FACULTY ENTREPRENEURSHIP AND BUSINESS

APPENDIX 1

KNOWLEDGE, AWARENESS, PERCEPTION AND INTENTION TO USE CRYPTOCURRENCY

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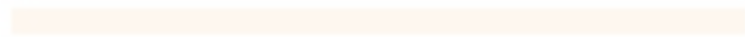SITI AZUANY BINTI AZMAN (A18A0842)

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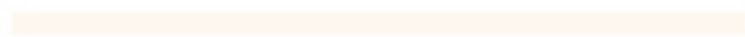BARCHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE)

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APPENDIX 2

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KELANTAN

Knowledge, Awareness, Perception and Intention to Use Cryptocurrency

by

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A thesis submitted in fulfillment of the requirements for Bachelor of Business Administration (Islamic Banking and Finance

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

2021

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APPENDIX 3: THESIS DECLARATION

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ABSTRAK

Memahami mata wang kripto sebagai teknologi, kenderaan pelaburan atau komoditi adalah penting walaupun sebelum Krisis Kewangan. Walau bagaimanapun, kejayaan mata wang kripto akan ditentukan oleh kesediaan masyarakat untuk menggunakannya. Pengetahuan, kesedaran, dan persepsi adalah anteseden yang paling biasa digunakan untuk menjelaskan niat untuk digunakan kerana kewujudan beberapa model yang menggabungkan faktor-faktor yang dinyatakan. Justeru, matlamat kajian ini adalah untuk menentukan tahap pengetahuan, kesedaran dan niat pelajar Malaysia untuk menggunakan mata wang kripto. Data dikumpul dengan mengedarkan borang soal selidik kepada 221 pelajar Malaysia. Persamaan struktur telah disahkan menggunakan perisian Statistical Package for the Social Sciences (SPSS), yang turut digunakan untuk mengesahkan hipotesis kajian. Antara dapatan lain, penemuan paling penting ialah semua hipotesis boleh diuji kesahihannya, dan terdapat hubungan yang signifikan secara statistik antara pengetahuan pelajar, tahap kesedaran, persepsi dan niat untuk menggunakan mata wang kripto di Malaysia.

Kata Kunci: Pengetahuan, Kesedaran, Persepsi, Niat, Mata wang Kripto

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<u>ABSTRACT</u>

Understanding cryptocurrency as a technology, investment vehicle, or commodity was important even before the Financial Crisis. However, the success of cryptocurrency will be determined by society's willingness to use it. Knowledge, awareness, and perception are the most commonly used antecedents to explain intention to use due to the existence of several models that incorporate the aforementioned factors. Thus, the goal of this study was to determine Malaysian students' level of knowledge, awareness, and intention to use cryptocurrency. The data was gathered by distributing a survey questionnaire to 221 Malaysian students. The structural equations were validated using the Statistical Package for the Social Sciences (SPSS) software, which was also used to validate the research hypothesis. Among other findings, the most important finding is that all hypotheses can be tested for validity, and that there is a statistically significant relationship between students' knowledge, level of awareness, perception, and intention to use cryptocurrency in Malaysia.

Keywords*: Knowledge, Awareness, Intention, Perception, Cryptocurrency*

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LIST OF ABBREVIATIONS

EOS: Electro Optical System

TAM: Technological Acceptance Model

SPSS: Statistical Package for the Social Sciences
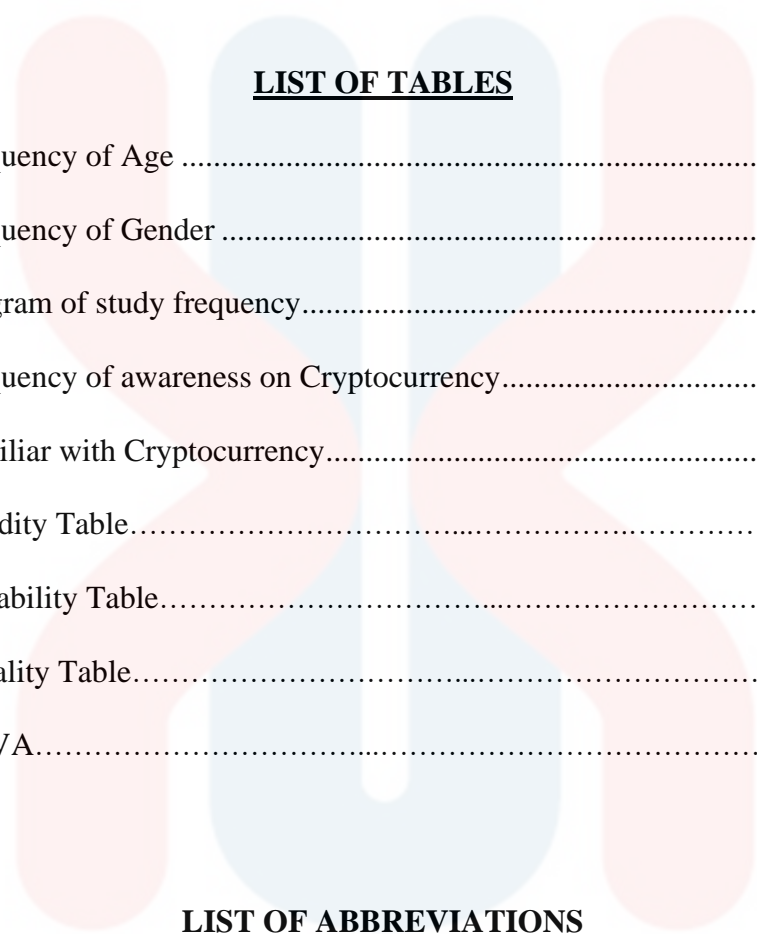
CHAPTER 1: INTRODUCTION

