UNIVERSITI MALAYSIA KELANTAN

FACULTY OF ENTREPRENEURSHIP AND BUSINESS

PROPOSAL OF FINAL YEAR RESEARCH PROJECT

RESEARCH TITLE:

INTENTION TO USE OF FINTECH PRODUCTS AND SERVICES AMONG YOUNGSTERS: THE APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL (TAM)

Programme	BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE) WITH HONOURS
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Date	13 JANUARY 2022

ASSESSMENT FORM FOR RESEARCH PROJECT I

Student's Name: FARAH SYAHIRAH BINTI ISHAK **Matric No. A18B1033**

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Research Topic: INTENTION TO USE OF FINTECH PRODUCTS AND SERVICES AMONG YOUNGSTERS: APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL

ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: EFFORT (Weight 10%)

NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination (CLO1; C1, A3: CS/CT/TS)	Is not determined and does not put in any effort in completing the research report in group	Is determined but puts in little effort in completing the research report in group	Is determined and puts in reasonable effort in completing the research report in group	Is very determined and puts in maximum effort in completing the research report in group	____ x 0.5 (Max: 2)	
2.	Commitment (CLO1; C1, A3: CS/CT/TS)	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 0.5 (Max: 2)	

3.	Frequency in meeting supervisor (CLO1; C1, A3: CS/CT/TS)	Has not met the supervisor at all	Has met the supervisor but less than five times	Has met the supervisor for at least five times	Has met the supervisor for more than five times	____ x 0.5 (Max: 2)	
4.	Take corrective measures according to supervisor's advice (CLO1; C1, A3: CS/CT/TS)	Has not taken any corrective action according to supervisor's advice	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes	Has taken corrective actions all according to supervisor's advice with few mistakes	____ x 0.5 (Max: 2)	
5.	Initiative O1; C1, A3: CS/CT/TS)	Does not make any initiative to work in group	Makes the initiative to work in group but requires consistent monitoring	Makes the initiative to work in group with minimal monitoring required	Makes very good initiative to work in group with very little monitoring required	____ x 0.5 (Max: 2)	

Research Topic: INTENTION TO USE OF FINTECH PRODUCTS AND SERVICES AMONG YOUNGSTERS: APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL

ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: PRESENTATION (Weight 20%)

NO.	CRITERIA	PERFORMANCE LEVEL				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Teamwork (CLO2; A3/TS)	Is not committed to work in a group	Is committed but make little effort to complete the research report in group	Is committed and make reasonable effort in completing the research report	Is very committed and make very good effort in completing the research report	____ x 1 (Max: 4)	
2.	Clear delivery of ideas (CLO2; A3/CS)	Able to deliver ideas and require further improvement	Able to deliver ideas fairly clearly and require minor improvements	Able to deliver ideas clearly	Able to deliver ideas with great clarity	____ x 1 (Max: 4)	
3.	Effective and articulate delivery of ideas (CLO2; A3/CS)	Able to deliver ideas with limited effect and require further improvement	Able to deliver ideas fairly effectively and require minor improvements	Able to deliver ideas effectively and articulately	Ability to deliver ideas with great effect and articulate	____ x 1 (Max: 4)	

III

4.	Appropriate use of visual aid (CLO2; A3/CS)	Uses visual aids very poorly and the use interferes with the presentation	Uses visual aids but not very effective in aiding the presentation. The usage distorts the presentation at times	Uses visual aids effectively. The usage of technology flows with the presentation	Uses visual aids very effectively. The usage enhances the quality of presentation	_____ x 1 (Max: 4)	
5.	Confidence and Ability to Answer Questions (CLO2; A3/CT)	Exhibits a very low level of confidence and appears visibly 'shaky'. Finds it difficult to answer questions.	Exhibits low level of confidence at times. Does not appear to be confident in answering questions	Exhibits a high level confidence. Does a good job in answering questions.	Exhibits a very high level of confidence. Is perfectly at ease while answering questions.	_____ x 1 (Max: 4)	
	TOTAL					**/20**	

IV

Research Topic: INTENTION TO USE OF FINTECH PRODUCTS AND SERVICES AMONG YOUNGSTERS: APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL

ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: RESEARCH REPORT (Weight 60%)

NO.	CRITERIA		PERFORMANCE LEVEL				Weight	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Introduction (CLO1; C1, A3)		Background of study, Problem Statement, Research Objective and Research Question is lack of clarity and focus	Background of study, Problem Statement, Research Objective and Research Question is written but with inconsistent focus.	Clearly written of Background of study, Problem Statement, Research Objective and Research Question with good facts.	Very clear of Background of study, Problem Statement, Research Objective and Research Question with very good facts.	____ x 2.5 (Max: 10)	
			Background of study, Problem Statement, Research Objective and Research Question is written unsystematic and unscientific. Scientific refers to researchable topic	Background of study, Problem Statement, Research Objective and Research Question is written less systematic and less scientific. Scientific refers to researchable topic	Background of study, Problem Statement, Research Objective and Research Question is written systematic and scientific. Scientific refers to researchable topic	Background of study, Problem Statement, Research Objective and Research Question is written very systematic and scientific. Scientific refers to researchable topic	____ x 1.25 (Max: 5)	
2.		Submit according to the deadline and adhere to the required format	The research proposal is not produced according to the specified time and/ or according to the format.	The research proposal is produced according to the specified time but fails to adhere to the format.	The research proposal is produced on time, adheres to the format but with few weaknesses.	The research proposal is produced on time, adheres to the format without any weaknesses.	____ x 0.25	

Overall Proposal Format (CLO2; C2, A3)					(Max: 1)
	Writing style (clarity, expression of ideas and coherence)	The proposal is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The proposal is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The proposal is well written and easy to read; Majority of the points are well explained and flow of ideas is coherent.	The proposal is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	_____ x 0.25 (Max: 1)
	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	_____ x 0.25 (Max: 1)
	Reference list (APA Format)	No or incomplete reference list	Incomplete reference list and/ or is not according to the format	Complete reference list with few mistakes in format adherence	Complete reference list according to format	_____ x 0.25 (Max: 1)
Overall Proposal Format (CLO2; C2, A3)	Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing includes a strong, beginning, middle, and end with clear transitions and a focused closure.	_____ x 0.25 (Max: 1)

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3.	Literature review (CLO2; C2, A3)	• Does a poor job in summarizing the relevant literature review	• Weak in summarizing the literature review	• Critically analyzes but does not summarize effectively	• Critically analyzes and summarizes effectively	____ x 1 (Max: 4)	
		• Does not provide adequate reference of literature review	• Provide some reference of literature review	• Provide adequate reference of literature review	• Provide strong reference of literature review	____ x 1 (Max: 4)	
		• Weak research framework	• Adequate research framework	• Feasible research framework	• Sound research framework	____ x 0.75 (Max: 3)	
		• Framework is not link with the literature and the research issues	• Framework has a weak link with the literature and the research issues but some major weaknesses exist	• Framework has a good link with the literature and the research issues but some minor weaknesses exist	• Framework has a strong link with the literature and the research issues	____ x 1 (Max: 4)	
4.	Research method	• Research methodology is designed poorly	• Research methodology is adequately designed	• Research methodology is good and can address most	• The methodology is sound and can address all of the research issues		

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(CLO3; C3, P3, A3)			of the research issues		___ x 1.75 (Max: 7)	
	• Unable to clearly identify the type of research (Quantitative/ Qualitative)	• Able to identify the type of research (Quantitative/ Qualitative)	• Clearly identify the type of research (Quantitative/ Qualitative)	• Clearly identify the type of research with good support (Quantitative/ Qualitative)	___ x 1.5 (Max: 6)	
	• There is no data collection method specified	• Data collection method used are not appropriate	• Data collection method used are appropriate with some explanations	• Data collection method used are appropriate with good explanations	___ x 1.5 (Max: 6)	
	• Wrong interpretation of Research Tools and Analysis	• Lack interpretation of Research Tools and Analysis	• Good interpretation of Research Tools and Analysis	• Very good and clear interpretation of Research Tools and Analysis	___ x 1.5 (Max: 6)	
TOTAL					**/60**	

TOTAL MARKING SCHEME

Assessment	Marks Given By Supervisor	Marks Given By Examiner	Total
(A) Effort (10%)			
(B) Oral Presentation (20%)			/ 2 =
(C) Research Report (60%)			/ 2 =
(D) Peer Evaluation (10%) i)			i)
ii)			ii)
iii)			iii)
iv)			iv)
Grand Total			i)
Grand Total			ii)
Grand Total			iii)
Grand Total			iv)

Name of Supervisor/ Examiner: _____Signature: _____Date: _____

ACKNOWLEDGEMENTS

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ABSTRACT

Financial Technology or famous known as "Fintech" is an innovative financial service that emerged in tandem with the new technologies and advancement. The Islamic Banking and Finance researchers and students have recently started to explore the emerging industry of fintech with reference to Islamic Banking and Finance. Thus, the purpose of this study is to investigate the intention to use of fintech products and services among youngsters based on the application of Technology Acceptance Model (TAM). Quantitative method has been used which based on articles, journals and any other related materials. The data is collected from 357 youngsters using questionnaire through Google Form. The result of this study will show the measure level, examine the relationship and analyze the significant influence of perceived ease of use, perceived usefulness, and service trust on intention to use of Fintech's products and service among youngsters. However, this study has potential limitations that occur during collection of the date which are limitation in the area of study, lacking time, and lacking fund and those limitations can be improved in the future.

ABSTRAK

Teknologi Kewangan atau lebih dikenali sebagai "fintech" adalah perkhidmatan kewangan inovatif yang muncul seiring dengan kemajuan teknologi baru. Penyelidik dan pelajar Perbankan dan Kewangan Islam baru-baru ini mula meneroka industri fintech yang baru muncul dengan merujuk kepada Perbankan dan Kewangan Islam. Oleh itu, tujuan kajian ini adalah untuk mengkaji niat seseorang untuk menggunakan produk dan perkhidmatan fintech dalam kalangan remaja berdasarkan aplikasi Model Penerimaan Teknologi (TAM). Kaedah kuantitatif telah digunakan berdasarkan artikel jurnal, dan bahan-bahan lain yang berkaitan. Data dikumpulkan daripada 357 pelajar menggunakan borang soal selidik melalui Google Form. Hasil kajian ini akan menunjukkan tahap ukuran, hubungan dan pengaruh yang signifikan terhadap kemudahan penggunaan yang dirasakan, kegunaan yang dirasakan, kepercayaan terhadap perkhidmatan dan niat untuk menggunakan produk dan perkhidmatan Fintech dalam kalangan anak muda. Walaubagaimanapun, kajian ini mempunyai batasan yang mungkin terjadi semasa pengumpulan data iaitu keterbatasan di bidang studi, kekurangan waktu, dan kekurangan dana, dan batasan-batasan tersebut dapat diperbaiki dalam penelitian selanjutnya.

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Fintech means software and other modern technology utilized by companies providing automated and imported financial services. The first phase of financial globalization was linked with finance and technology in the late 19th century. "The inhabitant of London could order by telephone, sipping his morning tea in bed, the various products of the whole earth, in such quantity as he might see fit, and reasonably expect their early delivery upon his door-step; he could at the same moment and by the same means adventure his wealth in the natural resources and new enterprises of any quarter of the world, and share, without exertion or even trouble." John Maynard Keynes (1920). The terminology Fintech or financial technology, first, reflected and utilized as the umbrella word the evolution of the IT-induced revolution in the financial services sector. More recently, Fintech is commonly utilized by startups providing IT-enabled financial services (Zavolokina et al., 2016), frequently considered as disruptive to its incumbent counterparts (Arner et al., 2016) (the well-established financial services companies). This thesis research leverages Fintech's concept of startups that provide financial services while merging them with technical capability (Lee & Lee, 2016; Zavolokina et al., 2016). Financial services provided by Fintech rely on the specific target section (payment, trading, mortgage, lending and personal finance management). These services are mostly for retailers, although not exclusively (Lee & Lee, 2016; Yonghee et al., 2016). Rapid and innovative developments like mobile payments have changed our financial management. Tech-savvy clients, in particular millennial ones, want money transfer, borrowing, loan management and investment to be smooth, safe and scalable, ideally without a human or a bank visit. Emerging financial products are increasingly moved, and banking services have grown more accessible, efficient and easier to use both for companies and customers. Unlike conventional banks, Fintech start-ups work quickly and flexibly to deliver new services depending on changing need. Fintech was flourishing in the 1990s when business models for Internet and e-commerce emerged and banking in most areas had already been fully digitized in the next decade. More crucial than ever is the global financial crisis in 2008 in which many people lost confidence in traditional banking institutions, security and transparency. This changing attitude and cloud computing technology enabled us to develop new customized solutions and standard procedures such as bank profile access, payment and transfer of money via automated currencies. Due to legislation and high consumer expectation, Fintech firms have as their major

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objective the creation of long-term prospective services and implementations. The smartphone, complete with Mobile Banking Applications and Digital Wallets, such as Google Wallet and Apple Pay, is the main way individuals access the Internet and utilize numerous financial services. The mobile payment market might be above $1 trillion by 2019 according to Statista (Official German Statistics Service).

With Crowdfunding Platforms, Fintech improves directly with its consumers. It provides help for small firms, entrepreneurs, charities and artists without soliciting money from conventional investors. A major promise of social transformation that many Fintech companies in the world's south, particularly, aspire to achieve by taking demographic and socioeconomic demands into consideration. Microfinance and internet lending platforms are available to people in poor countries currently. Payment services are now available to countries of Africa, Asia and India, which have a significant number of disadvantaged banks. Fintech is equally disruptive in the insurance (InsureTech) business, including online policies management, data protection and customized insurance. Robo-advising has revolutionized asset management by making suggestions based on algorithms and a bespoke portfolio management that may not always require human supervision.

Mobile banking trends, increasing information, data, more accurate analytic and decentralizing access will provide possibilities for four different broad Fintech categories, including B2B for banks, business customer banks, B2C for small companies and customers.

Therefore, Fintech took finance to the next level and developed customer-friendly financial proceedings. Fintech is a reliable solution for both individuals and companies. It saves time and effort by delivering creative ideas in this highly controversial field to financial actors to remain competitive.

