markets, technology, policies, and many more has a critical role to the cashless society. It is possible to stimulate the digital economy and lead the country toward digital transformation by boosting customer trust and security while transacting online. Simultaneously, it has the potential to improve the quality of digital service delivery while lowering service delivery costs. As a result, the government may encourage citizens to adopt digital transactions since they can help Malaysia become a leader among ASEAN member nations by developing the digital economy.

1.6.3 For the Service Provider

By making it easier to access money, this industry can assist people to overcome such limitations on their mobility because it will contribute to the expansion of the commerce and commercial sectors, as well as the generation of high productivity. Digital payment systems enable anybody to connect with banks, workers, suppliers, and new markets for their goods and services in a quick and cost-effective way. By minimizing travel time and costs, these technologies will help us in anything for example in business registration or making payments for business licenses and permits. Access to savings and loan accounts can also be easily done using digital financial services. This shows that it will offer users with electronic security, storage, and communication efficiency.

1.6.4 For the Financial Institutions

The finding of this research showed that financial institutions are essential because they operate as a marketplace for money and assets, allowing capital to be managed risk to the most productive uses. Besides, financial institutions provide banking cards, such as debit and credit cards, are among the world's most used cashless payment methods. For instance, a user can use his or her own MasterCard, Visa, or any other banking card to keep their card information in mobile wallets or digital payment applications to perform cashless payments. The financial institutions also offer a variety of banking card services, including the ability to make secure payments, bank and merchant rewards, satisfaction guarantee, and much more for their users so that it can also persuade other people to own and use it.

1.6.5 Other Researchers

This study gave an insight to a new researcher and entrepreneur about a scenario in this field. Because it relates to the simplicity of purchasing transactions, the information was valuable in the business sector. This research serves as a basic summary of how to do a research project, including what to look for and how to perform it. As cashless financial transactions have become one of the worldwide aims to improve the quality and number of people who

use them, this might be used as a reference for future academics who want to investigate this issue. As a result, future researchers might use the finding of this study as a guideline for future study.

1.7 Definition of Term

1.7.1 Cashless Society

Banknotes and coins are not accepted in financial transactions in a cashless society. Or to put it another way, the digital system has taken the place of the money system. Furthermore, legal tender (money) exists, is documented, and is only traded electronically in digital form, rather than through the exchange of information between transacting parties (Chaveesuk et al., 2019). Consumers today have access to rapid response (QR) codes, Promptpay, and credit or debit cards for online purchases (Any ID). Financial institutions have developed these products in response to changing consumer behaviour and the rise of a cashless society. These services are provided to clients for everyday spending as well as to suppliers of goods and services (Kraiwanit et al., 2019).

1.7.2 University Students

A person who is enrolled full-time in a degree-granting programme (undergraduate or graduate) at a higher education institution and who is not employed full-time in accordance with the requirements of their academic institution is referred to as a student (Student Definition, 2022).

1.8 Organization of The Thesis

In Chapter 1 the background of the study is to identify the research, the reason for selecting it and the history development of research. According to the problem statement, disagreeing on the use of cashless will impact economic growth for a country. There is a research question about the relationship between independent variable and dependent variable. There appear to be a few research objectives as well.

The scope of the study is the information about the content areas to be covered in this study. Significance of study is to state importance from this study. The last part in chapter 1 is the definition of the term, it defines the dependent and every independent variable.

In chapter 2, will discuss underpinning theory, which is any theoretical or background work on the subject that could help with the research. The preceding study will examine previous research that has been conducted on the dependent and independent variables in this study. Hypothesis statements are also examined in this chapter through scientific investigation, which examines a link between two or more variables. The conceptual framework is the last part in Chapter 2, in this part shows a diagram that represents the relationship between various variables.

For chapter 3, the research design will present it as an instrument used in research to obtain data. After that, data collection methods, also to obtain and collect data. The study population is needed to know the group of people. This chapter will describe sample size. The sampling techniques chosen must be appropriate to the study conducted. Research instrument development is important in every research. Measurement of the variables also will describe in this chapter. The last part in this chapter 3 is procedure for data analysis.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Chapter two will describe the dependent variable and independent variables in more detail. The dependent variable is the result. It means the dependent variable is the variable that changes as an effect by the manipulation of the independent variables.

It's called "independent" because it's not influenced by any other variables in the study. The dependent variable in this study is the level of user acceptance of a cashless society. This chapter will explain the underpinning theory, previous studies, hypotheses statement, and conceptual framework.

2.2 Underpinning Theory

This study can consider using a variety of theories. However, for the purposes of this study, two theories have been chosen and are relevant to refer to.

2.2.1 Unified Theory of Acceptance and Usage of Technology (UTAUT)

Venkatesh et al. (2003) established the Unified Theory of Acceptance and Usage of Technology (UTAUT) to investigate customers' desire to utilize and usage behavior, as portrayed in Figure 1. Technology acceptance concepts and frameworks have been developing since the beginning of the twentieth century and are constantly evolving. This evolution occurred from several theoretical viewpoints, including cognitive, emotional, motivational, and behavior intentions, as well as projected to experience (Hernandez 2017; Weeger & Gewald, 2013). Identifying why users accept or decline new technology has become an essential responsibility in the life cycle of any information system (Sivathanu & Pillai, 2019). Technology acceptance theories and frameworks have been developed as a model for studying how users comprehend and adopt new technologies, how they might use them, and what effects they may have on continuing to use them.

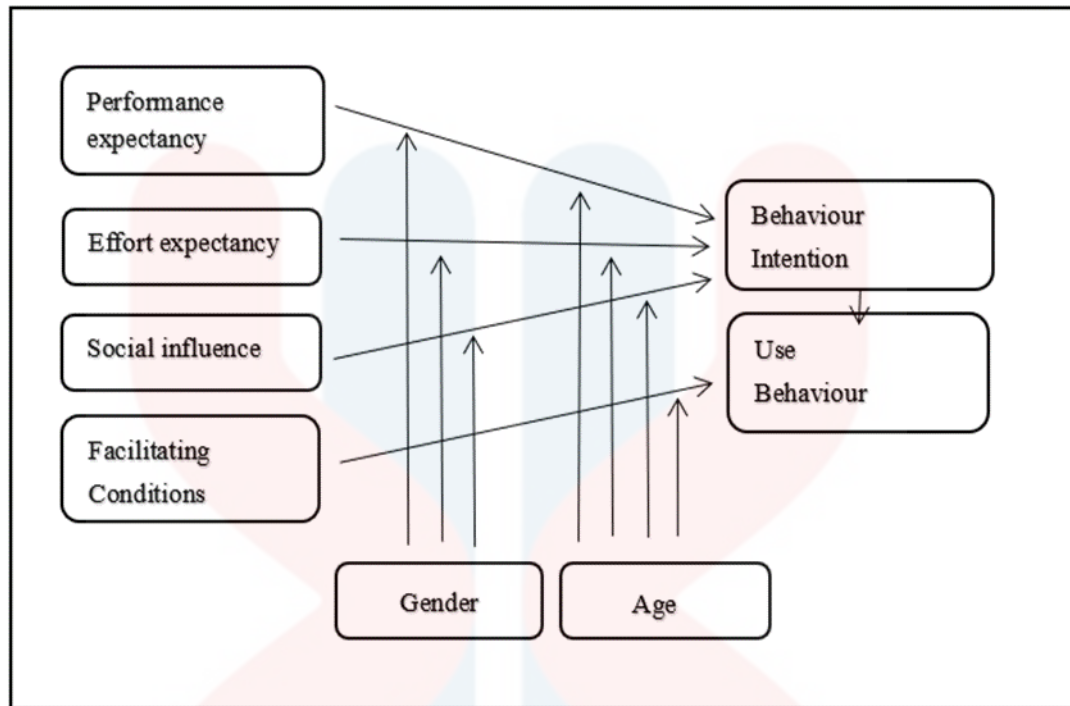


Figure 2.1: The UTAUT Model (Venkatesh et al., 2003)

The UTAUT model has six elements, such as effort expectancy, performance expectancy, facilitating conditions, social influence, behavioural intention, and IT system usage behaviour (Alhramelah & Al-Shahrani, 2020). Nonetheless, the UTAUT model has certain weaknesses. As example, this model did not consider for attitude, anxiety, all of which are essential parts of intention, and behaviour toward utilising technology has no significant impact on intentions (Raza et al., 2021). However, social influence and performance expectancy are used in the study.

The four moderating factors are thought to limit the impact of the four fundamental conceptions on behavioural intention and usage behaviour, as shown in Figure 1. These relationships can be characterised as follows based on Venkatesh et al. (2003) study hypothesis such as performance expectation impacts behavioural intention and is controlled by age and gender, with younger males having a stronger effect. Age and gender as well as experience all impact behavioural intention, with a greater effect for young women and older professionals in the early phases of their careers. This can be related to this study

because most users of cashless society are from young people and employed people who tend to use cashless transactions instead of cash. Besides, social influence has a strong indirect impact during the early stages of adoption by favourably affecting connected advantages and negatively affecting perceived risks. As a result, it showed that social influence has a big impact on both existing and future users.

2.2.2 Technology Acceptance Model (TAM)

Davis (1989) introduced the Technology Acceptance Model (TAM) by proposing the two major ideas which are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). According to him, PU referred as the amount to which an individual feels that employing a certain system can improve one's performance while doing their job. On the other hand, PEOU, referred as the degree to which an individual believes in utilising specific systems without placing forward physical or mental efforts. It should be emphasized that the behavioural intention that leads to the intended action is an important component of TAM. This model was established by Davis to examine how customers react to new technology. The Technology Acceptance Model (TAM) is a theory which describes information systems that explains how individuals accept and use technology (Moe, 2020). Besides, Researchers generally claim that TAM is reliable, economic, and effective (Venkatesh & Davis, 2000).

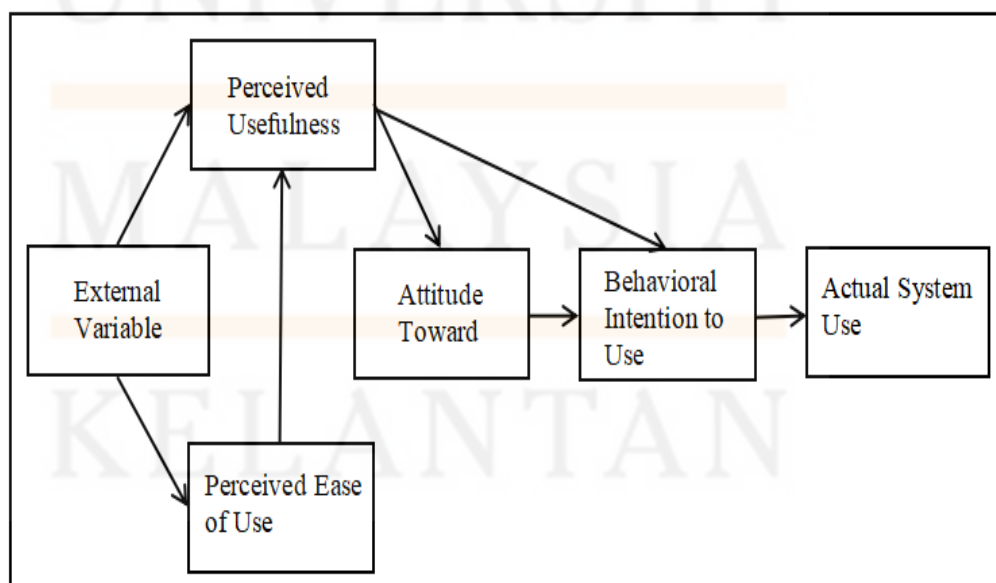


Figure 2.2: The Technology Acceptance Model (TAM) by Davis 1989

Using the system as the dependent variable and PEOU and PU as two independent variables, Davis (1989) carried out a number of experiments to verify TAM. Both self-reported current consumption and self-predicted future usage showed a substantial link with PU, according to his research. Overall, research discovered that PU and PEOU greatly exceeded one another in terms of their link with system effectiveness. Additional regression study analysis found that PEOU may not be a reliable predictor of system effectiveness, but instead a predictor of PU. In other words, through PU, PEOU indirectly influences technology acceptance.