1.1. Background of the study

The current business environment has seen a rapid evolution of financial instruments and transactions on a global scale. The emergence of digital currency, or cryptocurrency, is one of these developments. Cryptocurrency is a type of intangible asset that does not exist in physical form; alternatively, it is referred to as digital currency. Cryptocurrency makes use of a highly sophisticated form of financial technology known as cryptography. Cryptography's purpose is to safeguard and authenticate transactions while also regulating the creation of new units (BDO USA, 2019). According to Perkins (2020), cryptocurrency is digital money used in electronic payment systems that do not rely on government or third-party intermediaries such as banks.

The first cryptocurrency transaction occurred in January 2009, and it was dubbed Bitcoin (Baldbridge, 2021). The identity of the creator of bitcoin remains a mystery, as someone known only as Satoshi Nakamoto, not his real name, appeared in 2008 to establish the world's first cryptocurrency. As a result, Satoshi Nakamoto is referred to as the "father of Bitcoin." Three years later, the world's first cryptocurrency was born. On April 23, 2011, he sent a farewell email to a fellow Bitcoin developer, in which he stated, "I've moved on to other endeavours." He has not appeared since then (Baldbridge, 2021). There are numerous cryptocurrency types dating all the way back to 2009. Bitcoin, Ethereum, and XRP are the top three cryptocurrencies (Yoo, 2021).

There are two schools of thought in Islam: Halal and Haram. Some scholars have declared cryptocurrency to be Halal due to the absence of debt-based fiat currencies, while others have declared cryptocurrency to be Haram due to the uncertainty and high risk inherent in cryptocurrency accounts (Asif, 2018). According to Siswantoro et al. (2020), one of the

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problems with cryptocurrency is that it is not classified as money. To be classified as money in Islam, cryptocurrency must meet certain criteria, such as being stable in value and safe to use.

The primary objective of this research paper is to ascertain whether Malaysian students are aware of the existence of cryptocurrency. According to the Cambridge Dictionary (2021), awareness is the knowledge of the existence of something or the possession of knowledge or experience about a particular thing. Students must be aware of cryptocurrency. This is because raising awareness among younger generations, particularly students, about cryptocurrency can help them comprehend and become more aware of its importance to the economy's development. If students are unfamiliar with cryptocurrency, it may be difficult for them to determine whether it is beneficial or detrimental to their own financial decisions.

Before determining the level of awareness among students, we reviewed several research papers on cryptocurrency awareness. To accomplish our research objectives, we will distribute a questionnaire survey via Google Form to 3465 Malaysian students. Following that, we will process the data and complete the research paper's objective using the Statistical Package for Social Science (SPSS).

1.2. Problem Statement

Cryptocurrency has different types includes among others the first 10 in terms of market capitalization which are Bitcoin, Ethereum, XRP, Bitcoin Cash, EOS, Stellar, Litecoin, Tether, Cardano, and Monero. Bitcoin dominates the market with a share of 53.5%. As described by Muhammad (2017), Bitcoin works in six stage that have two platforms of transactions and mining activities. The stages are the transactions, Bitcoin network building, assignment of headers, header matching with a nonce, reward to a successful miner, and final creation of a blockchain (Abubakar et al., 2019).

Bitcoin which is allowed in Sharīʿah for the view of some scholars just like the fiat currency used today also has no intrinsic value. Moreover, an argument has been put forward in the work of Asif (2018) who concludes that the evidence of working protocols in Bitcoin shows that money is not created from thin air as found in fractional savings systems where banks create debt - fiat or banknotes based on, but supported by an asset i.e., electricity. In his analysis Abubakar (2017) states that Bitcoin qualifies to possess all monetary attributes such as unit of account, medium of exchange, and value storage, and is widely and generally accepted. This is in line with the recognition of Islamic law (Sharīʿah) that customary and societal treaties define gold and silver coins as a measure of value and a medium of exchange, and which modern currencies can be used to buy but not on a deferral basis. But Bitcoin failed in the screen test of being a legitimate tender recognized by any government. However, it should also be noted that at the beginning of the Gold Standard, money was made on the basis of the Goldsmith, not the government. Individuals, businesses, and governments are run by Goldsmiths (Abubakar et al., 2019).