1.2   Problem Statement

The development of financial technology, including electronic, digital and Fintech services, service productivity has steadily improved and continues to challenge and respond to the attitudes of customers who adopt new technological goods to achieve market potential. Fintech service has been focus of new technical applications in response to new concepts with new technology applications with enormous market potential (Chuang, Liu, & Kao, 2016). However, according to Parameshwar, Sruthie, Cisse, Kumar and Misra (2019), by the source EY Fintech adoption index (2017) the average adoption of fintech adoption across the globe is 33% and based on this statistic, the researcher has found it the adoption of Fintech may affect the Traditional financial institutions. Economic forum (2015), said the ''Emerging innovations of Fintech are streamlining or eliminating traditional institutions' role as intermediaries, and offering lower prices and or higher returns to customers'.

Besides that, according to Fathimah (2020) technology has continued to affect the perceptions of individuals on demand for goods and services, transactional costs, and repair delivery. For an example, within the financial sector, issues about efficiency, performance, and security have become rampant. These clearly showed plenty of incoherence between customers and players within the industry. In addition, technology related items have a short cycle of life and change quite quickly (Tun-Pin et al., 2019). Therefore, before the new services are deployed, banks must make prudent investments and prepare well. Financial services electronically are prone to organizational risks. This might be affecting the functions of work, workforce distribution misunderstood. A proper implementation of information systems management is therefore essential in order to limit this risk.

The next problem is, how the consumer responds to Fintech technological productivity. Fintech's evolution in Malaysia, such as electronic payments and online banking, has helped Malaysia to improve its technological productivity. The services supplied by financial institutions remain challenging and respond to consumers' views to market prospects, as they adopt new technological goods (Tun-Pin et al., 2019). In reaction to new technology, current developments and millennial generations involve new technological applications that provide financial institutions enormous market potential for retaining their market position. Thus, according to Ryu (2018), Fintech has become an important and interesting topic given the rapid growth and changing in the information technology.

Since Fintech is a new phenomenon in the local financial environment, how useful Fintech is to Malaysians is not investigated. Studies and research on the Malaysian Fintech business are too far

quite few. Studies that relate to the general use of Fintech's goods and services by consumers and SMEs are essentially unknown and restricted, to the best knowledge of researchers, local business professionals like new entrants, start-ups, investors and potential venture capitalists and policymakers (Huei, Cheng, Seong, Khin, & Bin, 2018).

In addition above, according to Davis, Bagozzi, and Warshaw (1989), in their studies the TAM explained the consumer's approval for new technologies. Thus, TAM will be used in this study as a major theory to explore the aspects that impact the attitude and the intention of customers to use Fintech goods in Malaysia. According to Huei et al. (2018), the statistic of potential users Fintech's product and service in Malaysia show that remain increase from 19.2 million in 2015 to 23.8 million in 2020. Since Fintech is still a new technological paradigm in Malaysia and the fusion of technology and financial institution sector has played a very vital role in development of financial sector. Globally, Fintech investment is accelerating very drastically. Because of these new technologies of Fintech will impact to the intention of users to use Fintech. So, the purpose of this study is to identify the intention to use of Fintech product and service among youngsters with the application of Technology Acceptance Model (TAM).

Lastly, this research was focused to youngster because according to Erikson (1997) stage of human development, a teenager is between the ages of 19 and 39, while a youngster is between the ages of 13 and 18. Millennials that Born between 1981 and 1997 and Generation Z was Born from 1997 and onwards are representing young adults and that they are born within the era of latest technology (Turner, 2015). In terms of technology Generation Y experienced a significant change. The foremost technological change has been witnessed and globalization has brought them different perceptions and attitudes compared to previous generations (Cobanoglu et al., 2015). Generation Z grew up with the technology and internet and that they are considered Regeneration (Mohammed, 2018). As these young generations are currently surfing in smart technology, they desire to experience new applications and their simple use, security, and privacy (Wood, 2013). However, information security and privacy are crucial to give some thought to because information violation cases and issues are rising throughout the globe like Malaysia (Mohamed, et al., 2012). Lack of information regarding information protection leads a privacy intruder a chance to invade someone's privacy like fraud, master card fraud, and cybercrimes (Barrett-Maitland,2016).

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1.5   Research Question

To meet research objectives, the following research questions have been formulated as follows:

1. What is the level of perceived ease of use, perceived usefulness, service trust and intention to use of Fintech's products and service among youngsters?
2. How is the relationship between perceived ease of use, perceived usefulness, service trust and intention to use of Fintech's products and service among youngsters?
3. To what extend the significant influence of perceived ease of use, perceived usefulness, and service trust on intention to use of Fintech's products and service among youngsters?

1.3   Research Objective

The common objectives of this research are defining the intention to adopt Fintech's products and service. The research is carried out to achieve several objectives in the following below:

1. To measure the level of perceived ease of use, perceived usefulness, service trust and intention to use of Fintech's products and service among youngsters.
2. To examine the relationship between perceived ease of use, perceived usefulness, service trust and intention to use of Fintech's products and service among youngsters.
3. To analyze the significant influence of perceived ease of use, perceived usefulness, and service trust on intention to use of Fintech's products and service among youngsters.

1.4   Scope of Study

This study is focusing on the intention to use of Fintech product and services among youngsters. The research investigates intention to use of fintech products and services among youngsters based on the application of Technology Acceptance Model (TAM). This research area focuses on the youngsters especially for student at University Malaysia Kelantan by investigating the level of the intention to use Fintech services in their daily life. The target respondents are youngsters in this area because they are generation that exposed to the use of technology.

1.6   Significance of Study

The significance of this research is to examine consumer attitude towards Fintech products and services among youngster which involves student in University Malaysia Kelantan (UMK). From this research, we will analyze the factors proposed that influence consumer's intention to use Fintech product and services which are perceived usefulness, perceived ease of use and service trust. The completion of this research will help us to understand more comprehensive the factors that potentially influence the attitude of consumers towards Fintech product and its services among the youngsters.

This research will help us ourselves, as an Islamic Banking and Finance student to understand more information and knowledge to be share with the society about the importance of Fintech in different kind of segments especially financing, payment, asset management and others. In this increasingly challenging and stressful world, the development of Fintech has proven able to deliver more efficient, cheaper, time-saver and more accessible and convenient financial services which is much better comparing to the traditional method. Consumer will be much aware to the importance of Fintech that will benefit them in the future.

In addition, the results of this research are expected to be a good guideline to Fintech regulator companies or any financial institution to make best decision possible when it comes to promoting their products and services of Fintech. It will help them to develop more personalized products and services for consumers. Besides, to encourage more promotional strategies on Fintech, especially to banks or financial institution which focusing to the general public using television, radio stations and social media. Then, to instill confidence and trust, regulatory action by the relevant regulatory bodies should be taken. This could boost consumer's level of interest to use Fintech in their daily lives.

1.7   Definition of Term

1.7.1   Fintech

Fintech, which is stand for financial technology, is a term used to describe any technology that delivers financial methods through software that main objectives are to change way consumers and businesses access their finance against traditional financial methods. From Ernst and Young (2019), they set out a broader definition of fintech, which they define fintech as "organizations that combine innovative business models and technology to enable, enhance, and disrupt financial services,"

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emphasizing that it includes not only early-stage start-ups and newcomers, but also scale-ups, maturing firms, and even non-financial services firms.

1.7.2 Intention to Use.

Basically, intention can be defined as a determination or plan to do a specific thing. Intention can be described as a mental state that denotes a commitment to carry out a specific action or any actions in the future (Wikipedia, 2021). Intention involves mental activities which is planning and forethought. In the other hand, use can be described as employ, apply, utilize or to make a practice or habit of employing. In this study, intention to use can be explained as the willingness to put into practice a Fintech products and services. Referring the concept of TAM, behavioral intention is the degree of a person's willingness to use a new technology. We can propose that attitude influences behavioral intention and that behavioral intention influence actual behavior.

1.7.3 Attitude

Attitude can be defined as the way a person views something or tends to behave towards it, which often in an evaluative way. Attitude can be positive, negative, or mixed evaluation of an object expressed at some level of intensity. It expresses one's favorable or unfavorable opinion on a person, object, location or any situation. These are critical factors of our perceptions and actions toward all aspects of our social environment. Attitudes involves a complex organization of evaluative ideas, sentiments, and proclivities toward specific acts. Most previous studies signify that attitude has a significant positive impact to the behavioral intention of an individual (Venkatesh & Davis, 2000). According to TAM, positive attitude toward new technology is the cornerstone of consumer's intention to adopt the technology.

1.7.4 Perceived Usefulness

Usefulness is referring to the quality or state being useful, utility, serviceableness, or advantage. In this research, perceived usefulness can be explained as the level where consumers thinks that the particular system will have a direct influence on their performance (Venkatesh & Davis, 2000). Perceived usefulness also refers to work effectivity, time saving and have relevant significance of the

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system for the work. Hence, when a consumer found that Fintech services are useful and user-friendly, it will enhance their attitude toward technology.

1.7.5 Perceived ease of Use

Ease of use is basically a concept that describes how easily users can use the service or product. It also refers to how natural it is to operate something, where this term is commonly talk about and least-understood aspect of software design. Perceived ease of use in this research can be described as the level where consumer thinks that less effort is required to use a system or technology (Davis et al., 1989). For example, Fintech creation makes every financial information accessible and convenient to use.

1.7.6 Service Trust

Basically, this term is defined as trust toward the service. Trust itself gave different meaning in different situation. It based on the relationship between people and people, people and objects, or people and things. For this research, trust is defined as perceived credibility and benevolence, involves specific beliefs in ability, benevolence, and integrity, as well as the willingness to depend on another party (Singh & Sirdeshmukh, 2000).

1.8 Organization of the Proposal

The study subject to be carried out was mentioned in this chapter. The main research objective is identifying the intention to use Fintech's product and service. This chapter one has focused on the background of the study, which is the researcher will explain more detail about fintech product and service. Besides that, for problems statement, the researcher will state the problem that have been faced by consumer of Fintech's product and service. This chapter one also has highlight the research objective. In this part, the researcher has focus to three objective that relate to variable of this research. Scope of this study is focusing on the consumer attitude towards Fintech product and services among youngsters and this research area focusses on the youngsters especially for student at University Malaysia Kelantan. Besides that, from the significance of study we will we will analyze the factors proposed that influence consumer's intention to use Fintech product and services which are perceived

usefulness, perceived ease of use and service trust. For definition of term, researcher will define the term that have been use on this research.

In chapter two, the appropriate information is evaluated and a conceptual framework for the research is constructed on essential themes from literature review. This chapter two has focused on introduction, underpinning theory, previous studies, hypothesis statement, conceptual framework and summary of this chapter. For underpinning theory, this research has use Theory Technology Acceptance Model (TAM). This chapter two also has done previous studies to the variable that have been state in this research. For hypothesis statement that supported this research, there is a big relationship between perceived ease of use of Fintech, perceived usefulness of Fintech and service trust of Fintech with the intention to use Fintech's products and service among youngsters. This chapter also discusses the separate variable and dependent variables based on conceptual framework. The independent variable must be linked to the dependent variable for hypothesis generation. Lastly, this chapter two has provided summary or conclusion of this chapter.

Besides that, for the chapter three is more focus to research methods. From this research method, the researcher has carried out the introduction, research design, data collection methods, study population, sample size, sampling technique, research instrument development, measurement of the variables, procedure for data analysis and summary of this chapter. For research design, this study is a correlational study that used by investigators to describe and measure the degree of relationship between two or more variables or sets of scores. For sample size of this research is the number of populations that we focus on this study more on the youngster people especially student University Malaysia Kelantan (UMK) and sampling techniques is the sample was randomly distributed to the 381 respondents which is included student, worker, non-worker, and business. In addition, for research instrument development, this research has used the questionnaire survey, questionnaire design and pilot study. For measurement of the variables that has been used is nominal scale, ordinal scale and interval scale.   In chapter three also, the researcher needs to do some procedure for data analysis to the consumer about the intention to use Fintech's product and service among youngsters.

CHAPTER 2:

LITERATURE REVIEW

2.1 Introduction

This chapter describes how every independent variable affects the dependent variable by examining previous literature related to the study. This chapter also contains a proposal of the research framework and hypothesis are developed, previous studies, hypotheses statement, summary or conclusion.

2.2 Underpinning Theory

2.2.1 Theory Technology Acceptance Model (TAM)

TAM is technology acceptance model. This theory is an information systems theory that models how users come to accept and use a technology. It focusses on modelling computer users and showing them how they can accept the new technology. TAM usually used to predict. It indicates that there are only two components that determine the users' acceptance of a computer system. The perceived utility and the perceived ease of use of the system are the two factors that influence computer acceptability. This model's primary goal is to highlight the users' potential. In other words, it emphasizes when a technology's creator feels his or her system is user-friendly. In contrast, according to Ibrahim et al (2017)., the system will not be embraced by consumers until the creators explain the technology's benefits and advantages.

When consumers are introduced with new technology, the model implies that a variety of variables impact their choices on how and when to utilize it, including:

Fred Davis defined perceived usefulness (PU) as "the degree to which a person feels that utilizing a certain system would improve his or her work performance." It refers to whether someone considers a piece of technology to be beneficial for the task at hand.