Several independent variables such as perception of usefulness and perception of ease of use have been introduced to the study in order to develop a technological acceptability model for the implementation of cashless transactions. Through PU, it refers to customers' individuals' perceptions, where people think that applying specific methods, such as cashless transaction systems, can enhance the effectiveness of their job. Moreover, PEOU does seem to have a beneficial impact on customer perceptions toward online purchasing and cashless transactions. Precisely, analysis of these external factors will be explored for their impact on the variables with user acceptance of cashless society. Given that individual technological attributes can have a significant impact, generic models are insufficient to explain how diverse types of technology are used (Althunibat et al., 2012).

According to the above theories, the variables we select do influence user acceptance of the cashless society. These ideas are then utilized to examine the situation and comprehend how and why things take place as they do. The comparison of the theoretical and experimental data demonstrates the accuracy and dependability of the suggested models. Therefore, we will choose these theories for our research.

2.3 Previous Studies

2.3.1 User Acceptance of Cashless Society

Cashless payments were financial transactions in which consumers use cards or electronic technologies to make purchases in the absence of actual cash (Rahman et al, 2020). The amount of non-cash transactions climbed globally between 2018 and 2019, amounting to 708.5 billion transactions, growing at the quickest rate in 10 years. With non-cash transactions totaling 243.6 billion, Asia-Pacific has eclipsed Europe and North America to take the top rank in 2019. Smartphone proliferation, rising e-commerce, cashless acceptance, and mobile/QR-code payment technologies all contributed to the growth (World Payments Report, 2020). According to Kar Hoong Chan, (2020), the digital transaction infrastructure was developed, and more individuals were beginning to accept cashless purchases, bringing the cashless economy closer to reality. Even though monetary terms are still readily available over the world, they are claimed to be more like electronic or digital forms than earlier perceptions.

Transactions on electronic payment instruments, in the opinion of Rahadi et al. (2020), are the central idea of a society without money. However, emphasises that the absence of currency in a community does not always imply a lack of cash transactions; rather, it merely indicates a reduction in the volume of money-based transactions. The use of physical cash as a means of payment is still highly widespread even though there are many alternatives to cash, including credit cards, debit cards, electronic wallets, electronic money, and mobile payments. Cash is a straightforward form of payment, but it also raises prices and lessens tax transparency. This situation led to the nation's various governments looking into ways to lower the expenses of utilising cash by lowering the reliance of their payment systems on cash and promoting more usage of noncash payment instruments by the general public. Mastercard has created a framework for predicting non-cash foreign travel based on its own research. This technique provides a methodology that emphasises the importance of a country's consumer payment value.

Because there is no need to carry a lot of cash, cashless transactions are quicker, simpler, and safer. Additionally, it may be claimed that adopting

cashless is simpler because all transactions are immediately logged by the system and are uncomplicated to follow. Every nation's economy depends on payment systems. The stability of an economy will suffer if the payment system is convoluted and inefficient. The method of payment used by the payment system is a type of transaction that can be either cash or cashless. Before the invention of the Internet, people used cash payment methods that involved actual money in the form of coins and banknotes. Then, as technology develops, people start to replace cash with non-monetary payment methods like carrying a card or a mobile phone. To facilitate transactions, technological developments also drive money transformation (Subawa et al, 2021).

Since Covid-19 hit the country, many people are taking advantage of cashless usage in every purchase transaction. Therefore, society's acceptance of cashless transactions increased.

2.3.2 Social Influence

The concept of "social influence" refers to how important others see a situation and how it affects a person's decision to behave (Rahadi et al, 2022).

The opinions of influential figures in a person's life, such as family, friends, and reference groups, have an impact on their intents to behave in a particular way. As one of the tenets of the theory of reasoned action (TRA), this declaration, results in subjective norms, which correspond to the social influence concept in the current study. Customers may be unsure about a new technology product and the consequences of using it when they come across it. This ambiguity can be lessened by seeking the advice of people that one respects. This impact on mobile payment systems can be measured by how people's social environment perceives them (Aydin, 2016).

According to Xena and Rahadi (2019), social influence is the personal interpretation that most people who matter to him or her believe he or she should or should not do something. Social considerations have influenced consumer motivation to use mobile commerce. Additionally, other people's good opinions toward mobile shopping will inspire customers to shop on their phones. The

perceived impact of people who influence customers in mobile transactions is referred to as social influence. Family, friends, co-workers, and neighbours might have an impact on mobile wallet users. Perceptions of adoption enforcers are related to societal influence (Prabhakaran & Vasantha, 2020).

According to Teng Tenk (2020), It is also recognised as one of the important elements that influence how well new technology is received. Because mobile phones are so commonly used in the present world, people heavily rely on online social communication. People might simply keep an eye on their behavior and solicit comments from others. As a result, people are more likely to be persuaded to utilize new technologies, such as mobile payment systems, by their friends or family. The results demonstrate that social influence has an immediate effect on usage. Furthermore, earlier research by Tusyanah, (2021) has shown that social impact affects how consumers behave while adopting new information systems, such as smartphones.

Covid-19 that hit caused all the community to sit at home. This will cause them to buy online without cash. Therefore, it will attract other people especially family members to buy cashless also in their purchase transactions.

2.3.3 Perceived Usefulness

Lack of observable benefits or a clear understanding of these benefits is one of the key barriers to the broad adoption of mobile payment systems. When a user finds a system useful, they adopt a positive attitude toward it and, if practical, use it to achieve the desired outcomes (Aydin, 2016).

According to the Technology Acceptance Model (TAM), a person's perception of a program's utility depends on how much he or she thinks using it would enhance his or her performance (Balakrishnan & Shuib, 2021). In other words, users are more likely to use an app again and prefer it to other payment choices when they see its perceived utility as being high (Mei & Boon Aun, 2019).

The degree to which a person believes using technology might improve his performance is known as perceived usefulness (Padmawidjaja, 2020). The phrase "interest" is a personality term that refers to the existence of the will, or the urge (force) that arises from within an individual to choose other like objects. Faster, more accurate, growing efficacy, rising performance, productivity, and usefulness are all markers of perceived usefulness (Chaveesuk & Sudiyani, 2019). Based on the study of Tan Jia Enn, (2020), people would prefer to utilize cash if the perceived utility of an e-wallet is low and expensive, she said. People, on the other hand, are more likely to utilize an e-wallet instead of cash if it helps them increase their productivity and efficiency at work. Furthermore, as users' choice to use an e-payment service is influenced by the system's usability, perceived usefulness and e-wallet adoption are strongly correlated.

Cahyadi, (2019) also found that even if potential users think the programme is valuable, they could also think it's too complicated to use and that utilising it will only result in performance gains that are worth the effort. If the user-friendliness of the information system is excellent, it will have a favorable impact on users and generate a positive environment. Customer satisfaction and attitude toward the use of mobile payments Individuals who believe in Relevant technologies will need minimum effort, if not none at all. Users rarely accept mobile payment systems for several reasons, including a lack of tangible advantages and a lack of clarity regarding the performance they offer. (Mei & Atan, 2021).

Cashless purchases will attract more people to use them. This is because it saves users more time without having to wait longer when the cashier returns the remaining money. Therefore, society will use cashless transactions in their daily lives.

2.3.4 Perceived Ease of Use

In their hypothesis Zheng (2019) mention the perceived simplicity of mobile payment, asserting that there is a favorable correlation between simplicity and beliefs about adopting mobile payment, as well as the perceived usefulness of mobile payment. The data acquired backed up the theory,

confirming the existence of a positive association. Furthermore, the same hypothesis, believes that mobile payment should be simple to learn and use. Consumers will see the cashless payment system as being easier to use than users who use cash payment methods (Mei & Atan, 2021).

TAM, which is widely acknowledged, is one of the most well-known ideas for explaining how people adopt new technologies. Since its inception, the strategy has been effectively applied in several studies on the adoption of new technologies, such as cloud computing, telemedicine, and e-learning. A person's openness to or resistance to new technology can be assessed using the TAM paradigm, which is widely acknowledged as being fundamental. In the vast majority of studies on cashless payments or e-payments, a few other constructs were also included for good measure, including security, cost, trust, mobility, expressiveness, convenience, speed of transaction, social reference groups, the allure of alternatives, privacy, system quality, and technology anxiety. Researchers, for instance, combined TAM with personal innovation, social influence, perceived danger, and perceived financial cost to evaluate the uptake of mobile credit cards (MCC) among 153 Malaysians. According to their model, which had a 44.9% predictive power, only perceived usefulness and simplicity of use were significantly related to adopting MCC (Balakrishnan & Shuib, 2021).

Perceived ease of use, according to Setiawan and Setyawati, (2020), is the belief that a piece of technology is easy to grasp, and a study indicated that perceived ease of use is one of the elements that strongly influences attitude toward using backs up this claim. Users will adopt new technology more quickly if they believe it to be easy to use and time and energy efficient. Perceived ease of use has a favorable impact on the user's attitude toward utilizing fintech because when fintech services are easy to use, the user's attitude is also positive.

One of the reasons for the good attitude toward using is the perceived ease of usage. The greater the satisfaction with technology's perceived ease of use, the more likely the individual would have a positive attitude toward its use. The use of cashless transactions for the community makes it easier for them. This is because, with more advanced technology, it will be easier to make cashless payments. They can make payments through their mobile phones only.

2.3.5 Performance Expectancy

Performance expectations have received a lot of attention from writers throughout the spectrum of human endeavors (Venkatesh et al, 2003). According to Rogers (2003), several of these researchers sought to discover and apply the concept to explain information system adoption and usage. Performance expectation (PE) is the extent to which a person believes that putting a system into place would help them perform better at work (Venkatesh et al, 2003). Moreover, users are more inclined to adopt current technologies if they feel it gives benefits to them and are more efficient in their daily lives. Performance expectation is the degree to which a person expects that using a system would help them improve their work performance (Venkatesh et al., 2003). It may even be described as the extent to which, as an example, postgraduate students believe that utilising smartphones would help them achieve better academic success.

Furthermore, the term of "perceived usefulness" is comparable with "performance expectation" in behaviour models such as the Technology Adoption Model (TAM). According to other studies, "performance expectation" refers to people's conviction that utilising a system will improve their output and standard of work (Jambulingam, 2013). Consumers are more likely to accept evolving technologies if they feel the new technology will enhance and benefit them, according to reviewed studies (Alalwan et al., 2017). Researchers have repeatedly discovered that perceived usability is a major factor of customers' intentions to stay using mobile commerce in Taiwan (Lin & Shih, 2008). Individual perceptions of how useful mobile commerce applications may be when executing business operations are referred to as perceived performance.