There are income streams associated with financial assets. there are assets with zero yield such as commodities, but are traded because they have practical use. Cryptocurrency has no revenue stream or practical use. Therefore, the price of crypto is subject to violent and random movements. This poses another problem in value storage. The existence of the "whale wallet" caused bitcoin trading to experience liquidity and manipulation. A whale wallet is a wallet that holds a disproportionate amount of bitcoin. By the end of 2020, the top 100 wallets are estimated to own 13% of the total bitcoin supply most of whose owners have no identity. So just needing a few whale wallets to manipulate the bitcoin market resulted in violent price movements. Large price fluctuations make bitcoin and cryptocurrency unsuitable as a store of value.

Contrary to the conventional that the limited supply of bitcoin and cryptocurrencies is profit and value protection. Actually, the big problem for them is considered to be money. The maximum amount of bitcoin ever mined is 21 million. There are 18.6 million bitcoins in circulation. All cryptocurrencies have a limited supply and the speed at which they can be increased is unpredictable and uncontrollable. These supply restrictions make cryptocurrencies unsuitable as legitimate tenders because a static 'money supply' would deprive central banks of the ability to carry out counter policies. However, crypto organizers have capitalized on widespread fears and distrust of fiat money arising from post-Global-Financial-Crisis (GFC) monetization.

In conclusion, cryptocurrency is not yet able to be used on a daily basis in trading transactions although many applications have been done to promote its use.

1.3. Research Question

1) What is the level of knowledge, awareness and perception of the intention to use cryptocurrency among students in Malaysia?

2) How is the relationship between knowledge, awareness and perception of the intention to use cryptocurrency among students in Malaysia?

3) To what extent the significant influence of knowledge, awareness and perception, of the intention to use cryptocurrency among students in Malaysia.

1.4. Research Objectives

1) To measure the level of knowledge, awareness and perception of the intention to use cryptocurrency among students in Malaysia.

2) To identify the relationship between knowledge, awareness and perception of the intention to use cryptocurrency among students in Malaysia.

3) To examine the significant influence of knowledge, awareness and perception of the intention to use cryptocurrency among students in Malaysia.

1.5. Scope of the Study

This study will examine student awareness of cryptocurrency. Malaysian students, both male and female, are the primary focus of the research. The data collection will be conducted by Malaysian university students who will serve as a representative sample of the population. The study will be conducted using a questionnaire administered to students as a survey and reference tool. The researchers' strategy will enable them to ascertain the extent to which students are aware of cryptocurrency. The purpose of this study was to collect data from potential respondents aged 18 to 30, with a sample size of 346 Malaysian university students. The purpose of this study is to assess students' knowledge and level of awareness regarding cryptocurrency. The researcher will conduct a review of previous articles and internet research to gather facts and information about the subject of the study.

1.6. Significance of Study

The findings of this study will assist university students in gaining the necessary information to be aware of cryptocurrency. The researcher believes that the study's findings will benefit

people, particularly students, by increasing their knowledge about their intention to use cryptocurrency.

This study was beneficial of following:

1.6.1.   Students - This study is beneficial for the students because they will be able to increase their awareness on cryptocurrency. They will be also aware on the advantages and disadvantages of intention to use cryptocurrency.

1.6.2.   Society – The findings will also benefit to the community due to the fact that they will be more knowledgeable and aware of cryptocurrency and engaged level information.

1.6.3.   Cryptocurrency adopters – This study will beneficial to cryptocurrency adopters because it will provide data and information regarding to cryptocurrency. It can also help to raise risk awareness when considering using cryptocurrency.

1.7. Definition of Term

Perception has been defined as "the conscious awareness of specific material objects present to the senses." Perception is, in fact, always a more expansive concept than this definition implies; because we are constantly aware on the " fringe," in the background of consciousness, of sense activities other than those we refer to as being perceived, most notably those associated with our own organism's internal operations. As psychologists define perception, it is, like sensation, an abstraction (Angell, 1906).

Knowledge is a fluid blend of experience, related information, and expert insight that provides a framework for assessing and integrating new experiences and information. It initiates and is applied in a knower's mind. It is frequently embedded not only in documents,

but also in organizational routines, practices, methods, progressions, and norms (Davenport & Prusak, 1997).