Davis defined perceived ease-of-use (PEOU) as "the degree to which a person feels that utilizing a specific system would be devoid of effort" (Davis 1989). If the technology is simple to use, the hurdles will be overcome. No one has a favorable opinion of anything if it is difficult to use and has a complicated interface.
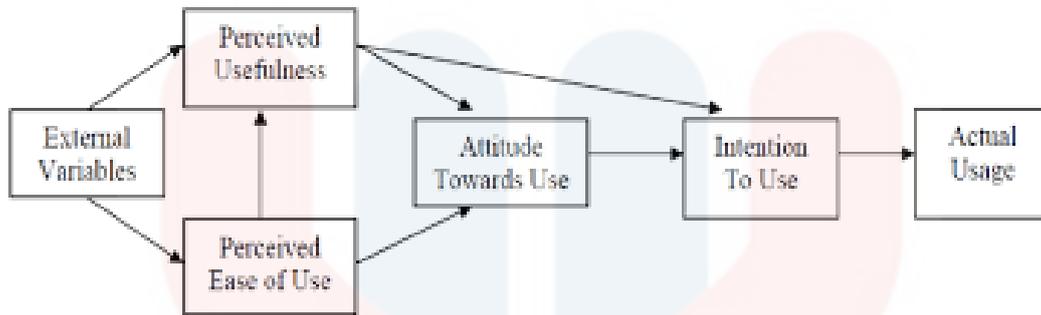
Figure 2.1:Theory Technology Acceptance Model (TAM)

2.3   Previous Studies

From these previous studies we have measure the level, examine the relationship and analyze the significant influence of perceived ease of use, perceived usefulness, and service trust on intention to use of Fintech's products and service among youngsters. Besides that, from the structure of the framework, the framework illustrates that the relationship between the independent variable which consist of perceived usefulness, perceived ease of use and service trust are signify the positive or negative impact to dependent variable which is intention to use Fintech's products and services. These part also have focused previous study on the independent variable which is perceived usefulness, perceived ease of use and service trust. For the dependent variable consist that the intention to use Fintech's products and services.

Independent Variable

2.3.1   Perceived Usefulness

In this research, perceived usefulness factors are going to be an economic benefit, seamless transaction, and convenience. The perceived benefit factors are going to be accustomed determine the customer intention to use Fintech. Perceived usefulness additionally furnishes consumers with the inspiration for usage Fintech decisions (Wilkie & Pessemier, 1973). A handphone payment study discovered that perceived usefulness can essentially influence mobile payment usage (Liu, Yang, & Li, 2012). Next, convenience possibly is going to be helpful as a considerable indicator of the use of

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portable financial frameworks (Shen, Huang, Chu, & Hsu, 2010). Since cell phones are imperative directs in Fintech, when contrasted with conventional financial service providers, convenience over the course of mobile platforms is an objective motivation to come to a decision the perceived usefulness of the intention to use Fintech. Economic benefit, seamless transaction, and convenience may influence the commonly perceived good thing about Fintech, consequently influencing the goal to utilize Fintech.

Perceived usefulness during this study is explained by the extent where a user thinks that the actual system will have an instantaneous influence on consumer performance (Huei, Cheng, Seong, Khin, & Bin, 2018). According to Jahangir and Begum (2008) usefulness is that the subjective probability that using the technology would improve the way a user could complete a given task. Besides that, according to Davis, Bagozzi, and Warshaw (1992) perceived usefulness refers to consumers' perceptions regarding the end result of the experience. Davis (1993) also defined perceived usefulness because the individual's perception that using the new technology will enhance or improve her or his performance. Similarly, Mathwick, Malhotra, and Rigdon (2002) defined perceived usefulness because the extent to which someone deems a specific system to spice up his or her job performance. This scenario may indicate that when a private found FinTech's products and services are useful and user-friendly, it'll then enhance their attitude toward the technology. According to Riquelme et al. (2010) considered that perceived usefulness significantly affects users' attitudes and willingness to adopt Fintech when users use complex information systems to conduct financial transactions through portable mobile devices.

A research conducted by Huei et al. (2018) in Taiwan found that perceived usefulness was closely related to the consumer's attitude towards the utilization of FinTech products. This resulted from the advantages of FinTech, namely usefulness, user-friendliness, time-saving, and convenience. Moreover, as evidenced by Al-Fahim (2016) supported his study on the industry in Yemen, the usefulness of a banking industry positively influenced users' attitude and intention to use internet banking. One of the Fintech is smartphone usage contexts, one amongst the most causes of customers' behavioral intentions is believed to be the perceived usefulness (Shaikh and Karjaluoto, 2016). it's considered by Fintech customers as a key component of the offer and by companies as a bridge towards the creation of the overall organizational value (Karjaluoto et al., 2018). Fintech customers especially appreciate the worth coming from the versatile nature of the mobile channel, offering both functional and entertaining advantages that impact Fintech behaviors (Farah et al., 2018), besides the convenience coming from the immediate access to m banking services, not limited to a specific place or location (Singh, 2014).

Lastly the hedonic features or the emotional value positively influence the new service perceived usefulness and consumer constancy (Llach et al., 2013). In line with this, Davis (2010) stated that buyers use mobile commerce services to hedonically experience fun. Accordingly, it had been established that the hedonic features of Fintech services provide pleasant usage experiences to customers (Jamshidi et al., 2018). Precisely, the entertainment-related characteristics and also the fun perceived within the service usage, as elements of hedonic value, are highly valued by the users of Fintech services (Karjaluoto et al., 2018), significantly affecting the self-service technology acceptance and its value recognition (Dabholkar and Bagozzi, 2002). within the same way, the entertainment perceived in Fintech usage is positively associated with the perceived usefulness of the service.

2.3.2 Perceived ease of use

Perceived ease of use, in contrast, refers to "the degree to which someone believes that employing a particular system would be freed from effort." This follows from the definition of ease or freedom from difficulty or great effort. The trouble could be a finite resource that someone may allocate to the varied activities that he or she is responsible (Radner and Rothschild, 1975). All else being equal, we claim, an application appeared to be easier to use than another is more likely to be accepted by users.

Besides that, from this study, perceived easy use refers to the degree to which consumers feel relaxed and make efforts within the process of trying to find out to use Fintech services. Fintech services provide better services and customer experiences for bank customers, which may well form up for the bank's business weakness to fulfill the personalized needs of shoppers, and Fintech's simple use is that the core element that determines its adoption by users (Chau & Ngai, 2010). within the research field of banking, many scholars have demonstrated a big correlation between perceived simple use and new technology adoption attitudes (Szopiński, 2016). If users think that Fintech services are convenient, friendly, and straightforward to control, then users are more inclined to adopt them (Karjaluoto, Riquelme, & Rios, 2010). Taylor et al. compared the TAM, TPB (theory of planned behavior), and DTPB (decomposed theory of planned behavior) models during the employment of a computer resource center and located that perceived ease-of-use had positive effects on perceived usefulness.

In addition, according to Davis (1989), perceived ease of use has no significant impact on a user's adoption of Fintech services. This can be just like the results of previous studies. Some scholars

believe that within the early stage of technology or service adoption, perceived ease of use often doesn't have a major impact on adoption behaviour because users are unacquainted with it or haven't any opportunity to use it. This reflects the actual fact that this Chinese development of Fintech services continues to be in its primary stage, and lots of bank users don't have any experience with actually using Fintech services.

Perceived ease of use for Fintech product and service offerings, for example mobile banking services, was seen to be one key factor in the rapid growth of Fintech products and services. A recent report from Capgemini Consulting has found that Singapore is currently the number one country in Asia for Fintech adoption rates. The report also lists China as the second fastest growing market for Fintech adoption rates with a predicted CAGR of 46 percent over the next five years. For this reason, it's not surprising that more companies are focusing their attention to meet customer needs in China and tech giants such as Google are increasingly getting involved with investment opportunities in China's fintech industry.

Lastly, according to Gomber, Kauffman, Parker, and Weber (2018), recently, innovations in ICT have provided customers with many new financial services. FinTech applications may make mobile financial transactions convenient, cost-effective and transparent (Ryu, 2018). FinTech provides customers with many benefits, mainly reduced time, effort, and value to accomplish financial transactions (Kim, Park, Choi, & Yeon, 2015). Perceived ease of use is defined as a users' perception of the potential that FinTech use will lead to a positive outcome (Ryu, 2018). Perceived benefits can reflect the utilities derived from using FinTech applications (Stewart & Jürjens, 2018). The degree to which customers believe the systems are useful and straightforward to use influences their intention to use these systems (Kim, Choi, Park, & Yeon, 2016). According to Shaikh et al. (2020), many research results indicate that perceived benefits can positively influence customers' intention to use FinTech applications like mobile payment and Bitcoin.

2.3.3   Service Trust

According to (Huei et al., 2018), they further showed that the attitude toward acquiring a product is larger when brand awareness and repair trust of consumers is higher. Additionally, another studies (Chuang, Liu, and Kao 2016; Hu et al. 2019; Junger and Mietzner 2019) also showed that users' trust in Fintech services is statistically significant in influencing their attitudes towards adoption. It's presumed that when customers believe that the knowledge provided by companies is true, they have an inclination to adopt a positive attitude toward such companies. Besides

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that, according to Chuang, Liu, and Kao (2016) integrated brand and repair trust to TAM in investigating the buyer behavioural intentions in using Fintech service among 440 effective consumers in Taiwan. The results disclosed that the service trust is positively significant on attitudes toward using Fintech Service, which then positively impacted the behavioural intention to use such Fintech service.

Therefore, the key to the success of internet-based financial transactions is made from a service trusted transaction process during which businesses must create an environment that's able to make potential customers feel comfortable and assured to create transactions via the web (Grabosky, Duffield & Graycar, 2001). Hence, it may be concluded that a personal who has never tried something will have a better level of hysteria than people who have done it in order that it'll have a sway on the trust level. this is often different from the conditions in Indonesia, where the net users from 2017 reached over half the population. This shows that the amount of trust of Indonesian society towards new technology is larger than that of German's. Moreover, the monitoring of fintech regulators in Indonesia also found that the role of security has not yet been the determinant consider building customer trust in fintech.

According to Nangin, Barus, and Wahyoedi (2020), in regards to the financial sector, service trust is that the most fundamental factor. In an exceedingly risky condition, service trust is required in order that the parties involved are willing to require risks. Service trust helps users to beat the concerns they face and encourages them to adopt the merchandise. Junger and Mietzner (2019) demonstrated that household levels of trust and luxury with new technology, financial literacy, and overall transparency influence its tendency to modify to FinTech. particularly, households with low levels of trust, good financial education, and a preference for transparency were characterized by a better likelihood of adopting FinTech. Trust is formed through three dimensions that is first ability refers to competencies and characteristics. Secondly, benevolence could be a willingness to produce mutual satisfaction to both parties. Thirdly, integrity it's relates to how the business is conducted, whether the data provided to customers is true and in accordance with facts or not. According to Nangin et al. (2020), service trust influenced customer decision to use a Fintech adoption. the upper of the customers' service trust in Fintech, the upper their possibility of using fintech. Based on Cao, Yu, Gong, and Adeel (2018) in their fintech research in China. They found that the service trust transfer process positively influences the continuance intention of mobile payment and the researcher in line with Simanjuntak, Putri, Yuliati, and Sabri (2020) that turn influence the consumer to repurchase.

Dependent Variable

2.3.4 Intention to use Fintech's product and service.

TAM was originally intended to create up for the defects of the speculation of reasoned action (TRA) in 1986. it had been proposed from the attitude of behavioral science, integrating expectation theory and self-efficacy theory, and is especially wont to study the behavioral intentions of people to use technology (Davis, 1986). The TAM model divides the factors affecting individual intentions user into perceived usefulness and perceived easy use, which significantly impact the adoption of latest technology. During this study, perceived usefulness refers to the actual fact that user's value more highly to adopt the service if they think the appliance of Fintech can have a positive impact (Ryu, 2018). Carlin et al. analyzed the determinants of millennials' adoption of Fintech, and also the results show that anticipation and financial knowledge attainment have important influences on the behavioral intentions of Fintech adoption (Carlin, Olafsson, & Pagel, 2017).

The prior studies show that attitude is positively associated with the behavioral intention of people (Hsu & Lin, 2016; Venkatesh & Davis, 2000). this implies that when someone has good experience in using FinTech products and services, it'll increase his or her willingness to use it. This evidence has been supported by Chuang et al. (2016) as there's a positive relationship between users' attitude and their intentions to use FinTech's products in Taiwan. Similarly, Lee (2016) also found that the attitude of users features a significant impact on users' intentions to use Mobile Enterprise Applications (MEA). Moreover, Lee (2009) elucidated that attitude is positively influenced a consumer's intention to use online banking. Hence, the evidence above established that attitude and intention to use were closely associated.

Besides that, intention to adopt is pertaining to a human acceptance of somethings supported his or her will on a specific object (Jenkins & Ophoff, 2016). Besides, intention to adopt also indicates supported that consumer's understanding and their behavior of use of latest technologies. Meanwhile, consumer acceptance during this study refers to the willingness that demonstrates by the user group to use the technical information that it's created to support. According to Dillon and Morris (1996) user acceptance isn't proven if users only claim that they're going to employ without providing proof or using technology for an unintended purpose by designers or customers. In other words, a consumer should accept technology by actually using it. Moreover, acceptance is a necessary field of research since the mid-1900s. The research of acceptance has provided useful insights in demonstrating the success or failure of latest products or services. Individual's acceptance of technology revealed that individual perception and attitudes can affect consumer acceptance (Bhatti, 1970). Thus, the key

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findings of this research are to spot consumer acceptance towards payment-type Fintech services by measuring consumers behavioral intention and also the actual usage behavior.

2.4   Hypothesis Statement

A theory is an approximate proclamation of the connection between a minimum of two factors. Then, a hypothesis will be understanding as a proper statement of the anticipated relationship between independent variable and dependent variable quantity. The independent variables in this research are the perceived ease of use of Fintech, perceived usefulness of Fintech and service trust of Fintech. Supported this research, there's a big relationship between perceived ease of use of Fintech, perceived usefulness of Fintech and service trust of Fintech with the intention to use Fintech's products and service among youngsters.

2.4.1   Research Hypothesis

These below show research hypothesis, the following research hypothesis have been formulated as follows:

1) H1: Perceived usefulness has a positive and significant impact on the intention to use Fintech product and service.
2) H2: Perceived ease of use has a positive and significant impact on the intention to use Fintech product and service.
3) H3: Service trust has a positive and significant impact on the intention to use Fintech product and service.

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2.5   Conceptual Framework

The figure 2.5 shows the research framework which consists of Dependent Variable which is the intention to use Fintech's products and services. Also, the Independent Variables namely the perceived usefulness, perceived ease of use and service trust.