The adoption and use of information systems have been said to be influenced by performance expectations. Cheok and Wong (2015) examined factors that influence e-learning satisfaction in Malaysian secondary school instruction and learning. As possible predictors of teacher satisfaction, user-related features, organizational-related characteristics, and e-learning system characteristics were considered. With the use of renowned databases such as Cambridge University Press, Emerald, Science Direct, Springer, and Sage, this

study used a Webster and Watson structured strategy to discover and understand few items that are relevant to the study.

Their findings demonstrate that the teacher's attitude, anxiety, and self-efficacy will all play a role in whether the method is properly implemented. Cashless transactions will make it easier for users. This is because the use of cashless transactions will save time and increase their use of cashless transactions.

2.4 Hypotheses Statement

Four hypotheses of this research have been developed to study the relationship between the dependent variable; user acceptance of a cashless society, and the three independent variables which are social influence, perceived usefulness, and performance expectancy.

H1: Social influence has a significant influence on the user acceptance of a cashless society among UMK City Campus students.

H2: Perceived usefulness has a significant influence on the user acceptance of a cashless society among UMK City Campus students.

H3: Perceived ease of use has a significant influence on the user acceptance of a cashless society among UMK City Campus students.

H4: Performance expectancy has a significant influence on the user acceptance of a cashless society among UMK City Campus students.

2.5 Conceptual Framework

The figure 2.3 below shows the conceptual framework of this study which is determine the factor that influences user acceptance of a cashless society among UMK City Campus students.

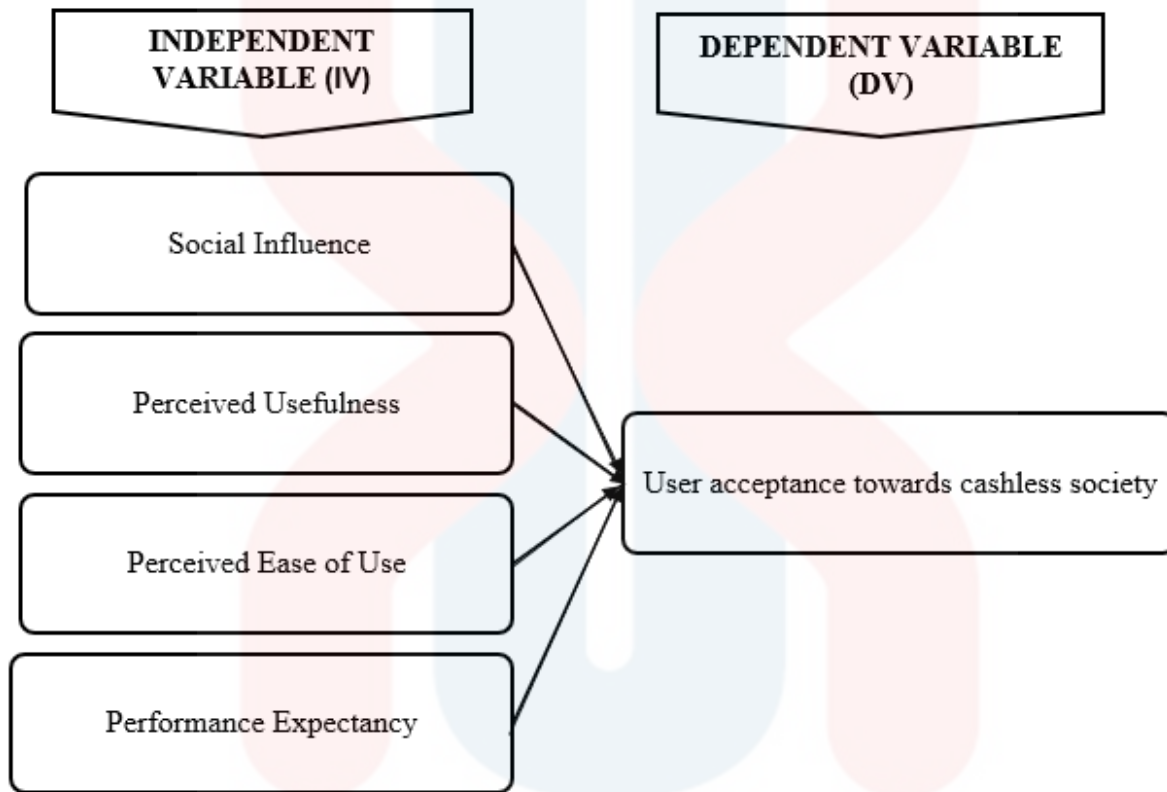


Figure 2.3: Conceptual Framework

2.6 Summary

The conclusion of this literature review was to describe the importance of this research. In this study, the independent variables explained social influence, perceived usefulness, perceived ease of use, and performance expectancy to the dependent variable, which is user acceptance of a cashless society. The two foundational theories discovered in this study are the Unified Theory of Acceptance and Usage of Technology (UTAUT) and the Technology Acceptance Model (TAM). This chapter describes the relationship between definitions, concepts, and study-related items. In addition, in this chapter, the researcher investigated the study's hypotheses. Finally, this chapter of the study lays forth the conceptual framework for this research into user acceptance of a cashless society among UMK City Campus students.

CHAPTER 3: RESEARCH METHODS

3.1 Introduction

Following a review of past studies on the topics covered in Chapter 2's discussion, this chapter described the research methods employed in the study. These include the study population, sample size, sampling techniques, development of the research instrument, variable measures, and data analysis methodologies. The research approach tries to address the research question stated in Chapter 1 and to reach the study's objective.

3.2 Research Design

This research was conducted to discover the factors that influence user acceptance of a cashless society among UMK City Campus students. The study has applied quantitative approaches to conduct an empirical evaluation which includes the measurement and numerical analysis. A questionnaire survey through online has been used to obtain the primary data. Through the data gathering process, which includes the process of developing and organising data analysis shape, the data that the study has collected can assist anybody who wants to conduct research in identifying the relationship between perceived usefulness, perceived ease of use, social influence as well as performance expectancy with user acceptance of cashless society among UMK City Campus students.

3.3 Data Collection Methods

The process of collecting information for the desired variables in a methodical way is known as the data gathering technique. Primary data and secondary data are the two basic kinds of data that may be categorised. For this research, primary data has been used, and the data collected through an online survey which is a questionnaire survey online created from Google Form that connects to the study's objective. The questionnaire has been distributed to share surveys on social media randomly such as Instagram, Facebook, WhatsApp etc to the respondents that are students at the UMK City Campus.

3.4 Study Population

Every research conducted in the study has a target group to test whether the research conducted is successful or not. So, this study also needs to study the population to get the result of success or failure. A population is a diverse group of people, whether they come from a different nation or a collection of individuals who have a common feature. Simply put, the results of a scientific inquiry on a sample will help a larger group of individuals. Therefore, research is conducted for the general good. However, it can be challenging to do research on every single person in the community due to the large size of the population. The purpose of this study is to examine the relationship between social influence, perceived usefulness, perceived ease of use and performance expectancy with user acceptance of cashless society among University Malaysia Kelantan City Campus students.

This study's target population is collected consist of all undergraduate students at the UMK City Campus. UMK has students from various religions, races, and cultures, and there are also students from internationally. There are three faculties available at UMK City Campus, there the Faculty of Entrepreneurship and Business (FKP), the Faculty of Hospitality, Tourism, and Wellness (FHPK), and the last is Faculty of Veterinary Medicine (FPV). In these three faculties, there are different programmes offered. From the differences will be seen the differences of opinion of each student on the factors that influence users to accept a cashless society.

3.5 Sample Size

The sample size in market research was the total number of study participants. The sample size is the number of individuals chosen from the public who are deemed to be a representative sample of the study's real population.

Our research on the elements that affect the use of cashless transactions was centered on students at University Malaysia Kelantan City Campus. The sample size for this study is restricted to undergraduate students in the Faculty of Entrepreneurship and Business (FKP), Veterinary Medicine (FPV), and Hospitality, Tourism, and Wellness (FHPK). They also chose from a range of ages, genders, ethnicities, and religions. The table below will assist in determining the sample size based on the

population that has been collected. There are 3,495 students from FKP, 2,518 from FHPK, and 224 from FPV among the 6,237 students in the three faculties. For the population of 6,237 students are required 361 respondents as a minimum sample size for our study based on table 3.1 Krejcie & Morgan, 1970, to match our population size. To avoid data error, this research will pick 364 respondents randomly. The researchers choose 3 respondents extra because they think, people are likely giving a very different answers to this survey.



Table 3:1 Determine Sample Size of a Known Population

TABLE 1
Table for Determining Sample Size from a Given Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

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

Source: Krejcie, V. R., & Morgan, W. D. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*. 1970, 30, 607-610.

Table 3.2: The Number of FKP's Students

UNIVERSITI MALAYSIA KELANTAN
ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2021/2022
(Mengikut Program dan Semester Pengajian)



PMR012

		Semester 1		Semester 2			Semester 3			Semester 4			Semester 5			Semester 6			Semester 7			Semester 8			Semester 9			Semester 10			Semester 11			Jumlah		
		L	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum			
FAKULTI KEUSAHAWANAN DAN PERNIAGAAN	SAA - B. Accounting (Hons)			2	17		19	3	13	16	1		1																				6	30	36	
	SAB - BBA. (Hons) (Islamic Bank & Fin)			40	163		203				34	167	201			40	160	200	3	9	12	46	139	185								163	638	801		
	SAE - B.Ent. (Hons)			18	36		54				13	35	48			12	44	56	1	1	13	38	51									56	154	210		
	SAK - B. Ent. (Hons.) (Commerce)	1	1	51	140		191				58	160	218	2	2	64	161	225	1	11	12	59	169	228			1	1				234	644	878		
	SAL - B. Ent. (Hons) (Logistic)			60	143	1	204				56	152	208			78	150	228	2	9	11	46	87	133	1	1						242	542	785		
	SAL0 -			1			1				3	2	5																			4	2	6		
	SAR - B. Ent. (Hons) (Retailing)			52	138		190	1	1	36	148	184	2	12	14	49	119	168		2	2	53	163	216	1	1	1	1	2	1	1	194	585	779		
Jumlah Fakulti		1	1	224	637	1	862	3	14	17	201	664	865	2	14	16	243	634	877	6	32	38	217	596	813	2	2	1	2	3	1	1	899	2595	3494	
Jumlah Keseluruhan		1	1	224	637	1	862	3	14	17	201	664	865	2	14	16	243	634	877	6	32	38	217	596	813	2	2	1	2	3	1	1	899	2595	3495	

Table 3.3: The Number of FHPK's Students

UNIVERSITI MALAYSIA KELANTAN
ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2021/2022
(Mengikut Program dan Semester Pengajian)

PMR012

		Semester 1			Semester 2			Semester 3			Semester 4			Semester 5			Semester 6			Semester 7			Semester 9			Jumlah			
		L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	
FAKULTI HOSPITALITI, PELANCONGAN DAN KESEJAHTERAAN	SAH - B.Ent. (Hons)(Hospitality)	44	135	179				32	128	160	4	2	6	32	141	173	1	3	4	19	110	129	1	1	2	133	520	653	
	SAP - B. Ent. (Hons.)(Tourism)	97	261	358	1	1	2	76	231	307	1	4	5	84	229	313	1	3	4	58	210	268		3	3	318	942	1260	
	SAS - B.Ent. (Hons) (Wellness)	33	148	181				18	135	153				25	134	159											76	417	493
	SAW - B.Ent.(Hons)(Health Entrepreneurship)										3	3					1	1	12	96	108					12	100	112	
Jumlah Fakulti		174	544	718	1	1	2	126	494	620	5	9	14	141	504	645	2	7	9	89	416	505	1	4	5	539	1979	2518	
Jumlah Keseluruhan		174	544	718	1	1	2	126	494	620	5	9	14	141	504	645	2	7	9	89	416	505	1	4	5	539	1979	2518	

Table 3.4: The Number of FVP's Students

UNIVERSITI MALAYSIA KELANTAN
ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2021/2022
(Mengikut Program dan Semester Pengajian)

		Semester 2			Semester 4			Semester 6			Semester 8			Semester 10			Jumlah		
		L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum
FAKULTI PERUBATAN VETERINAR	SDV B. Doctor of Veterinary Medicine	12	34	46	15	30	45	10	28	38	18	29	47	16	32	48	71	153	224
Jumlah Keseluruhan		12	34	46	15	30	45	10	28	38	18	29	47	16	32	48	71	153	224

3.6 Sampling Technique

Probability sampling and nonprobability sampling are the two types of sampling techniques. Generally, nonprobability sampling is used because it is a quick, simple, and low-cost method of gathering data (Statistics Canada, 2021). Non-probability sampling methods contained convenience sampling, quota sampling, snowball sampling, and judgemental sampling (Qualtrics, 2021). Therefore, this study used convenience sampling since it is the most effective and suitable approach for the time and financial limitations, as well as huge sample size. The researchers have looked for any students in UMK City Campus and offer questionnaire survey through online to them. When compared to other sampling approaches, convenience sampling is typically a preferred sampling strategy among students since it is affordable and simple. The use of convenience sampling also makes things simpler for anyone who wants to conduct research to discover the target respondents. Majority respondents participated because they appeared to be in the right place at the right moment.

3.7 Research Instrument Development

A research instrument is a device that collects, measures, and analyses data from subjects related to the research topic. Basically, this study used reliability test and pilot test to show that questionnaire was reliable.

3.7.1 Questionnaire Design

There were three sections for students at the UMK City Campus to answer this questionnaire. In the first section (A) the answer was about the student demographic information which is the details of the students. Section B mentions the dependent variable which was the user acceptance of cashless in society among UMK City Campus students while the questions from section C include the independent variables which consist of social influence, perceived usefulness, perceived ease of use and performance expectancy. This study also used questions from questionnaire survey from previous study are to be related independent variables and dependent variables. This study used five-point Likert scales in the questionnaire.

Table 3.5: Five-Point Likert Scale

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

3.7.2 Pilot Test

A pilot test is a pre-test conducted on 30 respondents to determine the questionnaire's reliability and face validity (Lew & Atan, 2021). The purpose of the pilot test was to determine which items were still troublesome and to estimate the dependability value of the item / construct. As a result, if there were several repeatable things, the pilot test would need to be conducted more than once.

The targeted respondents have received thirty (30) sets of questionnaires for the pilot test. Data will be entered into the Statistical Package for the Social Sciences (SPSS) programme after collection to be reliability assessed. Finally, if any issues are found, the questionnaire survey will be sent for the main research after being revised based on the results of the pilot test.

3.8 Measurement of the Variables

Evaluate each variable on a scale, where researchers will collect and analyze data to assist in determining the test of statistical inference. Measurement scales are used to determine and categorize each variable. The common scales of measurement are nominal, ordinal, interval, and ratio. But in this research the scale of measurement that will be used will use nominal and ordinal (Likert scale). In the questionnaire there are three sections, namely part A question about the demographic profile of respondents, section B question about dependent variable and the independent variables question in section C.

3.8.1 Nominal Scale

A nominal scale is a form of measurement scale that pertains to a subject's category or group. When this scale is present, the responses are only named or categorized. Subtraction, summation, multiplication, and other mathematical operations cannot be performed on variables with a nominal scale. In this study, the nominal scale is employed in the questionnaire for section A, which is related to the respondents' demographic profile, with gender, age, faculty, programmes, and year study, all being measured for the analysis of target respondents.

3.8.2 Ordinal Scale

Ordinal scale is a measurement scale used in research to distinguish data and contains aspects of ranking, degree, or level through a specific study. The evaluation can include elements of objectivity, subjectivity, or a combination of both. Ordinal scales are valuable because they contain levels for evaluated loyalty, connections, motivation, product or service quality, success, added value, and other factors. In the section B and section C for questionnaire in this research are use five-point Likert scale [strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5)] this is to help measure the level of strength of either agree or disagree about the statement for the variables studied.

3.9 Procedure for Data Analysis

The most recent version of the Statistical Package for Social Science (SPSS) will be utilised in this study's analysis and interpretation of the data. This method is used to analyse, personalise, and produce recognisable patterns between different data factors. The validity test, reliability analysis, descriptive analysis, and Person's correlation were the four types of analysis employed in this study.

3.9.1 Validity Test

We used the questionnaire survey from a previous study that was adopted with related independent variables and dependent for this research. The following were the summary of the adopted questions from previous study for

this research. And then, the questionnaires adopted for this research were validated by our supervisor.

Table 3.6: Validity Test Questionnaire

PART	VARIABLES	ADOPTED FROM AUTHORS	QUESTIONNAIRE	ADOPTED QUESTIONNAIRE FOR THIS RESEARCH
A	Demographic	Drivers and inhibitors for digital payment adoption using the cashless society readiness-adoption model in Malaysia. (Balakrishnan & Mohd Shuib, 2021).	<ol style="list-style-type: none"> 1. Gender 2. Age 3. Education 4. Use digital payment services 	<ol style="list-style-type: none"> 1. Gender: <ul style="list-style-type: none"> • Male • Female 2. Age: <ul style="list-style-type: none"> • 19-20 Years old • 21-22 Years old • 23-24 Years old • 25 Years old and above. 3. Faculty: <ul style="list-style-type: none"> • FKP • FHKP • FPV 4. Programme: <ul style="list-style-type: none"> • SAB • SAL • SAR • SAK • SAE • SAW • SAP • SAH • FPV 5. Study year: <ul style="list-style-type: none"> • Year 1 • Year 2 • Year 3

				<ul style="list-style-type: none"> • Year 4 • Year 5 <p>6. Are you using cashless transactions?</p> <ul style="list-style-type: none"> • Yes • No <p>7. How long you have been use cashless transactions?</p> <ul style="list-style-type: none"> • 1 year • 2 year • 3 year • More than 3 year
B	User acceptance towards cashless society	Cashless Transactions: A Study on Intention and Adoption of e-Wallets (Yang et al., 2021)	<ol style="list-style-type: none"> 1. Assuming that I have access to e-wallet, I intend to use it. 2. I intend to use an e-wallet if the cost and times is reasonable for me. 3. I intend to use an e-wallet in the future. 4. I intend to increase my use of e-wallets in the future. 5. I intend to use an e-wallet in my daily life 	<ol style="list-style-type: none"> 1. Assuming that I have access to cashless transactions, I will use it. 2. I intend to use cashless transactions if the cost and time is reasonable for me. 3. I intend to use cashless transactions in the future. 4. I intend to increase my use of cashless transactions in future.

				5. I intend to use cashless transactions in my daily life.
C	Social influence	Analyzing cashless behavior among generation Z in Indonesia. (Rahadi et al., 2021) & analysing consumer adoption of cashless payment in Malaysia. (Rahman et al., 2020).	<ol style="list-style-type: none"> 1. The influential people (family or relatives or friends) recommend electronic payment instrumen. 2. The influential people (family or relatives or friends) use the electronic payment instrument. 3. Trend. 4. Celebrities can influence my behaviour in using cashless payment. 5. Overall social influence. 	<ol style="list-style-type: none"> 1. The influential people (family or relatives or and friends) suggest cashless transactions to me. 2. The influential people (family or relatives or friends) use the cashless transactions. 3. I use cashless transactions since it is the current trend. 4. Celebrities may influence my decision to use cashless transactions. 5. Overall societal influence led me to cashless transactions.
C	Perceived usefulness	Customer acceptance of cashless payment in Kemaman. (Mohamed et al., 2020)	<ol style="list-style-type: none"> 1. Saves a lot of time 2. Minimizes the time spent on payment. 	<ol style="list-style-type: none"> 1. Cashless transactions is useful to save time for me. 2. Cashless transactions will reduce my time needed for

			<ol style="list-style-type: none"> 3. Helps in terms of making better payment decisions. 4. Easier for me to make products comparison among payment modes. 5. Accomplish tasks more quickly. 	<p>payment for financial transactions.</p> <ol style="list-style-type: none"> 3. Cashless transactions make me decide on payment more wisely. 4. Cashless transactions method helps me to choose the payment method easier. 5. Cashless transactions would enable me to conduct financial transactions faster.
C	Perceived ease of use	Customer acceptance of cashless payment in Kemaman. (Mohamed et al., 2020)	<ol style="list-style-type: none"> 1. Do not get frustrated on using cashless payment. 2. Easy to learn and use. 3. Flexible in performing cashless payment. 4. Provides various payment channels that ease my online 	<ol style="list-style-type: none"> 1. I do not get frustrated on using cashless transactions. 2. It is simple for me to understand and apply cashless transactions. 3. I find it is flexible to use cashless transactions. 4. The variety of payment options

			<p>shopping process.</p> <p>5. Interaction with cashless payment system has been clear and understandable.</p>	<p>available make my online purchasing experience more convenient.</p> <p>5. The interaction with the cashless payment method is simple and easy for me to comprehend.</p>
C	Performance expectancy	<p>Analyzing cashless behavior among generation Z in Indonesia. (Rahadi et al., 2021) & analysing consumer adoption of cashless payment in Malaysia. (Rahman et al., 2020)</p>	<p>1. Productivity in the transaction.</p> <p>2. Convenient in the transaction.</p> <p>3. Speed in the transaction.</p> <p>4. Overall performance expectancy</p> <p>5. Cashless payment would improve my work performance.</p>	<p>1. Cashless transactions also increase my transaction productivity.</p> <p>2. My transaction is more convenient with cashless transactions.</p> <p>3. Cashless transactions make my transactions process faster.</p> <p>4. Overall cashless transactions performance expectation is achieved.</p> <p>5. Cashless transactions would improve my work performance.</p>

3.9.2 Reliability Analysis

The reliability test's function is to assess the internal consistency and stability of multi-item scales. The reliability analysis computes a number of commonly used scale reliability measures and may also provide information on the relationship between individual scale items. Cronbach's alpha is the most used method for measuring scale reliability, and it can also determine whether the study's test accurately measures the variable of interest (Ishak et al., 2020). According to (Fraenkel et al., 1970), a useful Cronbach's alpha should be at least 0.70, preferably higher.

Table 3.7: Rule of thumb of Cronbach's Alpha coefficient Range

Cronbach's Alpha Range	Level of Reliability
$\alpha > 0.9$	Excellent
$\alpha > 0.8$	Good
$\alpha > 0.7$	Acceptable
$\alpha > 0.6$	Questionable
$\alpha > 0.5$	Poor
$\alpha > 0.4$	Unacceptable

Source: Adopt from George & Mallery (2016)

3.9.3 Descriptive Analysis

The descriptive statistic has been used to analyse data in percentage, and frequency and by using the Statistical Package for the Social Sciences (SPSS) such as mean, mode, and median. In data analysis chapters, percentages and frequencies are frequently used for demographic factors such as gender, age, and even education. In section A of the questionnaire, the researcher has been used descriptive analysis to obtain information from the respondents. The researcher will ask to provide demographic information. Therefore, the responses of the respondents to the descriptive statistic will help the researcher to achieve the research objective.