INDEPENDENT VARIABLE   **DEPENDENT VARIABLE**
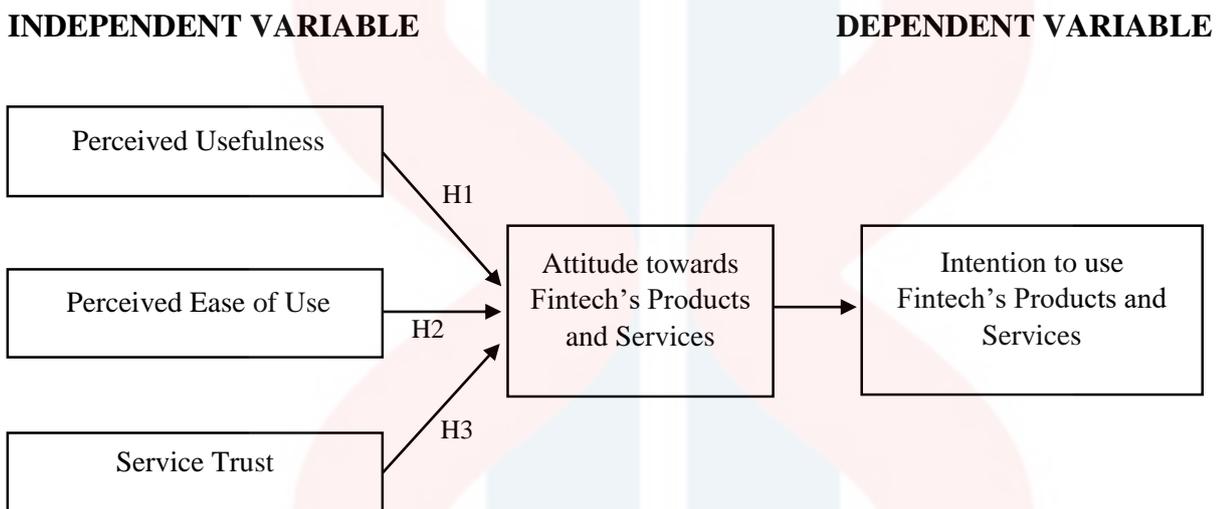
Figure 2.5 Research Framework

This framework describes the relationship between the independent variables i.e., perceived usefulness, perceived ease of use and service reliability that indicate a positive or negative effect on the dependent variable. The attitude towards Fintech's products and services was the directly mediating effect on the intention to use Fintech's products and services. For example, when consumers have a good experience and a good perspective in using Fintech products, it will increase their willingness to use them.

The findings revealed that perceived of usefulness and perceived ease of use were closely associated with the consumers attitude, which both indicates the positive impact on consumer's intentions towards the Fintech system. This was resulted from the benefit of Fintech which includes time saving, convenient, user-friendly, convenience and much more. Next, service trust also a main factor in consumer's intention to use Fintech product and services, where good approach with strong trust is a significant element in consumer's decision to use Fintech product and services among the youngster.

2.6   Summary/Conclusion

To conclude, the primary objective of the Chapter 2 is to determine the most important and relevant information from each of secondary sources that could be obtained from the related journals and articles. There is underpinning theory that supported this research, which is Technology Acceptance Model (TAM) as we adopt to explain the effects of variables on consumer behavior and intentions (Davis et al., 1989) and their acceptance towards information technology. Besides, we also provide the conceptual view from each of the key variable that we have analyzed, which are the consumer's attitude towards Fintech product and services, their relationship between independent variable and dependent variable, literature review from previous studies, hypotheses development and conceptual framework. The output of this chapter that will ease us to examine more further and able to provide functional information for the Fintech regulator body, servicing industry or any financial institution to improving Fintech.

CHAPTER 3:

RESEARCH METHODOLOGY

3.1   Introduction

Research methodology is important in conducting research on the consumer attitude towards Fintech products and service among youngster as shown in the previous section. This section is dedicated to discussions on research methodologies. According to Opoku (2015), the strategy used in conducting research is the purpose of the research method. This chapter will describe the technique and method that are used to accomplish the aims of this research that include research design, population, sample size, sample method, data collection procedure, research instrument and data analysis. According to Sutrisna (2009), research methods are the overall strategies used to achieve the objectives and goals of the research. The study will evaluate the intention to use Fintech's products and service among youngsters. The focus of this research was on independent variables which are the perceived ease of use of Fintech, perceived usefulness of Fintech and service trust of Fintech. Data will be collected through questionnaires online survey method. Since the purpose of the study is to find out the intention to use Fintech's products and service among youngster, primary data will be used to answer research questions and objectives.

3.2   Research Design

This study is a correlational study. According to Creswell (2012), correlational research designs are used by investigators to describe and measure the degree of relationship between two or more variables or sets of scores. This study will examine the relationship between the perceived ease of use, perceived usefulness and service trust of the intention to use Fintech's products and service among youngsters. Participants or respondents will be chosen among youngster and consumer including who are the user of Fintech's product and service. In this research, a quantitative research method will be used to collect the data. Based on Leedy and Ormrod (2001) and Williams (2011), quantitative research involves the collection of data so that information can be quantified and subjected to statistical treatment in order to support a refute alternative knowledge claims. Questionnaire's method will be used in order to collect the data. Creswell (2012) describes that quantitative approach is used if the researchers want to identify a research problem based on trends in the field or on the need to explain why something occurs.

Questionnaire's methods are best suited for this study because we will be able to effectively investigate the relationship between the independent variables and the dependent variable.

3.3   Data Collection Methods

Researchers utilized questionnaires to obtain data. A questionnaire is a research tool consisting of a number of questions and other suggestions for collecting data from respondents. Sir Francis Galton devised the questionnaire (1822 - 1911). As compared to some other forms of surveys, questionnaires have the benefit to be cheap, do not need as much of a questionnaire as verbal or telephone surveys and generally offer standardized responses to make compiling data easier. Each questionnaire comes along with a broad awareness of the title and description of the questionnaire held and of how to honestly fill in the questionnaire, which takes roughly 15 minutes for the responders. Within one week from the time of the distribution of the questionnaire, the researchers sought the cooperation of all young interviewed respondents.

3.4   Study Population

The younger generation will more likely accept and understand Fintech, as with most of today's technologies. Millennials is the largest generation group with the greatest income. That is why the majority of Fintech consumers focus on millennia as their main audience. Traditional banks don't meet young clients' demands and expectations as, at least from the standpoint of younger generations, they are still focused on traditional grip. In most millennia, conventional firms are not prepared for the technology revolution. Meanwhile, firms in Fintech sense for thousands of years that a new age is approaching, an era in which they may create an easier world without limits. Some Fintech analysts consider that millenniums focused enterprises is more related to the size of the market than the capacity and desire in the use of Fintech by Gen Xers and Baby Boomers. Generally speaking, one population is the focus of researchers, which enables researchers to generalize their results (Idris, 2010). Population refers to the whole group of people, events or stuff the investigator intends to study (Sekaran, 2003). The researchers picked young individuals as the study population based on the objectives and queries. To present, UMK has a total population of 5587 students to conduct this research. The majority of consumers know this Fintech product more and more attentively.

3.5   Sample size

The number of populations that we focus on this study more on the youngster people especially student University Malaysia Kelantan (UMK). This reason is due to the accessibility of the research participants. Easy to access to the research participants is important in conducting the research. The next reason that, the researchers are more familiar with the area and UMK student compared to other location. The most important reason why the researcher focuses on youngsters is mostly a user for the Fintech. The Krejci & Morgan Method is using to create the demand for an effective method determining sample size. To address the existing gap, Krejci & Morgan (1970) came up with a table for determining sample size for a given population for easy reference. The whole population of UMK student are 5587. So, a sample size is 357 youngsters is needed to be represent the population.

Table 3.5.1   Determining Sample Size from a Given Population

Table 3.1

Table for Determining Sample Size of a Known Population

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

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

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3.6   Sampling Techniques

The selection of respondents was based on non-probability sampling, which is a convenience sampling method. The sample was randomly distributed to the 357 respondents which is included student in UMK. Convenience sampling is a sampling technique wherever the representatives are chosen due to easy access and easy to reach the respondent by handing out the questionnaire randomly.

3.7   Research Instrument Development

3.7.1   Questionnaire Survey

This research instrument is by using survey format. Survey format is used as a way of collecting data from the respondents, which is through an online survey by constructing the questionnaire on the Google Form. Invented by Sir Francis Galton, a questionnaire is a research instrument consisting of a set of questions (items) intended to capture responses from respondents in a standardized manner. The questionnaire also is in dual language, which are English and Malay, to ease the respondents to understand better and answer it properly.

The researcher will distribute the questionnaire to the respondent, which is involves Universiti Malaysia Kelantan (UMK) students as the youngster. It will be distributed via social medias, for example, WhatsApp group, Instagram and Telegram. Besides providing a fast way to create an online survey, Google forms also enable us to collect fast response through online, as the respondent could answer the questionnaire from almost any web browser, including mobile smartphone or tablet browser.

Besides, this research will use quantitative method to quantify the problem. Quantitative data is any type of data whose value is expressed in numbers or counts, with each data set having a unique numerical value. The response collected from the questionnaires distributed will then appear in quantitative data, usually in graph form, which make it easy for the researcher to understand, easy to analyse the data and draw the conclusions.

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3.7.2   Questionnaire Design

The questionnaire was created by adopting validated measurement items and multisource that reflect the modeled factors. Some numbers of previous articles are used as reference items with the authors name as listed below. From the fact that the context of this study is little different from previous studies, some of the items used in this study were improvised with own-designed to fit the current context.

SECTION	VARIABLES	ITEMS	AUTHORS
A	Demographic Profile	7	Li-Min Chuang, Chun Chu Liu & Hsiao-Kuang Kao, (2016)
B	Perceived of usefulness	5	Yusuf Opeyemi Akinwale & Adam Konto Kyari, (2020)
	Perceived ease of use	5	Yusuf Opeyemi Akinwale & Adam Konto Kyari, (2020)
	Service trust	5	Zhongqing Hu, Shuai Ding, Shizheng Li, Luting Chen & Shanlin Yang, (2019)
	Attitude towards using Fintech	5	Li-Min Chuang, Chun Chu Liu & Hsiao-Kuang Kao, (2016)
C	The intention to use Fintech's products and services among youngster	5	Li-Min Chuang, Chun Chu Liu & Hsiao-Kuang Kao, (2016)

In this research, the data will be collected personally in the zones covered by the study. As we aim to collect the data in quantitative, the question is designed in structured questions. Structured questions will ask respondents to select answer from a given set of choices. In the questionnaire, there will be 3 sections divided which is section A, B and C (Refer Appendix A). Section A is a question of a

demographic profile of the respondent. Section B is a set of the independent variables, while Section C are questions related to dependent variables.

In Section A, which is in demographic section, there will be also close-ended questions which respondent will be given a multiple-choice answer, for example by a simple "yes" or "no". This type of question scale will lead to conclusions quickly and efficiently, which makes the researcher saving a ton of times at making the hypothesis.

Besides, in the questionnaires, the Likert scale types of measurement are used as our guideline and bench-mark to find how much our independent variable will affect the dependent variable by using a five-point Likert scale ranging. In Section B which is the degree of agreement questions, we could measure if someone agrees that Fintech can make life easier, for instance. Likert scale uses a universal method of collecting method of collecting data, which means it is easy to understand them. The respondents are not forced to express an either - or opinion, rather allowing them to be neutral as they choose the answer. Once all responses had been received, it likely easy to analyse them.

The five-point Likert scale with numerical values:

1 = Strongly disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly agree

Characteristic	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
Number	1	2	3	4	5

3.7.3 Pilot Study

Before a large-scale survey is being carried out, a pilot test must be undertaken after the preliminary version of the questionnaire has been set up. The aim of the pilot study is to pre-test the questionnaires before they are distributed to the respondents. This pre-testing is a screening method

that incorporates a trial run on a group of respondents to determine whether the research instrument is adequately designed, according to Rubin and Babbie (2010). Besides, the respondents in the pilot study should be the same as those who will be included in the actual study. With pilot study, the researcher could clear up any confusion arises. This is to avoid question misinterpretation and to ensure that the researcher understands the underlying issues that respondents faced when filling out the questionnaires.

3.8 Measurement of the Variables

3.8.1 Nominal Scale

The simplest sort of scale or measurement is the nominal scale, which has no numerical properties. such as gender, marital status, occupation or educational classifications. The nominal scale is also known as categorical variables, as the data are divided into categories (Jackson, 2011). In the demographic section in Section A of the questionnaire survey, there are questions that are based on a nominal scale. For example, race variable, that will divide respondents into four categories: Malay, Chinese, Indian and Others. The answer choice of code 1, code 2, code 3, and code 4 will be assigned to these four groups, where these numbers are served as sample and convenient category labels with no intrinsic value.

3.8.2 Interval Scale

Interval scale, according to Hair et al. (2007), gives the highest level of measurement. An interval scale allows certain arithmetical operations to be performed on the data obtained from respondents, while also measuring distance between any two points (Sekaran, 2003). This would make it easier for the researchers to calculate the mean and standard deviations of responses on the variables in this study. Besides, there are questions based on the interval scale in Sections B and C in the questionnaire, which is based on the Likert scale. Respondents must select one of the five-point scales to answer the questions: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree). In this research, an interval scale is used to analyse the independent and dependent variables. It would also help us generate the perfect mathematical data from the questionnaire survey.

3.9 Procedure for Data Analysis

When all of the data is evaluated, revised and coded in an interviewee questionnaire, the researcher will fill the data into the system for analysis. The collected data is analyzed using version 17.0 of the Statistical Social Science Package. For this research, several analyzes have been carried out. First descriptive analysis of the information for respondents consisting of students, such as mean, percentage and frequency distribution. This includes information such as age, sex, faculty of study, curriculum and study year. Next, reliability test, data analysis table and a multilinear regression test were the statistics employed in this investigation. All these approaches have a good and substantial impact on the consumers' attitude towards Fintech technology's services in testing perceived utility, perceived ease of use, service trust and social influence.

Summary / Conclusion

Finally, this chapter describes the methods of research utilized mostly for empirical research. This chapter also discusses the theoretical foundation of study and research design. Furthermore, this chapter discusses both the sampling strategy and the data gathering technique for the study. There are eleven theories established from past study findings.