3.9.4 Pearson Correlation

Pearson's Correlation is used to determine the relationship in linear regression or between two continuous variables (Pallant, 2020). The following has a visual representation of the statistical formula:

$$r_{xy} = \frac{cov(x,y)}{\sigma_x \sigma_y}$$

Pearson correlation coefficient can be strong/weak positive or strong/weak negative. The negative value of the correlation test indicates a negative relationship, whereas the positive value indicates the opposite. Furthermore, there were different levels of how strong the correlation may be, where a value between -1 and 1 indicates how strong or weak the relationship is, with 1 being the most correlated and -1 being the opposite. (Taylor, 1997).

P-values are frequently used in hypothesis tests to determine whether the null hypothesis has rejected or not. Pearson's correlation coefficient has as follows: $H_0 = 0$ vs. $H_1 \neq 0$, where has the correlation coefficient between two variables. A low p-value indicates that the null hypothesis has incorrect. You can conclude that the correlation coefficient is greater than zero and that there has a linear relationship. If the p-value is less than 0.05, the null hypothesis is usually rejected. (Minitab Express Support, 2022).

3.10 Summary

In this chapter, the study describes the components of research methodology. The research presented the methods used in this study to obtain the data and the target group to be the respondents to answer the questionnaire provided. This study's effectiveness was measured and assessed utilising a validity test, a reliability analysis, a descriptive analysis, and Pearson correlation. In the Chapter 4 showed analysis and finding from this research for more depth.

CHAPTER 4: ANALYSIS AND FINDING

4.1 Introduction

The findings of the data analysis drawn from the survey given to 361 respondents were explained in this chapter. These statistics are reviewed to determine whether the questionnaire's questions are trustworthy, as well as to determine whether the study's objectives can be met. Additionally, the obtained hypothesis will be tested in this chapter. The Statistical Package for Social Sciences was used to examine the data (SPSS). Students from the UMK City Campus made up the 361 respondents who answered the questionnaire. The intended respondents were successfully reached, and the questionnaire was successfully gathered.

4.2 Preliminary Analysis

Preliminary analysis is the initial process at the beginning of the research to determine whether the concept is effective or not. In simple words, the preliminary analysis was done to test whether the dependent variable and independent variables in this study are viable or not. This test was conducted on 30 respondents.

If the alpha is between .70 and .99, the trustworthiness of the items is acceptable and if a number between .80 and .90 is considered acceptable (Mohamad et al., 2015). Other scholars use the accepted .60 figure for social science (Ghazali, 2008), which is acceptable.

Table 4.1 The Rule of Cronbach's Alpha

Cronbach's Alpha Range	Level of Reliability
$\alpha > 0.9$	Excellent
$\alpha > 0.8$	Good
$\alpha > 0.7$	Acceptable
$\alpha > 0.6$	Questionable
$\alpha > 0.5$	Poor
$\alpha > 0.4$	Unacceptable

Source: Adopt from George & Mallery (2016)

Table 4.2 The Rule of Cronbach's Alpha

VARIABLES	NO OF ITEM	CRONBACH'S ALPHA	INTERNAL CONSISTENCY
USER ACCEPTANCE OF CASHLESS SOCIETY	5	0.887	GOOD
SOCIAL INFLUENCE	5	0.863	GOOD
PERCEIVED USEFULNESS	5	0.923	EXCELLENT
PERCEIVED EASE OF USE	5	0.969	EXCELLENT
PERFORMANCE EXPECTANCY	5	0.967	EXCELLENT
Total	25	0.976	EXCELLENT

Source: IBM SPSS statistic

Based on Table 4.2.2, Cronbach's alpha for user acceptance of a cashless society is high at 0.887 with item value 5, and internal consistency for social influence has a Cronbach Alpha value of 0.863. Variables of perceived usefulness, perceived ease of use, and performance expectancy also obtained high Cronbach's alpha values of 0.923, 0.969, and 0.976, respectively. The total Cronbach's alpha for those variables is 0.976.

The conclusion from Cronbach's alpha in this study shows that the dependent and independent variables were accepted and have a strong relationship with each other.

4.3 Demographic Profile of Respondents

Table 4.3: Respondents' demographic Profile

Respondent profile	Classification	Frequency N = 361	Percentage (%)
Gender	Male	118	32.7
	Female	243	67.3
Age	19 - 20 Years old	79	21.9
	21 - 22 Years old	113	31.3
	23 - 24 Years old	157	43.5

	25 Years old and above	12	3.3
Faculty	FHPK	86	23.8
	FKP	257	71.2
	FPV	18	5.0
Programme	SAB	123	34.1
	SAE	14	3.9
	SAH	16	4.4
	SAK	40	11.1
	SAL	44	12.2
	SAP	38	10.5
	SAR	36	10.0
	SAW	33	9.1
	SDV	17	4.7
	Study Year	Year 1	50
Year 2		56	15.5
Year 3		76	21.1
Year 4		171	47.4
Year 5		8	2.2
Are you using cashless transactions?	No	4	1.1
	Yes	357	98.9
How long have you been using cashless transactions?	1 year	67	18.6
	2 years	83	23
	3 years	88	24.4
	More than 3 years	123	34.1

According to our research to obtain demographic data, a total of 361 respondents of UMK City Campus students have been successfully collected. Table 4.1 contains of gender, age, faculty, programme, study year, are you using cashless transactions? and how long have you been using cashless transactions? of respondents. There were 32.7% male respondents with 118 students more than 67.3% female respondents with 243 students who participated in this questionnaire. Based on the table, there were 79 respondents who were between the ages of 19 and 20

(21.9%), 113 respondents who were between the ages of 21 and 22 (31.3%), 157 respondents which is the highest who were between the ages of 23 and 24 (43.5%), and only 12 respondents who were 25 years old and above (3.3%). In general, FKP faculty make up 71.2% (N=257) of the responses, of which 34.1% (N=123) are from SAB courses, 12.2% (N=44) are from SAL courses, 10.0% (N=36) are from SAR courses, 11.1% (N=40) are from SAK, and the remaining 3.9% (N=14) are from SAE courses. Meanwhile, the remaining 23.8% are from FHPK faculty with the highest 10.5% (N=38) are from SAP courses, the lowest are 4.4% (N=16) from SAH and the rest 9.1% (N=33) are from SAW courses. While the minority is 5.0% (N=18) from FPV faculty which is at 4.7% (N=17) for SDV courses.

In addition, a large number with 47.4% (N=171) of the respondents in this study were fourth-year students, whereas only 2.2% (N=8) were year-five students. Next, the moderate percentage of respondents came from third-year students, with 21.1% (N=76), 15.5% (N=56), and 13.9% (N=50) coming from second year and first-year students, respectively. The majority of the 361 respondents (98.9%; N=357) who participated in the survey said they use cashless transactions. Moreover, 1.1% (N=4) of the respondents do not like using cashless transactions. Lastly, respondents have been stated that how long they have been using the cashless transactions which the highest percentage with 34.1% (N=123) were using more than 3 years. While the lowest percentage of the data respondents were 18.6% (N=67) where 67 respondents have been using not less than 1 year only. the rest 24.4% (N=88) have been using for 3 years and 23% (N=83) were using the cashless transactions for 2 years, respectively.

4.4 Descriptive Analysis

In this research, there were five variables consisting of one dependent variable (user acceptance towards cashless society) and four independent variables (social influence, perceived usefulness, perceived ease of use, performance expectancy). The researcher analyzed the mean for each variable.

4.4.1 Overall Mean Score for Variables

Overall mean score and standard deviation of variables and sub variables were designed based on a 5-point Likert scales (1=strongly disagree to 5=strongly agree).

Table 4.4: The Overall Mean Score on Each Variable and Dimension

Part	Dimension	Mean	Std.Deviation (SD)	N
B	Dependent Variables	4.3922	0.55911	361
	User acceptance towards cashless society	4.3922	0.55911	361
C	Independent Variables	4.1435	0.51983	361
	Social influence	3.7734	0.77198	361
	Perceived usefulness	4.2748	0.55981	361
	Perceived ease of use	4.2648	0.57880	361
	Performance expectancy	4.2609	0.56808	361

Table 4.4, Showed that dependent variables verified high mean score (M=4.3922, SD=0.55911). Besides independent variables verified high mean score (M=4.1435, SD=0.51983). All together the four independent variables also scored strongly satisfy mean score where social influence score 3.7734 (SD=0.77198), Perceived usefulness score 4.2748(SD=0.55981), Perceived ease of use score 4.2648(SD=0.57880), and Performance expectancy score 4.2609(SD=0.56808).

4.4.2 Descriptive Analysis for Dependent Variable

Table 4.5: Descriptive Analysis of User Acceptance Towards Cashless Society

No.	User Acceptance Towards Cashless Society	Mean	SD	N
1.	If I have access to cashless transactions, I will use them.	4.40	0.652	361
2.	I intend to use cashless transactions if the cost and time are reasonable for me.	4.40	0.643	361
3.	I intend to use cashless transactions in the future.	4.42	0.649	361
4.	I intend to increase my use of cashless transactions in the future.	4.37	0.676	361
5.	I intend to use cashless transactions in my daily life.	4.36	0.657	361

Based on table 4.5, descriptive analysis of user acceptance towards cashless society factor consists of five questions. It shows the mean of respondent's respond on the user acceptance towards cashless society factor variable according to Five-Point Likert scale range from 4.36 to 4.2. The average mean for social influence factor from table 4.4 was 4.3922. To elaborate, the mean for question 3 where the highest mean, the respondents intend to use cashless transactions in the future 4.42(SD=0.649). The mean of question 1 where if respondent have access to cashless transactions, they will use them was 4.40(SD=0.652). Next, the mean of question 2 where the respondent intends to use cashless transactions if the cost and time are reasonable was 4.40(SD=0.643). Mean for question 4 where the respondent intends to increase use of cashless transactions in the future was 4.37(SD=0.676). Lastly, the mean for question 5, where respondents intend to use cashless transactions in their daily life was 4.36(SD=0.657).

4.4.3 Descriptive Analysis for Independent Variable

Table 4.6: Descriptive Analysis of Social Influence Factor

No.	Social Influence	Mean	SD	N
1.	The influential people (family/ relatives/ friends) suggest cashless transactions to me.	3.77	0.972	361
2.	Influential people (family/ relatives/ friends) influence me to use cashless transactions.	3.84	0.978	361
3.	I use cashless transactions because it is the current trend.	4.31	0.848	361
4.	Celebrities may influence my decision to use cashless transactions.	2.99	1.267	361
5.	Overall societal influence led me to cashless transactions.	3.96	0.903	361

Based on table 4.6, descriptive analysis of social influence factor consists of five questions. It shows the mean of respondent's respond on the social influence factor variable according to Five-Point Likert scale range from 2.99 to 4.31. The average mean for social influence factor from table 4.4 was 3.7734. To elaborate, the mean for question 3 where the highest mean, the respondents acquired to use cashless transactions because it is the current trend was 4.31(SD=0.848). The mean of question 1 where the respondent acquired influential people (family/ relatives/ friends) suggest cashless transactions was 3.77(SD=0.972). Next, the mean of question 2 where the respondent acquired that influential people (family/ relatives/ friends) influence to use cashless transaction was 43.84(SD=0.978). Mean for question 4 where the respondent acquired celebrities may influence the decision to use cashless transactions was 2.99(SD=01.267). Lastly, the mean for question 5, where overall societal influence led the respondent to cashless transactions was 3.96(SD=0.903).