CHAPTER 4

DATA ANALYSIS

4.1 Introduction

In chapter 4, the data were analysed using the Statistical Package for the Social Science(SPSS) software program. This chapter also will discuss about the results and findings from the analysis which conducted on the datacollected from the questionnaires. The data analysis was used in order to test the questions in the questionnaire that was given to the respondent for this research. The data analysis results were explained using six types of analysis which are pilot test, demographic profile of respondent, descriptive analysis, validity and reliability test, Pearson correlation analysis and hypothesis testing. The questionnaire was distributed the youngsters and UMK student's who are aware about fintech. The total students for questionnaire was 360 students that needed as respondents for this research. This data was collected by Google form.

4.2 Preliminary Analysis

In this analysis, the pilot test was performed before performing the actual data collection. Interim consistency reliability or Cronbach's Alpha reliability coefficients were derived from dependent variables and independent variables. The results have been shown as below. By using Rules of Cronbach's Alpha Coefficient size

Table 4.2.1 Cronbach's Alpha Coefficient size

Cronbach's alpha	Internal consistency
$0.9 \geq \alpha$	Excellent
$0.9 \geq \alpha \geq 0.8$	Good
$0.8 \geq \alpha \geq 0.7$	Acceptable
$0.7 \geq \alpha \geq 0.6$	Questionable
$0.6 \geq \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 4.2.2 Cronbach Alpha of the Intention to Use Fintech

Cronbach's Alpha	N of Items
.944	5

From the table 4.2, the result showed that Cronbach's Alpha for five item of the intention to use fintech measure is 0.944. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the intention to use fintech is acceptable to use.

Table 4.2.3 Cronbach Alpha of the Perceived Usefulness

Cronbach's Alpha	N of Items
.885	5

From the table 4.3, the result showed that Cronbach's Alpha for five item of the perceived usefulness measure is 0.885. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the perceived usefulness is acceptable to use.

Table 4.2.4 Cronbach Alpha of the Perceived Ease of Use

Cronbach's Alpha	N of Items

29

.901	5

From the table 4.4, the result showed that Cronbach's Alpha for five item of the perceived ease of use measure is 0.901. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the perceived ease of use is acceptable to use.

Table 4.2.5 Cronbach Alpha of the Service Trust

Cronbach's Alpha	N of Items
.901	5

From the table 4.5, the result showed that Cronbach's Alpha for five item of the service trust measure is 0.901. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the service trust is acceptable to use.

Table 4.2.6 Cronbach Alpha of the Attitude Towards Using Fintech

Cronbach's Alpha	N of Items
.922	5

From the table 4.6, the result showed that Cronbach's Alpha for five item of the attitude towards using fintech measure is 0.922. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has

the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the attitude towards using fintech is acceptable to use.

4.3 Demographics Profile and Respondents

The data was distributed to the intention to use of fintech products and services among youngsters. The total of questionnaire is 360 and distributed through Google Form. All the questionnaire has been answered with 360 respondents. In the Part A, there are 7 questions which are gender, age, marital status, race, and year, are you familiar with the term of fintech and do you often use fintech service in your daily life.

Table 4.3.1 Overall Demographic Profile Respondents

Demographic Variable	Frequency	Percentage (%)
Gender		
Male	183	50.8
Female	177	49.2
Age Group		
18-20 years	36	10.0
21-23 years	201	55.8
24-26 years	120	33.3
27 years above	3	0.8
Status		
Single	333	92.5
Married	27	7.5
Race		
Malay	272	75.6

Chinese	59	16.4
Indian	28	7.8
Others	1	0.3
Year		
Year 1	59	16.4
Year 2	80	22.2
Year 3	70	19.4
Year 4	151	41.9
Are you Familiar with the Term of Fintech		
Yes	269	74.7
Not Sure	62	17.2
Not	29	8.8
Do you often Use Fintech Service in Your Daily Life		
Yes	280	77.8
Not Sure	55	15.3
Not	25	6.9

4.3.1 Number of Respondents Based on Gender

Table 4.3.2 Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	183	50.8	50.8	50.8
	Female	177	49.2	49.2	100.0
	Total	360	100.0	100.0	
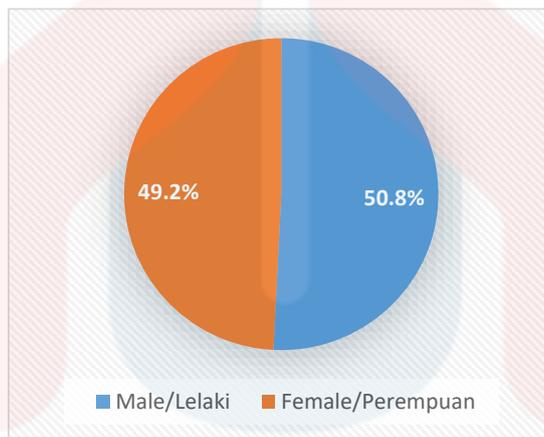
Figure 4.1: Gender of Respondents

Table 4.8 and Figure 4.1 above shows the genders of the respondents that involved in this survey. Most of the respondents are male with percentage of 50.8% while the percentage of the female respondents is 49.2%. From total number of 360 respondents, 183 of them are male while 177 of them are female.
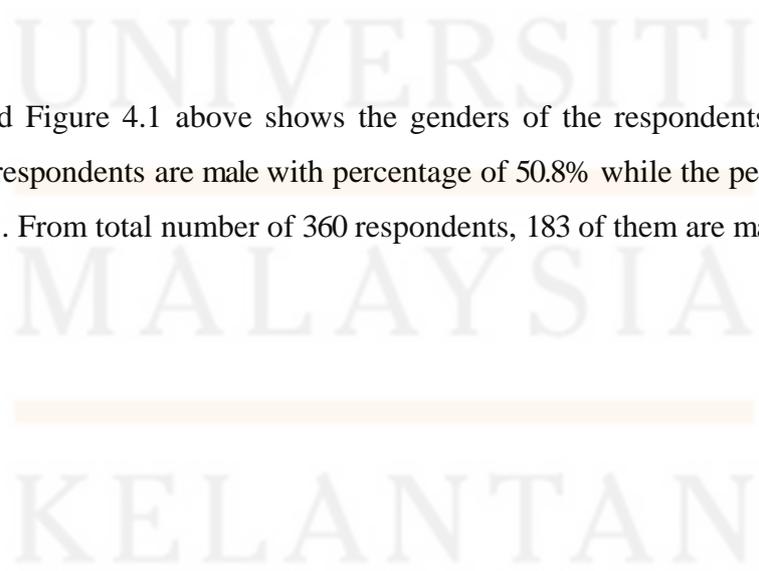
4.3.2 Number of Respondents Based on Age

Table 4.3.3 Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-20 years	36	10.0	10.0	10.0
	21-23 years	201	55.8	55.8	65.8
	24-26 years	120	33.3	33.3	99.2
	27 years above	3	.8	.8	100.0
	Total	360	100.0	100.0	
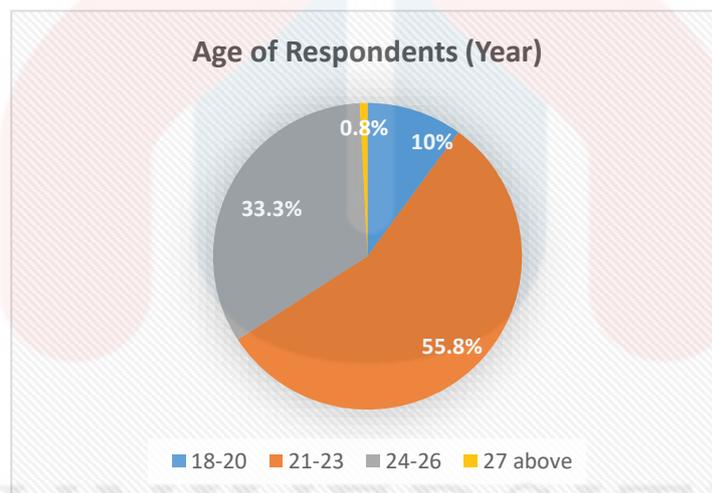
Figure 4.2: Age of Respondents

Based on Table 4.9 and Figure 4.2 above, it shows that majority of the age of respondent falls into the ranges of 21-23 years old (55.8%) which is 201 respondents. Followed by age group between 24-26 years old (33.3%) constitute of 120 respondents and 36 respondents are between 18-20 years old (10.0%). While for the less range age is above 27 years old (0.8%) constitute of 3 respondents.

4.3.3 Number of Respondents based on Status

Table 4.3.4 Status of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	333	92.5	92.5	92.5
	married	27	7.5	7.5	100.0
	Total	360	100.0	100.0	
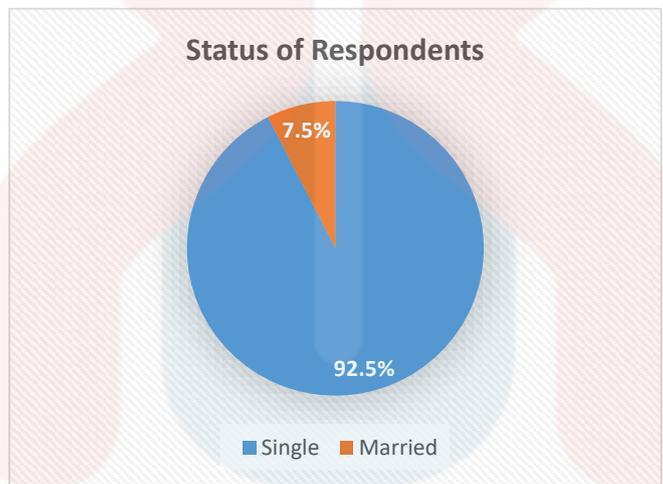
Figure 4.3: Status of Respondents

Based on the Table 4.10 and Figure 4.3 above, the most of respondents are status single which is 333 respondents (92.5%), follow by 27 respondents (7.5%) is married.

4.3.4 Number of Respondents based on Race

Table 4.3.5 Race of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	272	75.6	75.6	75.6

Chinese	59	16.4	16.4	91.9
Indian	28	7.8	7.8	99.7
Others	1	.3	.3	100.0
Total	360	100.0	100.0	
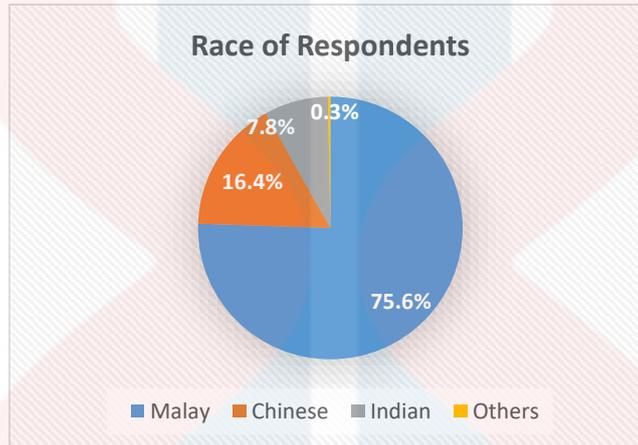
Figure 4.4: Race of Respondents

Based on Table 4.11 and Figure 4.4 above, most of the respondents are Malay which consists of 272 respondents (75.6%) followed by Chinese respondents (16.4%) which consists of 59 people and Indian respondents (7.8%) which consists of 28 people. Next, it also has 1 for other race respondents (0.3%) that involve in this study.

4.3.5 Number of Respondents based on Year

Table 4.3.6 Year of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Year 1	59	16.4	16.4	16.4
	Year 2	80	22.2	22.2	38.6
	Year 3	70	19.4	19.4	58.1

Year 4	151	41.9	41.9	100.0
Total	360	100.0	100.0	
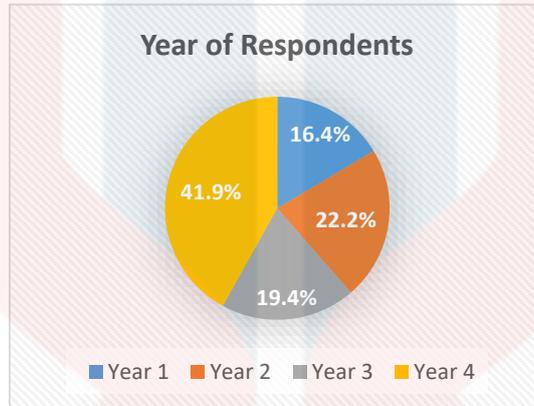
Figure 4.5: Year of Respondents

Based on Table 4.12 and Figure 4.5 above, most of the respondents are year 4 which consists of 151 respondents (41.9%) followed by year 2 respondents (22.2%) which consists of 80 people and year 3 respondents (19.4%) which consists of 70 people. Next, it also has 59 for year 1 respondents (16.4%) that involve in this study.

4.3.6   Number of Respondents based on are you familiar with the term of Fintech?

Table 4.3.7 Respondents of Familiar with term of Fintech

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	269	74.7	75.6	75.6
	Not Sure	62	17.2	17.2	93.0
	Not	29	8.8	8.8	100.0
	Total	360	100.0	100.0	
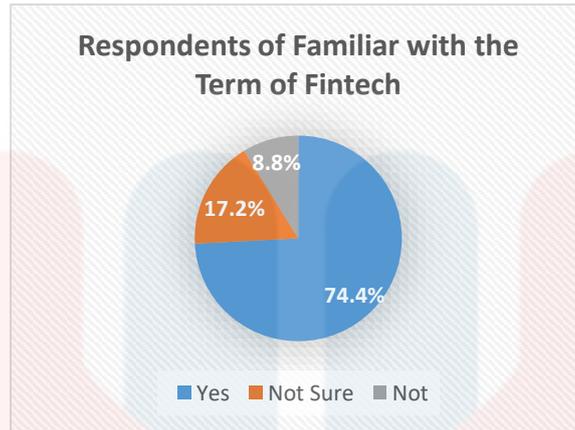
Figure 4.6: Respondents of Familiar with term of Fintech

Based on Table 4.13 and Figure 4.6 above, most of the respondents are yes which consists of 269 respondents (74.4%) followed by not sure respondents (17.2%) which consists of 62 people and not respondents (8.8%) which consists of 29 people.