Table 4.7: Descriptive Analysis of Perceived usefulness

No.	Perceived usefulness	Mean	SD	N
1.	Cashless transactions are useful for me to save time.	4.37	0.636	361
2.	Cashless transactions will reduce the time needed for the payment.	4.33	0.650	361
3.	Cashless transactions influence me to decide on payment more wisely.	4.01	0.893	361
4.	The cashless transactions method can help me to choose the payment method easier.	4.34	0.633	361
5.	Cashless transactions enable me to conduct financial transactions faster.	4.33	0.628	361

Based on table 4.7, descriptive analysis of perceived usefulness consists of five questions. It shows the mean of respondent's respond on the perceived usefulness factor variable according to Five-Point Likert scale range from 4.01 to 4.37. The average mean for perceived usefulness factor from table 4.4 was 4.2748. To elaborate, the mean for question 1 where the highest mean, the respondents acquired those cashless transactions are useful to save time was 4.37(SD=0.636). The mean of question 2 where the respondent acquired cashless transactions will reduce the time needed for the payment was 4.33(SD=0.650). Next, the mean of question 3 where the respondent acquired cashless transactions influence to decide on payment more wisely was 4.01(SD=0.893). Mean for question 4 where the respondent acquired the cashless transactions method can help to choose the payment method easier was 4.34(SD=0.633). Lastly, the mean for question 5, where cashless transactions enable respondent to conduct financial transactions faster 4.33(SD=0.628).

Table 4.8: Descriptive Analysis of Perceived Ease of Use

No.	Perceived Ease of Use	Mean	SD	N
1.	I do not get frustrated when using cashless transactions.	4.21	0.708	361
2.	It is simple for me to understand and apply cashless transactions.	4.24	0.676	361
3.	I find it is flexible to use cashless transactions.	4.30	0.665	361
4.	The variety of payment options available, make my online purchasing experience more convenient.	4.31	0.603	361
5.	The interaction with the cashless payment method is simple and easy for me to comprehend.	4.26	0.641	361

Based on table 4.8, descriptive analysis of perceived ease of use consists of five questions. It shows the mean of respondent's respond on the perceived ease of use factor variable according to Five-Point Likert scale range from 4.21 to 4.31. The average mean for perceived ease of use from table 4.4 was 4.2648. To elaborate, the mean for question 4 where the highest mean, the respondents acquired that the variety of payment options available, make online purchasing experience more convenient was 4.31(SD=0.603). The mean of question 1 where the respondent does not get frustrated when using cashless transactions was 4.21(SD=0.708). Next, the mean of question 2 where it is simple for respondent to understand and apply cashless transactions was 4.24(SD=0.676). Mean for question 3 where the respondent find it is flexible to use cashless transactions was 4.30(SD=0.665). Lastly, the mean for question 5, where interaction with the cashless payment method is simple and easy for respondent to comprehend 4.26(SD=0.641).

Table 4.9: Descriptive Analysis of Performance Expectancy

No.	Performance Expectancy	Mean	SD	N
1.	Cashless transactions are also able to increase my transaction productivity.	4.22	0.673	361
2.	My transaction is more convenient with the of use cashless transactions.	4.31	0.652	361
3.	Cashless transactions make my payment process faster.	4.35	0.629	361
4.	Overall cashless transactions performance expectations have been achieved.	4.19	0.700	361
5.	Cashless transactions would improve my work performance.	4.23	0.666	361

Based on table 4.9, descriptive analysis of performance expectancy consists of five questions. It shows the mean of respondent's respond on the performance expectancy factor variable according to Five-Point Likert scale range from 4.19 to 4.35. The average mean for performance expectancy from table 4.4 was 4.2609. To elaborate, the mean for question 3 where the highest mean, the respondents acquired cashless transactions make payment process faster was 4.35(SD=0.629). The mean of question 1 where the respondent acquired cashless transactions are also able to increase transaction productivity was 4.22(SD=0.673). Next, the mean of question 2 was transaction is more convenient with the of use cashless transactions was 4.31(SD=0.652). Mean for question 4 where the overall cashless transactions performance expectations have been achieved was 4.19(SD=0.700). Lastly, the mean for question 5, where the cashless transactions would improve the work performance 4.23(SD=0.666).

4.5 Validity and Reliability Test

Cronbach's alpha is by far the most often used method for assessing the reliability of internal consistency. The following table displays George and Mallery's general guidelines regarding the range of Cronbach's alpha coefficients (2016).

The alpha coefficient range for reliability analysis was displayed in Table 4.10. Cronbach's Alpha values range from 0 to 1. The more consistently one item compares to other objects on the scale, the closer its Cronbach's Alpha value is to 1. The Cronbach's Alpha scale ranges from 0.90, which indicates exceptional internal consistency, through 0.80, which is good, 0.70, which is acceptable, 0.60, which is arguable, 0.50, which is poor, and 0.40, which indicates unacceptable internal consistency.

Table 4.10 Rules of thumb of Cronbach's Alpha Coefficient Range

Cronbach's Alpha Range	Level of Reliability
$\alpha > 0.9$	Excellent
$\alpha > 0.8$	Good
$\alpha > 0.7$	Acceptable
$\alpha > 0.6$	Questionable
$\alpha > 0.5$	Poor
$\alpha > 0.4$	Unacceptable

4.5.1 Actual Reliability Test

After the pilot test's reliability test, the questionnaire's true reliability test came next. According to the reliability of the table, it can be said that all four independent variables of user approval of the cashless society were pretentious because the norms for the coefficients ranged from 0.8 to 0.9. The performance expectancy coefficient alpha displayed a respectable coefficient of 0.925. The coefficient values of 0.827, 0.864, and 0.925, respectively, for social influence, perceived usefulness, and perceived ease of use are good indicators of social

impact. Additionally, user acceptance of the cashless society increased by 0.906, which is a good coefficient value.

Table 4.11: Reliability Coefficient for each Section of the Questionnaire

Section C		
Social influence	5	0.827
Perceived usefulness	5	0.864
Perceived ease of use	5	0.925
Performance expectancy	5	0.925

4.6 Normality test

In this research, a normality test was used to evaluate if the sample was normally distributed or not. This research will employ Spearman's correlation to calculate the hypothesis if the data were not normally distributed, and Pearson's correlation to find the hypotheses if the data were regularly distributed.

Table 4.12: Result of Normality Test

Variable	Skewness	Kurtosis	Result
User acceptance towards cashless society	-0.761	0.766	Normal distributed
Social influence	-0.754	1.574	Normal distributed
Perceived usefulness	-0.727	2.041	Normal distributed
Perceived ease of use	-0.667	2.078	Normal distributed
Performance expectancy	-0.733	2.399	Normal distributed

According to Bryne (2010), data are deemed to be normally distributed if the skewness value is between -2 and +2 and the kurtosis value is between -7 and +7. Based on table 4.10 above, it can be seen that the data was normally distributed since

each variable's skewness value is between -2 and 2 and its kurtosis value is between 1 and 3. Since the data was normally distributed, this research would utilise a Pearson's correlation coefficient to investigate the hypothesis between social influence, perceived usefulness, perceived ease of use, and performance expectancy with user acceptance towards cashless society.

4.7 Hypothesis Testing

Table 4.13: The Correlation Result

		USER ACCEPTAN CE OF CASHLESS SOCIETY	SOCIAL INFLUENC E	PERCEIVED USEFULNES S	PERCEIVED EASE OF USE	PERFORMAN CE EXPECTANCY
USER ACCEPTANCE OF CASHLESS SOCIETY	Pearson Correlation	1	.356**	.631**	.627**	.643**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	361	361	361	361	361
SOCIAL INFLUENCE	Pearson Correlation	.356**	1	.442**	.436**	.482**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	361	361	361	361	361
PERCEIVED USEFULNESS	Pearson Correlation	.631**	.442**	1	.777**	.789**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	361	361	361	361	361
PERCEIVED EASE OF USE	Pearson Correlation	.627**	.436**	.777**	1	.846**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	361	361	361	361	361
PERFORMANCE EXPECTANCY	Pearson Correlation	.643**	.482**	.789**	.846**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	361	361	361	361	361

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

4.7.1 Relationship Between Social Influence and User Acceptance of Cashless Society

H0: There is no relationship between social influence and user acceptance of cashless society among UMK City Campus students.

H1: There is a relationship between social influence and user acceptance of cashless society among UMK City Campus students.

In Table 4.13, it is demonstrated that there is a significant relationship between social influence and user acceptance of a cashless society among students at the UMK City Campus. This relationship is explained by the p-value of 0.000, which is less than 0.05, and the Pearson Correlation Coefficient value of 0.356. The H1 is accepted.

4.7.2 Relationship Between Perceived Usefulness and User Acceptance of Cashless Society

H0: There is no relationship between perceived usefulness and user acceptance of cashless society among UMK City Campus students.

H2: There is a relationship between perceived usefulness and user acceptance of cashless society among UMK City Campus students.

According to Table 4.13, there is a significant correlation between social perceived usefulness and user acceptance of a cashless society among students at the UMK City Campus. This is because the p-value is 0.000, which is less than 0.05, and the Pearson Correlation Coefficient value is 0.631, which explains the relationship. The H2 is accepted.

4.7.3 Relationship Between Perceived Ease of Use and User Acceptance of Cashless Society

H0: There is no relationship between perceived ease of use and user acceptance of cashless society among UMK City Campus students.

H3: There is a relationship between perceived ease of use and user acceptance of cashless society among UMK City Campus students.

In Table 4.13, it is demonstrated that there is a significant relationship between perceived ease of use and user acceptance of a cashless society among students at the UMK City Campus. This relationship is explained by the p-value of 0.000, which is less than 0.05, and the Pearson Correlation Coefficient value of 0.627. The H3 is accepted.

4.7.4 Relationship Between Performance Expectancy and User Acceptance of Cashless Society

H0: There is no relationship between performance expectancy and user acceptance of cashless society among UMK City Campus students.

H4: There is a relationship between performance expectancy and user acceptance of cashless society among UMK City Campus students.

In Table 4.1, it is demonstrated that there is a significant correlation between performance expectations and user acceptance of a cashless society among students at the UMK City Campus. This correlation is explained by the p-value of 0.000, which is less than 0.05, and the Pearson Correlation Coefficient value of 0.643. The H4 is accepted.

4.8 Summary

In order to obtain the results of the data analysis, SPSS software was used for all tests in chapter 4 of this study. To identify the link between the independent and dependent variables, as well as to emphasise the factors impacting UMK City Campus student's user acceptability of a cashless society, we used the data we had gathered for descriptive analysis, reliability testing, and Pearson's Correlation analysis. Chapter 5 will go into more detail and provide explanations on the findings of the results for the relationship between the independent variable and the dependent variable as well as the factor influencing the use of cashless transactions.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

Through the Pearson correlation coefficient, which was described in chapter 4, the research is examined, and the findings are given in this chapter. Based on the problem and earlier research in chapter 2, a summary of the findings was created. In chapter 2, researchers also shared the ideas they had after considering the problem and earlier research. Researchers have also talked about their presumptions on whether the research hypothesis was accepted or rejected when it was put to the test. This chapter also covered the result objective's conclusion in accordance with chapter 1 research aim.

5.2 Key Findings

This research's main objective is to explore the connections between social influence, perceived usefulness, perceived ease of use, performance expectations, and user acceptance of a cashless society among UMK City Campus students. Based on the results reported in chapter 4 previously, the researchers discovered and agreed that all the factors analysed do have an impact on students at UMK City Campus's acceptance of a cashless society. The objectives of this study were to determine the relationships between social influence, perceived usefulness, perceived ease of use, performance expectancy, and user acceptance towards a cashless society among UMK City Campus students. The results are summarised in Table 5.1.