4.3.7   Number of Respondents based on Do you Often Use Fintech Service in Your Daily Life?

Table 4.3.8 Respondents of often Use Fintech Service in Daily Life

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	280	77.8	77.8	77.8
	Not Sure	55	15.3	15.3	93.1
	Not	25	6.9	6.9	100.0
	Total	360	100.0	100.0	
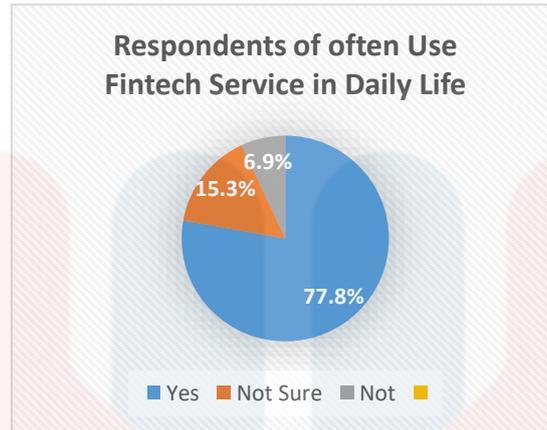
Figure 4.7: Respondents of often Use Fintech Service in Daily Life

Based on Table 4.14 and Figure 4.7 above, most of the respondents are yes which consists of 280 respondents (77.8%) followed by not sure respondents (15.3%) which consists of 55 people and not respondents (6.9%) which consists of 25 people.

4.4 Descriptive Analysis

In this study, the researcher use means to analyse for finding out which independent variable includes perceive usefulness, perceive ease of use and service trust that affect intention to use Fintech among youngsters. The descriptive analysis involve 360 of random respondent. In this analysis we will compared the mean for each variable in every question by using the likert scale, 1 as strongly disagrees, 2 as disagree, 3 as neutral 4, as agree and 5 as strongly agree. The tables below illustrated the result of descriptive analysis.

4.4.1 Range of Mean for Perceived Usefulness (Independent Variable 1)

Table 4.4.1 Range of mean for Perceived Usefulness

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I believe that using Fintech can make life easier.	360	2	5	4.29	.637
I think I can obtain information quickly using a Fintech service.	360	2	5	4.29	.680
I think I will not be limited by time and location if using Fintech service.	360	2	5	4.28	.672
I believe that Fintech has the potential to increase accessibility and greatly speed up the rate of approval for finance or insurance.	360	2	5	4.26	.662
I believe that using Fintech service, all data and information are more secure.	360	2	5	4.23	.676
Valid N (listwise)	360				

Table above shows the descriptive analysis for independent variable Perceived Usefulness. From the result that been shows at the table we can see that highest mean is 4.29 which is the respondent choose I believe that using Fintech can make life easier and I think I can obtain information quickly using a Fintech service. These prove that Fintech is one of the high technology that user friendly and provide detail information to customer. Meanwhile, the lowest mean that have been show in the table is 4.23, which is I believe that using Fintech

service, all data and information are more secure. This is because customer maybe lack of disclosure on safety when using Fintech.

4.4.2   Range of Mean for Perceive Ease of Use (Independent Variable 2)

Table 4.4.2 Range of mean for Perceived Ease of Use

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I believe Fintech service make transaction easier.	360	2	5	4.37	.619
I think it is easier to get application programmers from the internet using Fintech service.	360	1	5	4.24	.646
I believe most Fintech service are easier to understand and can be use without going through the service manual.	360	2	5	4.28	.675
I believe that Fintech saves consumer's time with a lower cost.	360	1	5	4.31	.657
I believe Fintech can make it easier for consumer to make decisions in conducting personal banking.	360	2	5	4.30	.611
Valid N (listwise)	360				

Table above shows the descriptive analysis for the independent variable, perceive ease of use. From the result that been shows at the table, we can see that the highest mean is 4.37 which is I believe Fintech service make transaction easier. These prove by system Fintech like automated teller machine (ATM) and online banking that people nowadays always use for transaction. Other than that, the lowest mean that been show in the table is 4.28, I think it is easier to get application programmers from from the internet using Fintech service.

4.4.3 Range of Mean for Service Trust (Independent Variable 3)

Table 4.4.3 Range of mean for Service Trust

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I believe and confident of the Fintech service provided by the banks and other firms.	360	2	5	4.33	.654
I believe the transaction system of Fintech service is safe and secured.	360	2	5	4.26	.612
I believe Fintech service make transaction more effective and efficient.	360	2	5	4.30	.633
I think user of Fintech can build trust between banks and customers.	360	3	5	4.30	.629
I believe that Fintech companies investing in major security to ensure consumer data is kept safe.	360	3	5	4.31	.599
Valid N (listwise)	360				

Table above shows the descriptive analysis for the independent variable, service trust. From the result that been show at the table, we can see that the highest mean is 4.33 which is I believe and confident of the Fintech service provide by the banks and other firms. This is because all activities that provide by bank or other firms are trusted to customer. Meanwhile, the lowest mean that been show in the table is 4.26 which is I believe the transaction system of Fintech service is safe and secured. Based on the table, some respondents love to use online banking or other transaction because of detail secure that Fintech provide.

4.4.4   Range of Mean for Intention to Use Fintech (Dependent Variable)

Table 4.4.5 Range of mean for Intention to Use Fintech

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I want to use the service provided by Fintech.	360	2	5	4.40	.612
I want to use Fintech service to access information.	360	2	5	4.35	.658
I want to use Fintech service in simplifying daily life.	360	2	5	4.40	.660
I want to use Fintech service to save time.	360	2	5	4.41	.635
I want to use Fintech service for more secure transactions.	360	3	5	4.41	.614
Valid N (listwise)	360				

Lastly, the table above shows the descriptive analysis for the dependent variable, intention to use Fintech. From the result that been shows at the table we can see that the highest mean is 4.41 which is I want to use Fintech service to save time and I want to use Fintech service for more secure transactions. These prove that respondents always use Fintech daily to run their business and trust the security service. Meanwhile, the lowest mean been show in the table is 4.35 which is I want to use Fintech service to access information. This is because not all customer get exposure and information about Fintech.

4.5   Validity and Reliability Test

In this analysis interim consistency reliability or Cronbach's Alpha reliability coefficients were derived from dependent variables and independent variables. The results have been shown as below. By using Rules of Cronbach's Alpha Coefficient size:

Table 4.5.1 Cronbach's Alpha Coefficient size

Cronbach's alpha	Internal consistency
$0.9 \geq \alpha$	Excellent
$0.9 \geq \alpha \geq 0.8$	Good
$0.8 \geq \alpha \geq 0.7$	Acceptable
$0.7 \geq \alpha \geq 0.6$	Questionable
$0.6 \geq \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 4.5.2 Cronbach Alpha of the Perceived Usefulness

Reliability Statistics

Cronbach's Alpha	N of Items
.837	5

From the table 4.2, the result showed that Cronbach's Alpha for five item of the Perceived Usefulness is 0.837. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the perceived usefulness is acceptable to use.

Table 4.5.3 Cronbach Alpha Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	N of Items
.838	5

From the table 4.3, the result revealed that Cronbach's alpha for five item Perceived Ease of Use is 0.838. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the perceived ease of use is acceptable to use.

Table 4.5.4 Cronbach Alpha of Service Trust

Reliability Statistics

Cronbach's Alpha	N of Items
.834	5

From the table 4.4, the result stated that Cronbach's alpha for five item of service trust measure is 0.834. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the service trust is acceptable to use.

Table 4.5.6 Cronbach Alpha of Attitudes towards using Fintech

Reliability Statistics

Cronbach's Alpha	N of Items
.859	5

From the table 4.5, the result indicates that Cronbach's alpha for five item of attitudes towards using Fintech measure is 0.859. The minimum value that perceived acceptable for this study is 0.7. Thus, the

value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the attitudes towards using fintech is acceptable to use.

Table 4.5.7 Cronbach Alpha of Intention to use Fintech

Reliability Statistics

Cronbach's Alpha	N of Items
.857	5

From the table 4.6, the result indicates that Cronbach's alpha for five item of intention to use Fintech measure is 0.857. The minimum value that perceived acceptable for this study is 0.7. Thus, the value can be considered as good and reliable to be used. This result shows that the study has the high internal consistency of the item in measuring concepts. In other words, the questionnaire being used in this study about the intention to use Fintech's product and service is acceptable to use.

4.6   Normality Test

The normality was additional of the graphical evaluation of normality (Elliot & Woodward, 2007). Normality test is used to define if the sample data has been collected from a normally distribution. Normality test that presents by SPSS software are Kolmogorov-Smirnov (K-S) and Shapiro-Wilk test. As a rule of thumb, the study was concluded that a variable is not normally distributed if significant less than 0.05 (<0.5).

Table 4.6.1: Normality Test

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Average_PU	.127	360	.000	.927	360	.000
Average_PEU	.122	360	.000	.926	360	.000
Average_ST	.126	360	.000	.932	360	.000
Average_ATB	.142	360	.000	.912	360	.000
Average_INT	.162	360	.000	.902	360	.000

a. Lilliefors Significance Correction

Based on the table, the significant values for this research variables are < 0.05. Thus, the data collected can be classified as non – normal data.
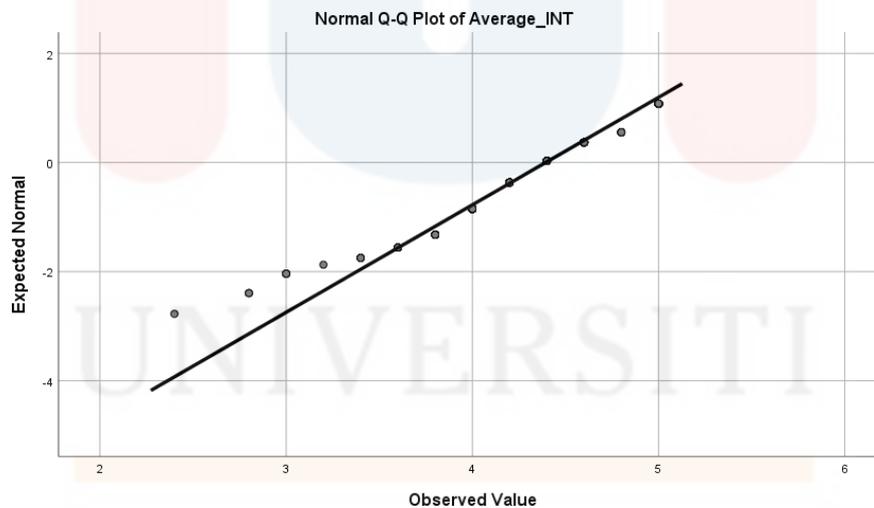
Figure 4.8: Normal Q-Q Plot of Intention to Use (DV)

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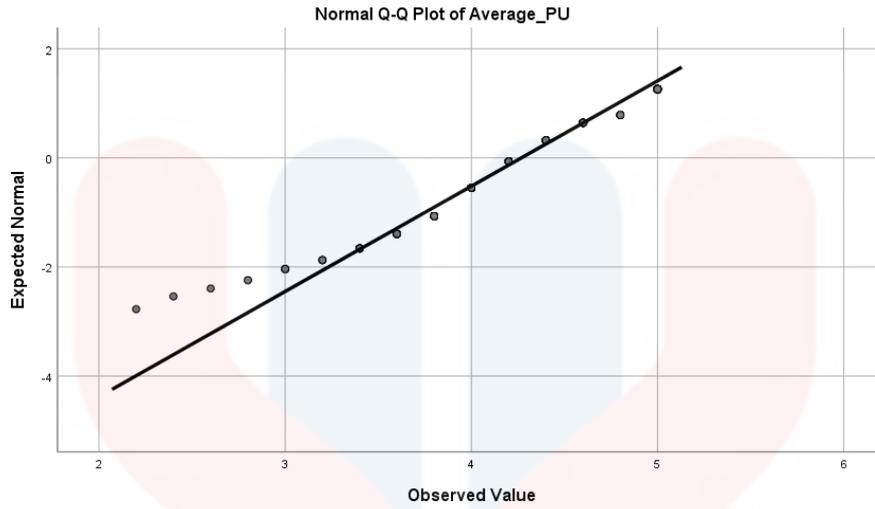
Figure 4.9: Normal Q-Q Plot of Perceived Usefulness (IV1)
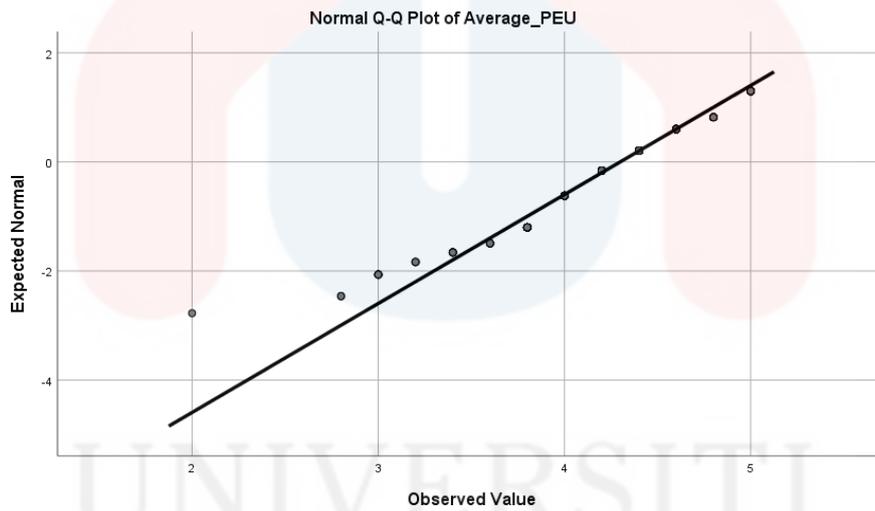
Figure 4.10: Normal Q-Q Plot of Perceived Ease of Use (IV2)

48
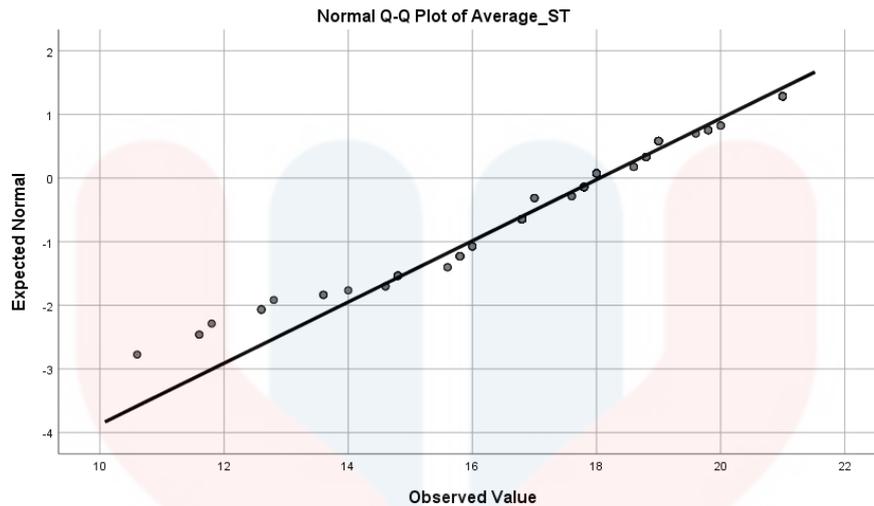
Figure 4.11: Normal Q-Q Plot of Service Trust (IV3)

According to University of Virginia Library the Q-Q plot, or quantile-quantile plot, is a graphical tool to help us assess if a set of data plausibly came from some theoretical distribution such as a Normal or exponential. Based on Q-Q plot above, it shows that the variables scores are not distributed normally as data collected scattered.

4.7   Hypothesis Testing

For the hypothesis test, Pearson Correlation analysis will be used. According to Gilchris and Samuels (2015), Pearson Correlation Coefficient is a statistical metric or analytical method that measures the existence (given by a p-value) and strength (given by the coefficient r between -1 and +1) of a linear relationship between independent variables and dependent variables. In this research, Pearson Correlation is used to define and evaluate the relationship between the intention to use dependent variable and perceived usefulness, perceived ease of use and service trust independent variables. This analysis also is used to identify if the hypothesis can be accepted or rejected.

Table 4.7.1: Rules of Thumb on Correlation Coefficient Sizes

Correlation Coefficient Range (*r*)	Strength of the Relationship
0.90 to 1.0 / -0.90 to -1.0	Very high positive / negative correlation
0.70 to 0.90 / -0.70 to -0.90	High positive / negative correlation
0.50 to 0.70 / -0.50 to -0.70	Moderate positive / negative correlation
0.30 to 0.50 / -0.30 to -0.50	Low positive / negative correlation
0.00 to 0.30 / -0.00 to -0.30	Little if any correlation

Hypothesis 1: Perceived Usefulness

H1: There is a positive relationship between the perceived usefulness and the intention to use Fintech's product and services among youngster.

Table 4.7.2: Correlations for the Perceived Usefulness

		DV Intention to Use	IV Perceived Usefulness
DV Intention to Use	Pearson Correlation	1	.741**
	Sig. (1-tailed)		.000
	N	360	360
IV Perceived Usefulness	Pearson Correlation	.741**	1
	Sig. (1-tailed)	.000	
	N	360	360

**. Correlation is significant at the 0.01 level (1-tailed).

Table 4.7.2 shows that the perceived usefulness have high positive correlation with the intention to use Fintech's product and services among youngster. The value that obtained is r = 0.741 and the result shows that it was significant under the significant level p < 0.05, which is p = 0.000. It means that the relationship between the two variables is strong and low in significant corelations. So, it can be concluded that the perceived usefulness gives positive impact on the intention to use Fintech's product and services among youngster in University Malaysia Kelantan (UMK). Therefore, hypothesis 1 (H1) is accepted.

Hypothesis 2: Perceived Ease of Use

H2: There is a positive relationship between the perceived ease of use and the intention to use Fintech's product and services among youngster.

Table 4.7.3: Correlations for the Perceived Ease of Use

		DV Intention to Use	IV Perceived Ease of Use
DV Intention to Use	Pearson Correlation	1	.730**
	Sig. (1-tailed)		.000
	N	360	360
IV Perceived Ease of Use	Pearson Correlation	.730**	1
	Sig. (1-tailed)	.000	
	N	360	360

The table above shows that the perceived ease of use has high positive correlation with the intention to use Fintech's product and services among youngster. The value that obtained is r = 0.730 and the result shows that it was significant under the significant level p < 0.05, which is p = 0.000. This also means that the relationship between the two variables is strong and low in significant. It can be concluded that there is a positive impact between the perceived ease of use and the intention to use

Fintech's product and services among youngster in University Malaysia Kelantan (UMK). Therefore, hypothesis 2 (H2) is accepted.

Hypothesis 3: Service Trust

H3: There is a positive relationship between the service trust and the intention to use Fintech's product and services among youngster.

Table 4.7.4: Correlations for the Service Trust

		DV Intention to Use	IV Service Trust
DV Intention to Use	Pearson Correlation	1	.737**
	Sig. (1-tailed)		.000
	N	360	360
IV Service Trust	Pearson Correlation	.737**	1
	Sig. (1-tailed)	.000	
	N	360	360

Based on the table, it shows that the service trust also has high positive correlation with the intention to use Fintech's product and services among youngster. The acquire value is $r = 0.737$ and the result shows that under the significant $p < 0.05$ level, that was significant. It shows that the relationship between the two variables is strong and low in significant. Hence, it resulted that there is a positive relationship between the service trust and the intention to use Fintech's product and services among youngster in University Malaysia Kelantan (UMK). Therefore, hypothesis 3 (H3) is accepted.

Hypothesis Result

Table 4.7.5: Hypothesis Result

	Hypothesis	Pearson's Correlation Result	
H1	There is positive relationship between the perceived usefulness and the intention to use Fintech's product and services.	r = 0.741	Supported
H2	There is positive relationship between the perceived ease of use and the intention to use Fintech's product and services.	r = 0.730	Supported
H3	There is positive relationship between the service trust and the intention to use Fintech's product and services	r = 0.737	Supported

Based on the table above, there are significant relationship between perceived usefulness, perceived ease of use, service trust and the intention to use Fintech's product and services among youngster. All the hypothesis were accepted at 0.01 significant levels.

4.8 Summary

In this chapter, the researcher came to a number of findings on the intention to use Fintech among youngster in UMK based on the results of the literature review and the survey. From 5000 population of UMK students from City Campus, 360 students' sample were collected. The data analysis was gathered using a questionnaire-based survey. The questionnaires were distributed through WhatsApp platform, which 4 weeks was needed to collect all the feedback from the respondent. Furthermore, to obtain the actual data, the data was compiled using SPSS. Preliminary Analysis, Descriptive Analysis, Demographic Test, Reliability Test, Normality Test, and Pearson's Correlation were among the SPSS results. All the hypothesis of this study was then answered through hypothesis

testing. In a nutshell, these statistical analyses have answered all of the study's research questions and objectives.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1   Introduction

The study's major goal is to investigate the variables that perceived usefulness, perceived ease of use, and service trust, which is the intention to use Fintech's goods and services among young people. The goal of this final chapter is also to address and examine the findings of the preceding chapter's study questions and hypotheses. This chapter will go through the research findings from the data analysis described in the previous chapter. This chapter will begin with a review of the important discoveries in this study, after which all the hypotheses and objectives of this study will be defined. Finally, the recommendation for more research and the study's conclusion are mentioned in the last section.

5.2   Key Findings

The research conducted in examining the relationship between independent variable which is perceived usefulness, perceived ease of use and service trust on dependent variable, intention to use Fintech product and service among youngsters especially in University Malaysia Kelantan. This study focused on how the relationship between perceived usefulness, perceived ease of use and service trust will influencing the intention to use Fintech's product and service among youngsters. According to this research, researchers are able to analyze and identify whether all the independent variable are connected to intention to use Fintech's product and service. As a result we are able to determining the factors influencing the acceptance of intention to use Fintech's product and service among youngsters, especially at University Malaysia Kelantan area.

5.3   Discussion

The study was showed to regulate the connection between the independent variable which is the perceived usefulness, perceived ease of use and service trust with the dependent variable which is the intention to use of Fintech's products and service among youngsters. In this research, primary data was undertaken, which is a set of questionnaire was developed and used to get the respondent's feedback and response. The questionnaire was thenbeing distributed through Google Form and has been blast to the targeted respondent among youngsters which involves student in University Malaysia Kelantan (UMK).

According to Krejcie & Morgan table (1970), they had created a need for an efficient method of determining the sample size needed to be representative of a given population. The method can be use either using the formula or the table. Hence, this study uses the Krejcie & Morgan table to determine the sample size. The whole population of UMK student are 5587. So, a sample size is 357 youngsters is needed to be represent the population.

The sampling frame for this study was among youngsters which involves student in University Malaysia Kelantan (UMK). A total of 360 respondents has answered the questionnaire that have been distributed through Google Form and their answer has been analysed. The analysis of data included the reliability analysis, descriptive analysis and Pearson's correlation coefficient analysis. The reliability test was shown on the independent variable to examine the internal consistency of the measurement instrument. The Cronbach Alpha for all the variable scale were in the range of 0.8 and above. Therefore, all the variable passed the lowest range acceptable of 0.6 as refer to the Rules of Thumb on Correlation Coefficient Sizes table.

The study also clearly shows that perceived ease of use has the most reliable and valid data on determining the intention to use of Fintech's products and service among youngsters. From the study, it is clearly showing that Cronbach's Alpha for perceived ease of use is highest compare to perceived usefulness and service trust. The value of Cronbach's alpha for perceived ease of use is 0.838 compared to the perceived usefulness and service trust with the value of 0.837 and 0.834. It can be concluded that perceived ease of use has the highest internal consistency for its item. From the result for Cronbach's alpha of financial capacity in this study, the mean for five-item of financial capacity measure 4.24 until 4.37 in category agree. Basically, it means the overall respondents agree about the intention to use of Fintech's products and service among youngsters in the perceived of use.

In addition, perceived usefulness has the second most reliable and valid data among to the previous variables on assessing the intention to use of Fintech's products and service among youngsters. The variables have got the score for Cronbach's alpha with value 0.837 slight higher of mean range 4.23 to 4.29 but still in the same category, specifically agree. Therefore, most of the respondent also agree that perceived usefulness is the intention to use of Fintech's products and service among youngsters.

Lastly, service trust has the lowest reliable and valid data compared to the previous variable that is the perceived ease of use and perceived usefulness on assessing the intention to use of Fintech's products and service among youngsters. The variables in Cronbach's alpha is 0.834 the lowest score,

but still can be considered high internal consistency as it exceeds the minimum value 0.7 for Cronbach's alpha with range mean from 4.26 to 4.33 in category agree.

The Pearson's correlation coefficient was used in this study to describe the relationshipbetween the dependent variable and independent variables in terms of relationship's strength. Below is the conclusion of the Pearson's correlation result:-

5.3.1   Perceived Usefulness

H1: There is a positive relationship between the perceived usefulness and the intention to use Fintech's product and services among youngster.

In this study there is a positive relationship between the perceived usefulness and the intention to use Fintech's product and services among youngster which involves student in University Malaysia Kelantan (UMK). Based on the analysis done, it was found that the perceived usefulness has a high positiverelationship with the intention to use Fintech's product and services ($r = 0.741$, $p < 0.05$). Perceived usefulness factors are going to be an economic benefit, seamless transaction, and convenience. The perceived benefit factors are going to be accustomed determine the customer intention to use Fintech. Perceived usefulness additionally furnishes consumers with the inspiration for usage Fintech decisions (Wilkie & Pessemier, 1973). Since the students is theconsumer, the hypothesis is accepted. Furthermore, the result is similar with the previous research by Li-Min Chuang, Chun-Chu Liu & Hsiao-Kuang Kao (2016), that indicates the perceived usefulness will have a significant positive effect on a consumer's attitudes toward using Fintech Service which is Fintech product and services.

5.3.2   Perceived Ease of Use

H2: There is a positive relationship between the perceived ease of use and the intention to use Fintech's product and services among youngster.

Based on Chapter 4, it shows that the perceived ease of use and the intention to use Fintech's product and services among youngster has the high positive relationship where $r = 0.730$ and $p < 0.05$. The finding shows that the perceived ease of use and the intention to use Fintech's product and services among youngster which involves student in University Malaysia Kelantan (UMK) are positively related. According to Gomber, Kauffman, Parker, and Weber (2018) perceived ease of use for Fintech product and service offerings, for example mobile banking services, was seen to be one key factor in the rapid growth of Fintech products and services. A recent report from Capgemini Consulting has found that Singapore is currently the number one country in Asia for Fintech adoption rates. Therefore,

the result is similar with the previous research by Li-Min Chuang, Chun-Chu Liu & Hsiao-Kuang Kao (2016), that indicates the perceived ease of use will have a significant positive effect on a consumer's attitudes toward using Fintech Service which recently, innovations in ICT have provided customers with many new financial services.

5.3.3   Service Trust

H3: There is a positive relationship between the service trust and the intention to use Fintech's product and services among youngster.

Finally from Chapter 4, it shows that the service trust and the intention to use Fintech's product and services among youngster has the high positive relationship where $r = 0.737$ and $p < 0.05$. According to Grabosky, Duffield & Graycar, (2001), the key to the success of internet-based financial transactions is made from a service trusted transaction process during which businesses must create an environment that's able to make potential customers feel comfortable and assured to create transactions via the web. Thus, the result is similar with the previous research by Li-Min Chuang, Chun-Chu Liu & Hsiao-Kuang Kao (2016), that indicates the service trust will have a significant positive effect on a consumer's attitudes toward using Fintech Service which the upper of the customers' service trust in Fintech, the upper their possibility of using fintech.