Table 5.1: Findings of the Result

Hypotheses	Result	Findings of data analysis
H1: There is a significant relationship between social influence and user acceptance of a cashless society among UMK City Campus students	$r = 0.356^{**}$ $p = 0.000$ Moderate	H1 is accepted

H2: There is a significant relationship between perceived usefulness and user acceptance of a cashless society among UMK City Campus students	$r = 0.631^{**}$ $p = 0.000$ Substantial	H2 is accepted
H3: There is a significant relationship between perceived ease of use and user acceptance of a cashless society among UMK City Campus students	$r = 0.627^{**}$ $p = 0.000$ Substantial	H3 is accepted
H4: There is a significant relationship Between performance expectancy and user acceptance of a cashless society among UMK city campus students	$r = 0.643^{**}$ $p = 0.000$ Substantial	H4 is accepted

5.3 Discussion

5.3.1 Social Influence

With a p-value of 0.000, Table 5.1's Pearson Correlation Coefficient for social influence was smaller than the alpha value (0.05). The acceptability of a cashless society among students at the UMK City Campus is positively correlated with social influence.

The point made in a previous study found the social impact to be among the most important aspects of the suggested theory. According to Xena and Rahadi (2019), social influence is the individual's perception of what the majority of important people in their lives think they should or should not do. Social considerations have influenced consumer motivation to use mobile commerce. Additionally, the researcher thinks that students at UMK City Campus are susceptible to influence because it is today's youth to be influenced by their surroundings, particularly those closest to them. Because they feel safer doing so, they are influenced by family, friends, and other nearby individuals who also make cashless purchases. As a result, the social influence of students

on the adoption of users of the cashless society is influenced by those around them.

5.3.2 Perceived Usefulness

According to the Pearson Correlation Coefficient, the p-value for the perceived usefulness component is 0.000, which is less than 0.05. Among students at UMK City Campus, perceived usefulness and user acceptance of a cashless society are positively correlated.

Based on the study of Tan Jia Enn, (2020), people would prefer to utilize cash if the perceived utility of an e-wallet is low and expensive, she said. People, on the other hand, are more likely to utilize an e-wallet instead of cash if it helps them increase their productivity and efficiency at work. Thus, the results of this study are consistent with previous research on perceived usefulness. Because it is the most recent technology available, the researchers think perceived usefulness has affected the students at the UMK City Campus. Additionally, using an e-wallet makes it simpler for students to make purchases at any supermarket or online. They do not need to bring quite enough cash with them, and they may shop safely.

5.3.3 Perceived Ease of Use

Based on the results from the table in result 5.1, the factor's Pearson Correlation Coefficient value had a p-value of 0.000, which is higher than the alpha value of 0.05, demonstrating that these variables have a positive relationship with perceived usability and user acceptance of the cashless society among students at the UMK City Campus.

In their hypothesis, (Zheng, 2019) mention the perceived ease of use of the mobile payment, claiming that there is a positive association between ease of use and attitudes toward adopting mobile payment, as well as the perceived usefulness of mobile payment. The data acquired backed up the theory, confirming the existence of a positive association. Therefore, it is shown that this research is in line with previous research. According to the researchers,

students can save more time by using mobile payments. They believe they can complete more significant tasks, such as assignments and exams, without having to spend a lot of time waiting for the cashier to total the money and coins and give them the balance.

5.3.4 Performance Expectancy

With a p-value of 0.000, Table 5.1's Pearson Correlation Coefficient for social influence was smaller than the alpha value (0.05). Performance expectations and user acceptance of a cashless society are positively correlated among students at the UMK City Campus.

The adoption and use of information systems have been said to be influenced by performance expectations. Cheok and Wong (2015) examined factors that influence e-learning satisfaction in Malaysian secondary school instruction and learning. As possible predictors of teacher satisfaction, user-related features, organizational-related characteristics, and e-learning system characteristics were considered. The findings of this study match with the past study of performance expectancy. According to the study, students at the UMK City campus think that embracing cashless transactions will work better than expected. In order to make clients feel secure using it where the connection with cashless financial transactions is explained, security measures should be tightened. Due to their use of the new technology, students are more likely to believe in the security of cashless transactions.

5.4 Implications of the Study

This study allowed us to understand the cashless society and the factors determining student acceptance of the cashless society. The government, the consumer, financial institutions, and businesses can all benefit significantly from this study. Those who have the technological skills to benefit from a cashless society will most certainly find it more convenient. Besides, the real cost of cash transactions, as well as the various benefits that only cashless transactions bring, firms or businesses from all over the world would prefer the more profitable option. Cashless transactions also increase consumer spending and improve customer service. It takes less time and

cost to perform cashless transactions associated with handling, storing, and depositing paper money.

Additionally, businesses in sectors like online retail can save time and a significant amount of money on capital expenses like renting space for a store or building, purchasing computers, hiring interior designers, and so on. As a result, they particularly benefit from cashless transactions for their businesses. The government is also affected by this study. When preparing for a cashless society, the government must also take the appropriate actions and think through certain policy options. as an illustration, the government can stimulate economic growth through the money flow that occurs between the seller and the buyer in cashless financial transactions.

Also, since cashless transactions are both cost-effective and revenue-generating for financial institutions, they may have more motive to adopt a cashless system. Financial institutions serve as a marketplace for money and assets, enabling capital to be managed risk to the most productive uses. The financial institutions additionally provide their customers with a range of banking card services, such as secure payment options, bank and merchant rewards, satisfaction guarantees, and much more. With cashless transactions, society and the consumer can save time by doing away with the need to carry cash and stand in line for ATM services. As more people have started utilising digital payment apps, the number of users has been steadily increasing in recent years. Therefore, numerous modifications must be made for cashless transactions to be used in a secure and convenient manner.

5.5 Limitations of the Study

The ability of the researcher to provide clearer explanations and the techniques by which the researcher chooses to conduct the research are both constrained by research limits. These restrictions are crucial to assist future researchers in expanding on their concepts and producing the finest possible study. The research has several restrictions.

1. The first limitation of this study is sampling. Where this study only focuses on UMK City Campus students, while many uses cashless transactions. A survey of

workers and villagers may produce different responses because each person has a different view on cashless transactions. When only focused on students in one area only, then the answers obtained are quite the same. Students are also busy with their own affairs, so the answers marked in the questionnaire are just marks without doing any reading or research beforehand.

2. The second limitation is that every question in the questionnaire is almost the same. This causes the respondents to think that there are many questions for each variable, and they feel bored while answering the questions in the questionnaire. The questions provided are too general and less related to students while the focus of this research is students. Students will be interested in questions that involve their daily lives so that what they read will be answered by their hearts without having to think for a long time.

3. The researcher is involved in completing the questionnaire, which is the next limitation. This is due to the difficulty and length of time required to reach the required number of 361 responders. Additionally, each student at the UMK City Campus has their own assignments to finish, so they do not have enough time to respond to all the questionnaires.

4. The last limitation of this research is the lack of knowledge. Researchers lack knowledge about the variables that influence consumer acceptance of a cashless society. There are many more variables that affect the acceptance of a cashless society

5.6 Recommendations/Suggestion

Based on this study, the researcher makes recommendations in the two sections which was to improve personal financial among students and future studies. The first step to improve the personal financial is figuring out where the money is going. Try to track income and spending for at least a month or two. Divide them into categories such as 'housing', 'traveling' or 'entertainment'.

The researcher then suggests a variety of modifications to the study's findings to further enhance them. Time management skills are required by researchers in order

to manage data collection at a selected location. To assign a job and gather every sample response within a certain timeframe, time management was crucial. The suitable responder should then be chosen to complete the whole disseminated questionnaire, the experts further advise. Because the responder can honestly answer the question and has adequate time to read the passage, this method will provide positive study results. Additionally, the researchers might provide the responder time during their spare time and not during working hours to complete the questionnaire. The emphasis of their responses will change as a result.

Finally, future researchers should concentrate on methods like a face-to-face approach with a direct approach during data collecting to explain about the topic in questionnaire. Respondents provided honest answers when the data was gathered in this manner. The advice may thus need to be considered by future studies in order to enhance the study's findings.

5.7 Overall Conclusion of the Study

In this study, the researcher established four study objectives. There are connections between user acceptance of a cashless society with social influence, perceived usefulness, perceived ease of use, and performance expectancy. According to the evaluation, there is a connection between social influence and user acceptance of a cashless society. Additionally, the findings of the correlation analysis demonstrate a favorable association between the dependent variable and the independent variables. It could be said that students at UMK City Campus benefit from using cashless systems generally.

This study might serve as a guide for prospective researchers in the future who have views that are more engaging, observant, and relevant. These researchers have high hopes that there will be a great deal more study done on how technology may progress the governance and economics of a country.

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APPENDIX A – QUESTIONNAIRE



EKFP

THE STUDY OF THE OF THE FACTORS INFLUENCING USER ACCEPTANCE TOWARDS CASHLESS SOCIETY AMONG UNIVERSITY MALAYSIA KELANTAN (UMK) CITY CAMPUS STUDENTS

Dear Respondents,

We are final year student of the programme Bachelor of Business Administration (Islamic Banking and finance) with Honour (SAB), Faculty of Business and Entrepreneurship (FEB), University Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project in order to conduct research on the factor influencing user acceptance towards cashless society among University Malaysia Kelantan (UMK) City Campus students. All the information in this questionnaire will kept confidential and used for academic purposes only. We would like to thank you for spending your time by giving kind cooperation and fair responses.

This survey was prepared by:

NUR AINA HAZIRAH BINTI SAHROL (A19A0500)

NUR AMIRA SUHAIDA BINTI MOHD ADANAN (A19A0518)

NUR AMNAH BINTI MOHD NOR (A19A0522)

NUR ASHIKIN BINTI MAT NAWI (A19A0531)

UNIVERSITI
MALAYSIA
KELANTAN

PART A: DEMOGRAPHIC

BAHAGIAN A: DEMOGRAFIK

Please tick (/) on the appropriate answer.

Sila tandakan (/) pada jawapan yang sesuai.