5.4   Implication of the Study

In general, the objective of this research are defining the intention to use of Fintech products and services among youngsters based on the application of Technology Acceptance Model (TAM). Based on this study, there are three independent variable which is perceive usefulness, perceive ease of use and service trust. All the variables are expected to have impact to intention to use of Fintech product and service. In this study, perceive usefulness is the role of the impact towards student perspective. Perceived usefulness refers to work affectivity, time saving and have relevant significance of the system for the work. This study can help them to improve their daily work when using the system of Fintech.

Besides, this study highlighted the big impact of perceived ease of use towards intention to use Fintech product and service. Perceived ease of use in this research can be described as the level where consumer thinks that less effort is required to use a system or technology (Davis et al., 1989). This study can help to develop more information to commnity about Fintech service and product and Fintech creation makes every financial information accessible and convenient to use. This is because,

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based on the survey to the respondent, the highest means recorded that they believe the Fintech service make transaction easier.

Next, the results of this study can help community more trust in using Fintech service in any transaction they make. This because, When the COVID-19 phenomena hit the nation, most industries relied on internet services. As a result, since all transactions in everyday life involve the usage of Fintech services, this research may indirectly help the community understand about the significance and how to utilize Fintech services.

Lastly, this study can be as reference for future research for their further studies and important especially for academic to understand the impact of using Fintech product and service. The goal of this study is to define young people's intentions to adopt Fintech goods and services using the Technology Acceptance Model (TAM). According to the findings of this research, three independent variables exist: perceived utility, perceived ease of use, and service trust.

5.5   Limitation of the Study

Limitations of a study are things or features of a design or methodology that impacted or will influence the interpretation of findings from research.

5.5.1   Data Collection Method

In this research, data collection method is one of the limitation in completing this study. This is because, in collecting data of respondents, the researcher only uses an online survey which is through Google form. This study also only focuses on students in University Malaysia Kelantan. As a result, while conducting an online survey, it will be easier to approach and collect data from respondents. But in other hand, the challenges that researcher need to be face is uncertainty information that given by respondent which are valid or not. Following that, conducting an internet survey will take a long time to collect data from respondents, and the researcher will need to identify respondents to answer the questionnaire.

5.5.2   The Scope of the Study

The limitation of this research also the scope of the study. In this research topic which is intention to use of Fintech products and services among youngsters based on the application of Technology Acceptance Model (TAM), it is a very wide and big topic to do research. As a result, the researcher limited this study to students at the University Malaysia Kelantan in order to ease the researcher's research and data collection. Because of the wide scope of study and huge number of

respondents, it would be difficult for the researcher to do research and gather data if the researcher concentrates on all Malaysian communities.

5.5.3 The Respondents

Another of the limitations highlighted by the researcher while doing this study is the respondents. In this study, the respondent focuses on the youngsters especially student at University Malaysia Kelantan. As a result, the issue for researchers is that they must deal with a certain attitude responder. For example, respondents who refuse to participate in doing the questionnaire may believe that answering the questionnaire will waste their time, and other respondents may be uninterested in answering the questionnaire. This will be a minor challenge for the researcher in completing this investigation as quickly as feasible. At the same time, due to the unwillingness of certain respondents to comply, the researcher must wait longer to collect study data from the top responders. The researcher, on the other hand, must be patient and learn how to communicate with the intended respondents. However, thanks to the outstanding attitude of certain respondents, data gathering for this project is currently proceeding successfully. In conclusion to complete this study, the researchers must be patient and learn how to communicate with the intended respondents. Due to the outstanding attitude of certain respondents, data gathering for this project is currently proceeding successfully. At the same time, the researcher must wait longer to collect study data from the top responders

5.6 Recommendations/ Suggestion for Future Research

There are few recommendation/suggestions that researcher could put forward. In this research, quantitative method is used through distribution of questionnaires. However, qualitative method which is face-to-face interviews are recommended by the researchers rather than online survey. The researcher can acquire more in-depth information about the intention to use Fintech by using interview methods. Unlike quantitative method, non-target respondent could answer the survey which making the real objective of the study unattainable. Furthermore, the qualitative method allows the researcher to obtain direct responses from the respondents and the amount of respondent also are much less compare to quantitative method. As a result, researchers can also reduce time in conducting the research.

From this research, it just involves 360 respondents, and all the respondents were mostly from the youngster among University Malaysia Kelantan, City Campus. Researcher propose that in future research, prospective researchers have to expands the scope of study and the number of respondents

which involves other region or nations. The more respondents present, the more credible, valid and relevant the outcome will be, due to the respondents that have varying views and beliefs on factors that affect their intention to use Fintech. As a result, the researcher will be able to generate more precise and reliable test results.

As we know, financial technology (Fintech) is considered important elements nowadays as mostly every transaction was made online. Many scholars and researchers conducting Fintech study over time. Hence, prospective researcher who wish to conduct similar topic to this research study, have to choose other strong factor as independent variable in the intention to use Fintech product and services. Besides provide more viewpoint in the future research, it is also could expand the awareness of the use of Fintech and subsequently increase the knowledge about Fintech to the society.

There will be few problems in collecting the data from the respondents, for example the unwillingness of certain respondent to cooperate answering the questionnaires. This causes the data collection process to be lengthy. Therefore, researcher must be patient, always follow up and learn how to communicate nicely with the respondent in order to pursue them giving the feedback. In addition, researchers need to keep the questionnaires survey short and convenient. If respondents finds that your questionnaire spans multiple pages, they will be more likely not to answer it.

5.7   Overall Conclusion of the Study

In conclusion, this research study aims to discover and investigate the factors that influence the youngster's intentions to use Fintech at UMK. The research demonstrates that the three independent variables (perceived usefulness, perceived ease of use and service trust) have a significant role that influence the intention to use Fintech products and services. Hence, this study has given researchers a deeper understanding about the factors that influence the intention to use Fintech among the youngsters.

The researchers expect that this research review will provide valuable reference and a good guideline for the future research. Besides, this research project is also expected to be a roadmap for Fintech regulator companies or any financial institutions in making decision in their promoting strategies for Fintech's product or services. Last but not least, some of the study's limitations has allow researchers to make additional recommendations to improve the research's quality for future research.

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APPENDIX A – Draft of Questionnaire

Section A: Demographic Profile. Please tick (/) the answer in the box provided. Bahagian A:
Profil Demografi. Sila tandakan (/) pada jawapan dalam kotak yang disediakan.

1. Gender / Jantina:

    Male */ Lelaki*
    Female */ Perempuan*

2. Age / Umur:

    18-20 years */ 18 – 20 tahun*
    21-23 years */ 21 – 23 tahun*
    24-26 years */ 24 – 26 tahun*
    27 years above */ 27 tahun ke atas*

3. Marital status / Status:

    Single / *Bujang*
    Married / *Berkahwin*

4. Race / Bangsa:

    Malay / *Melayu*
    Chinese / *Cina*
    Indian / *India*
    Others / *Lain-lain*

5. Tahun / Year:

Year 1 / *Tahun 1*
Year 2 / *Tahun 2*
Year 3 / *Tahun 3*
Year 4 / *Tahun 4*

6. Are you familiar with the term of Fintech? / *Adakah anda biasa dengan istilah Fintech?*

Yes / *Ya*
Not Sure / *Tidak Pasti*
No */ Tidak*

7. Do you often use Fintech service in your daily life? / *Adakah anda sering menggunakan perkhidmatan Fintech dalam kehidupan seharian anda?*

Yes / *Ya*
Not Sure / *Tidak Pasti*
No */ Tidak*

Section B: Please choose one answer to the degree to which you agree or disagree with each statement by putting (/) in the box provided.

Nyatakan satu jawapan bagi menunjukkan darjah persetujuan anda pada kenyataan yang diberikan dengan menandakan (/) di kotak yang disediakan.

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

QUESTION IN INDEPENDENT VARIABLE

1. **Perceived Usefulness (PU).**
   Kegunaan yang dirasakan.

No.	Statement/ *Penyataan*	1	2	3	4	5
1	I believe that using Fintech can make life easier. *Saya percaya bahawa dengan menggunakan perkhidmatan Fintech, kehidupan akan menjadi lebih mudah.*					
2	I think I can obtain information quickly using a Fintech service. *Saya rasa saya dapat memperoleh maklumat lebih cepat dengan menggunakan perkhidmatan Fintech.*					
3	I think I will not be limited by time and location if using Fintech Service. *Saya rasa saya tidak terhalang oleh masa dan lokasi sekiranya menggunakan perkhidmatan Fintech.*					
4	I believe that Fintech has the potential to increase accessibility and greatly speed up the rate of approval for finance or insurance. *Saya percaya bahawa Fintech berpotensi untuk meningkatkan aksesibiliti dan mempercepatkan kadar kelulusan kewangan atau insurans.*					

5	I believe that using Fintech service, all data and information are more secure. *Saya percaya dengan menggunakan perkhidmatan Fintech, segala data dan maklumat adalah lebih selamat.*				

2. **Perceived Ease of Use (PEU).**

   Kemudahan penggunaan.

No.	Statement/ *Penyataan*	1	2	3	4	5
1	I believe Fintech service make transaction easier. *Saya percaya perkhidmatan Fintech akan lebih memudahkan transaksi.*					
2	I think it is easier to get application programmers from the internet using Fintech service. *Saya rasa lebih mudah memuat turun program aplikasi.dari internet menggunakan perkhidmatan Fintech.*					
3	I believe most Fintech service are easier to understand and can be use without going through the service manual. *Saya percaya kebanyakan perkhidmatan Fintech lebih mudah untuk difaham dan digunakan tanpa melalui perkhidmatan manual.*					
4	I believe that Fintech saves consumer's time with a lower cost. *Saya percaya Fintech menjimatkan masa pelanggan dengan kos yang lebih murah*					
5	I believe Fintech can make it easier for consumer to make decisions in conducting personal banking. *Saya percaya Fintech dapat memudahkan pengguna untuk membuat keputusan dalam menjalankan urusan perbankan peribadi.*					

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3. **Service Trust.**

   Kepercayaan perkhidmatan.

No.	Statement/ *Penyataan*	1	2	3	4	5
1	I believe and confident of the Fintech service provided by the banks and other firms. *Saya percaya dan yakin terhadap perkhidmatan Fintech yang disediakan oleh bank dan firma.*					
2	I believe the transaction system of Fintech service is safe and secured. *Saya percaya sistem transaksi perkhidmatan Fintech adalah selamat dan terjamin.*					
3	I believe Fintech service make transaction more effective and efficient. *Saya percaya perkhidmatan Fintech membolehkan transaksi menjadi lebih efektif dan efisien.*					
4	I think user of Fintech can build trust between banks and customers. *Saya rasa pengguna Fintech dapat membina kepercayaan antara bank dan pelanggan.*					
5	I believe that Fintech companies investing in major security to ensure consumer data is kept safe. *Saya percaya bahawa syarikat Fintech melabur dalam keselamatan besar untuk memastikan data pengguna disimpan dengan selamat.*					

4. **Attitudes towards using Fintech (ATB).**

   Sikap terhadap penggunaan Fintech.

No.	Statement/ *Penyataan*	1	2	3	4	5
1	My experience with Fintech services is very satisfying. *Pengalaman saya menggunakan perkhidmatan Fintech sangat memuaskan.*					
2	I think it is very convenient to check information using Fintech service anytime and anywhere. *Saya rasa senang untuk mendapatkan maklumat menggunakan perkhidmatan Fintech pada bila-bila masa dan di mana sahaja.*					
3	I believe having more knowledge and awareness about Fintech will influence my level of adoption. *Saya percaya dengan mempunyai lebih banyak pengetahuan dan kesedaran mengenai Fintech akan mempengaruhi tahap penerimaan saya terhadapnya.*					
4	Through my experience using Fintech service, it saves more time and more secure. *Melalui pengalaman saya menggunakan perkhidmatan Fintech, ia lebih menjimatkan masa dan lebih selamat.*					
5	I think with using Fintech service, the management will be more systematic. *Saya berpendapat bahawa dengan menggunakan perkhidmatan Fintech, pengurusan akan lebih sistematik.*					

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Section C: Please choose one answer to the degree to which you agree or disagree with each statement by putting (/) in the box provided.

Nyatakan satu jawapan bagi menunjukkan darjah persetujuan anda pada kenyataan yang diberikan dengan menandakan (/) di kotak yang disediakan.

QUESTION IN DEPENDENT VARIABLE

5. **Intention to Use Fintech (INT).**

   Niat terhadap penggunaan Fintech.

No.	Statement/ *Penyataan*	1	2	3	4	5
1	I want to use the service provided by Fintech. *Saya mahu menggunakan perkhidmatan yang disediakan oleh Fintech.*					
2	I want to use Fintech service to access information. *Saya ingin menggunakan perkhidmatan Fintech untuk mendapatkan matlumat.*					
3	I want to use Fintech service in simplifying daily life. *Saya ingin menggunakan perkhidmatan Fintech dalam memudahkan kehidupan seharian.*					
4	I want to use Fintech service to save time. *Saya ingin menggunakan perkhidmatan Fintech untuk menjimatkan masa.*					
5	I want to use Fintech service for more secure transactions *Saya ingin menggunakan perkhidmatan Fintech untuk transaksi yang lebih selamat.*					

APPENDIX B - Gant Chart

No.	Items	Pages	W2	W3	W4	W5	W6	W7	Mid-sem break	W8	W9	W10	W11	W12	W13
	Selection of Research Title														
CHAPTER 1															
1.1	Background of the study														
1.2	Problem Statement														
1.3	Research Question														
1.4	Research Objectives														
1.5	Scope of the study														
1.6	Significance of the study														
1.7	Definition of Term														
1.8	Organization of the Proposal														
CHAPTER 2															
2.1	Introduction														
2.2	Underpinning Theory														
2.3	Previous Studies														
2.3	Hypotheses Statement														

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2.5	Conceptual Framework															
2.6	Summary/Conclusion															
CHAPTER 3																
3.1	Introduction															
3.2	Research Design															
3.3	Data Collection Methods															
3.4	Study Population															
3.5	Sample Size															
3.6	Sampling Technique															
3.7	Research Instrument Development															
3.8	Measurement of the Variables															
3.9	Procedure for Data Analysis															
3.10	Summary Conclusion															
	Total pages															