- 1. Gender / *Jantina*
Male / *Lelaki*
Female / *Perempuan*

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

- 2. Age / *Umur*
19 - 20 Years old / *19 -20 Tahun*
21 - 22 Years old / *21 - 22 Tahun*
23 - 24 Years old / *23-24 Tahun*
25 Years old and above / *25 Tahun dan ke atas*

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

- 3. Faculty / *Falkuti*
FKP
FHKP
FPV

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

- 4. Programme / *Program*
SAB
SAL
SAR
SAK
SAE
SAW
SAP
SAH
SDV

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

- 5. Study Year / *Tahun Pengajian*
Year 1 / *Tahun 1*
Year 2 / *Tahun 2*
Year 3 / *Tahun 3*
Year 4 / *Tahun 4*
Year 5 / *Tahun 5*

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

- 6. Are you using cashless transactions? / *Adakah anda menggunakan Transaksi Tanpa Tunai?*
Yes / *Ya*
No / *Tidak*

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

7. How long you have been using cashless transactions? / *Sudah berapa lamakah anda menggunakan Transaksi Tanpa Tunai?*

1 year / *1 Tahun*

2 year / *2 Tahun*

3 year / *3 Tahun*

More than 3 year / *Lebih daripada 3 Tahun*



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PART B / BAHAGIAN B

Please indicate your degree of agreement on the following statements by ticking the numbers given ranging:

Sila nyatakan tahap persetujuan anda pada pernyataan berikut dengan menandakan nombor yang diberikan julat:

Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Neutral / Neutral	Agree / Setuju	Strongly Agree / Sangat Setuju
1	2	3	4	5

DEPENDENT VARIABLE: USER ACCEPTANCE TOWARDS CASHLESS SOCIETY

1.	Assuming that I have access to cashless transactions, I will use it. <i>Dengan mengandaikan bahawa saya mempunyai akses kepada transaksi tanpa tunai, saya akan menggunakannya.</i>	1	2	3	4	5
2.	I intend to use cashless transactions if the cost and times is reasonable for me. <i>Saya berhasrat untuk menggunakan transaksi tanpa tunai jika kos dan masa adalah munasabah untuk saya.</i>	1	2	3	4	5
3.	I intend to use cashless transactions in the future. <i>Saya berhasrat untuk menggunakan transaksi tanpa tunai pada masa hadapan.</i>	1	2	3	4	5
4.	I intend to increase my use of cashless transactions in future. <i>Saya berhasrat untuk meningkatkan penggunaan transaksi tanpa tunai saya pada masa hadapan.</i>	1	2	3	4	5
5.	I intend to use cashless transactions in my daily life. <i>Saya berhasrat untuk menggunakan transaksi tanpa tunai dalam kehidupan seharian saya.</i>	1	2	3	4	5

PART C / BAHAGIAN C
INDEPENDENT VARIABLES

i) SOCIAL INFLUENCE

1.	The influential people (family or relatives or friends) suggest cashless transactions to me. <i>Individu yang mempengaruhi (keluarga atau saudara mara atau rakan) mencadangkan transaksi tanpa tunai kepada saya.</i>	1	2	3	4	5
2.	The influential people (family or relatives or friends) use the cashless transactions. <i>Individu yang mempengaruhi saya (keluarga atau saudara mara atau rakan) menggunakan transaksi tanpa tunai.</i>	1	2	3	4	5
3.	I use cashless transactions since it is the current trend. <i>Saya menggunakan transaksi tanpa tunai kerana ianya adalah trend semasa.</i>	1	2	3	4	5
4.	Celebrities may influence my decision to use cashless transactions. <i>Selebriti mungkin mempengaruhi keputusan saya untuk menggunakan transaksi tanpa tunai</i>	1	2	3	4	5
5.	Overall societal influence led me to cashless transactions. <i>Pengaruh masyarakat secara keseluruhan membawa saya kepada transaksi tanpa tunai.</i>	1	2	3	4	5

ii) PERCEIVED USEFULNESS

1.	Cashless transactions is useful to save time for me. <i>Transaksi tanpa tunai berguna untuk menjimatkan masa saya.</i>	1	2	3	4	5
2.	Cashless transactions will reduce my time needed for payment for financial transactions. <i>Transaksi tanpa tunai akan mengurangkan masa saya untuk membuat pembayaran bagi transaksi kewangan.</i>	1	2	3	4	5
3.	Cashless transactions make me decide on payment more wisely. <i>Transaksi tanpa tunai membuatkan saya membuat keputusan pembayaran dengan lebih bijak.</i>	1	2	3	4	5

4.	Cashless transactions method help me to choose the payment method easier. <i>Kaedah transaksi tanpa tunai membantu saya memilih kaedah pembayaran dengan lebih mudah.</i>	1	2	3	4	5
5.	Cashless transactions would enable me to conduct financial transactions faster. <i>Transaksi tanpa tunai akan membolehkan saya menjalankan transaksi kewangan dengan lebih pantas.</i>	1	2	3	4	5

iii) PERCEIVED EASE OF USE

1.	I do not get frustrated on using cashless transactions. <i>Saya tidak kecewa menggunakan transaksi tanpa tunai.</i>	1	2	3	4	5
2.	It is simple for me to understand and apply cashless transactions. <i>Mudah untuk saya memahami dan menggunakan transaksi tanpa tunai.</i>	1	2	3	4	5
3.	I find it is flexible to use cashless transactions. <i>Saya mendapati ia adalah fleksibel untuk menggunakan transaksi tanpa tunai.</i>	1	2	3	4	5
4.	The variety of payment options available make my online purchasing experience more convenient. <i>Pelbagai pilihan pembayaran yang tersedia menjadikan pengalaman pembelian dalam talian saya lebih mudah.</i>	1	2	3	4	5
5.	The interaction with the cashless payment method is simple and easy for me to comprehend. <i>Interaksi dengan kaedah pembayaran tanpa tunai adalah senang dan mudah untuk saya fahami.</i>	1	2	3	4	5

iv) **PERFORMANCE EXPECTANCY**

1.	Cashless transactions also increase my transaction productivity. <i>Transaksi tanpa tunai juga meningkatkan produktiviti transaksi saya.</i>	1	2	3	4	5
2.	My transaction is more convenient with cashless transactions. <i>Transaksi saya lebih mudah dengan transaksi tanpa tunai.</i>	1	2	3	4	5
3.	Cashless transactions make my transactions process faster. <i>Transaksi tanpa tunai menjadikan proses transaksi saya lebih cepat.</i>	1	2	3	4	5
4.	Overall cashless transactions performance expectation is achieved. <i>Jangkaan prestasi transaksi tanpa tunai keseluruhan dicapai.</i>	1	2	3	4	5
5.	Cashless transactions would improve my work performance. <i>Transaksi tanpa tunai akan meningkatkan prestasi kerja saya.</i>	1	2	3	4	5

APPENDIX B – RESULT OF TURNITIN

UMK/FKP/PPTA/03

 Universiti Malaysia KELANTAN	REKOD PENGESAHAN PENYARINGAN <i>TURNITIN</i> VERIFICATION RECORD OF <i>TURNITIN</i> SCREENING
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Kod>Nama Kursus:

Code/ Course Name:

Sesi/*Session:*

Semester:

Nama Program/*Name of Programme:* SAK, SAB, SAL, SAR, SAP, SAH, SAW

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

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, Nur Aina Hazirah Binti Sahrol (A19A0500), Nur Amira Suhaida Binti Mohd Adanan (A19A0518), Nur Amnah Binti Mohd Nor (A19A0522), Nur Ashikin Binti Mat Nawi (A19A0531) dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 29%.

I, Nur Aina Hazirah Binti Sahrol (A19A0500), Nur Amira Suhaida Binti Mohd Adanan (A19A0518), Nur Amnah Binti Mohd Nor (A19A0522), Nur Ashikin Binti Mat Nawi (A19A0531) hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of the verification of Turnitin screening with similarity score of 29%.

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

THE STUDY OF THE FACTORS INFLUENCING USER ACCEPTANCE TOWARDS CASHLESS SOCIETY AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) CITY CAMPUS STUDENTS

Tandatangan/*Signature*

aina

Nama Pelajar/*Student Name:* NUR AINA HAZIRAH BINTI SAHROL

No.Matrik/*Matrix No:* A19A0500

Tarikh/*Date:* **16 JANUARY 2023**

amira

Nama Pelajar/*Student Name:* NUR AMIRA SUHAIDA BINTI MOHD ADANAN

No.Matrik/*Matrix No:* A19A0518

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ashikin

Nama Pelajar/*Student Name*: NUR ASHIKIN BINTI MAT NAWI

No.Matrik/*Matrix No*: A19A0531

Tarikh/*Date*: **16 JANUARY 2023**

Pengesahan

Penyelia/*Supervisor*:

Tandatangan/*Signature*:

Tarikh/*Date*:

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APPENDIX C – RUBRICS

ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): RESEARCH PAPER (Weight 10%)

(COMPLETED BY SUPERVISOR & EXAMINER)

Title of Paper: THE STUDY OF THE FACTORS INFLUENCING USER ACCEPTANCE TOWARDS CASHLESS SOCIETY AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) CITY CAMPUS STUDENTS

Student's Name: NUR AINA HAZIRAH BINTI SAHROL

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Student's Name: NUR ASHIKIN BINTI MAT NAWI

Matric No. A19A0531

CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
Abstract	Problem is vague, does not provide a summary of the whole project	Summarizes problem, method, results and conclusions with limited details	Summarizes problem, method, results, and conclusions but lacks some details	Clearly states problem to be resolved, coherently summarizes method, results, and conclusions	____ x 5 12 =
Introduction	Fails to identify a relevant research topic or is not clearly defined and/or the paper lacks focus throughout.	Identifies a research topic but may be too broad in scope, somewhat unclear and needs to be developed further.	Identifies a relevant research topic that provides adequate direction for the paper with some degree of interest for the reader.	Identifies a relevant research topic that provides direction for the paper that is engaging and thought provoking.	____ x 15 12 =
Research Methods	Little of explanation provided for the choice of methodology and few links made to the research objective. Research methodology is no connection to the theoretical framework	Some explanation provided for the choice of methodology and its links to the research objective. Research methodology is limited connection to the theoretical framework.	A good explanation of the choice of methodology and its links to the research objective. Research methodology is provided connection to the theoretical framework	Clear explanation of the choice of methodology and its links to the research objective. Research methodology is clearly supports the theoretical framework.	____ x 15 12 =

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Analysis and Discussion	Demonstrates a lack of understanding and inadequate analysis of the research topic. Analysis is superficial based on opinions and preferences rather than critical analysis.	Demonstrates general understanding with limited critical analysis of the research topic. Summarizes perspectives, counter-arguments, or opposing positions.	Demonstrates an understanding and some critical analysis of the research topic. Adequately compares/contrasts perspectives, counter-arguments, or opposing positions but broader connections and/or implications are not as thoroughly explored.	Demonstrates a sophisticated understanding and careful, critical analysis of the research topic. Compares/contrasts perspectives, considers counter arguments or opposing positions, and draws original and thoughtful conclusions with future implications.	____ x 30 12 =
Conclusion and Future Research	Presents a conclusion, irrelevant recommendations and/or implications for future research	Presents a conclusion, limited recommendations and/or implications for future research	Presents a conclusion, logical recommendations and/or implications for future research	Presents a coherent conclusion, clear recommendations and/or implications for future research	____ x 15 12 =
Organization	Paper lacks logical organization and impedes readers' comprehension of ideas.	Paper is somewhat organized, although occasionally ideas from paragraph to paragraph may not flow well and/or connect to the central position or be clear as a whole.	Paper is adequately organized. Ideas are arranged reasonably with a progression of thought from paragraph to paragraph connecting to the central position.	Paper is effectively organized. Ideas are arranged logically, flow smoothly, with a strong progression of thought from paragraph to paragraph connecting to the central position.	____ x 10 12 =
Format and References	Frequent errors in spelling, grammar, punctuation, spelling, usage, and/or formatting. Does not cite sources.	Some errors in spelling, grammar, punctuation, usage, and/or formatting. Citation style is either inconsistent or incorrect.	Minor errors in grammar, punctuation, spelling, usage, and/or formatting. APA citation style is used in both text and references.	Basically free from grammar, punctuation, spelling, usage, or formatting errors. APA citation style is used in both text and references.	____ x 10 12 =
TOTAL (100 MARKS)					
GRAND TOTAL (10%)					

Name of Examiner: **DR SITI ZAMANIRA BINTI MAT ZAIB**
Name of Supervisor: **DR SITI NURZAHIRA BINTI CHE TAHRIM**
Recommended For Best Paper Award: **Yes / No**

Date: _____