In general, awareness refers to being knowledgeable and conscious; being cognizant, informed, and alert. The state or ability to perceive, feel, or be conscious of events, objects, or sensory patterns is referred to as awareness (Gafoor, 2012).

According to Merriam-Webster (2021), cryptocurrency is any form of currency that exists solely digitally, that typically lacks a central issuing or regulatory authority and instead relies on a decentralized system to record transactions and manage the issuance of new units, and that relies on cryptography to prevent counterfeiting and fraudulent transactions.

1.8. Organization of the Proposal

Chapter one is an introduction to this topic consists of eight (8) key sections that provide the context, the description of problem, the research objectives of the study, and the research questions. Following this is a separate section that discusses the scope of the study, its significance, and the meanings of the terminology employed. Finally, in the final section, the chapter is summarised.

CHAPTER 2: LITERATURE REVIEW

2.1.Introduction

A cryptocurrency is a digital asset that uses encryption to secure transactions, limit the manufacture of new units, and verify asset transfers. Bitcoin is a digital money that may be used to make payments anywhere around the world. It is the world's first decentralized digital currency, as it operates without the use of a central bank or a single administrator (Vanishree & Mehrotra, 2018). There are perspective Shariah in Cryptocurrency, some believe that having an alternative to the existing fiat money system, in which banks play a prominent role, is beneficial, as bitcoin requires no bank account, tax payment, or auditing (Oziev & Yandiev, 2017).

Ex-chairman of Al-Jazeera Bank's Shari'ah Supervisory Board, Sheikh Dr. Adnan Al-Zahrani, says: "Cryptocurrency is a form of currency or money that has developed as a result of the creation and development of money. To put it another way, it began as simple barter, progressed to gold and silver coins, paper money, and finally, virtual money in the form of cryptocurrencies. And it is normal (Oziev & Yandiev, 2017).

Cryptocurrencies, on the other hand, are opposed by certain specialists. Sheikh Imran Hussain, a current and well-known Muslim scholar, for example, argues that any currency without inherent worth is invalid money. As a result, only gold or silver money, in his perspective, can satisfy the Shariah's requirements (Oziev & Yandiev, 2017). Moreover, Professor Ahmed Kamel Midin Meera, the former dean of the International Islamic University of Malaysia's Institute of Islamic Banking and Finance and author of the book Islamic Golden Dinar, believes that in order for digital currency to be accepted in the Islamic financial industry, it must have a monetary commodity as a measure of value (Oziev & Yandiev, 2017).

Thus, there are different between cryptocurrency and Bitcoin where is bitcoin focuses on decreasing influencer costs and shortening transaction times, but it is less adaptable while cryptocurrency aspires to facilitate the exchange of goods and services in a safe and secure environment with little or no intervention from the government or middlemen (Thakur & Dheeraj, 2020). The network is peer-to-peer, which means that transactions take place directly between users without the involvement of a middleman. These transactions are cryptographically authenticated by network nodes and stored in a public distributed ledger known as a blockchain. (Vanishree & Mehrotra, 2018). The term cryptocurrency grew since then but it is just starting out right now which means the applications are limited. The use of cryptocurrency is limited right now but it can be used as an alternative to equity market investments as it is not directly affected by the financial crisis.

To understand the awareness towards cryptocurrencies among student, several studies has been conducted in recent years. As noted by Doblas (2019), the paramount need to understand the intricate details about cryptocurrency not only as a technology but also as an investment vehicle or a commodity has never been this high. In fact, most cryptocurrency research to date has primarily focused on four pillars: technological aspects, which typically look at the underlying block-chain composition and security concerns, legal and public dimensions, which typically look at regulatory and tax implications, and the social, political, and ethical implications of cryptocurrencies, and as well as the economic difficulties surrounding bitcoin as an investment and its potential use as a medium of exchange (Doblas, 2019).

Hence, this study aims to measure the level of knowledge, awareness, and perception towards the intention to use of cryptocurrency among university's students. Besides, the study will examine the relationship and the significance influence of knowledge, awareness, and perception on intention to use of cryptocurrency among students in Malaysia.

2.2. Underpinning Theory

This chapter provides an overview of the theoretical underpinnings of awareness about cryptocurrency bitcoin but more related to the level of knowledge, awareness and perception on cryptocurrencies among students in Malaysia. In our study, student understanding of cryptocurrencies is mostly focused on one theoretical perspective, which is the technological acceptance model (TAM). TAM is an information systems theory that outlines how customers select whether or not to adopt new technologies. The concept is based on Fishbein and Ajzen's (1975) theory of reasoned action, which seeks to explain consumer purchasing behaviour. Davis (1985) created TAM to more effectively clarify and predict human behaviour toward information technology usage, which has since been used by numerous technology use. Other research has revealed that the availability of trust while adopting new technologies has a direct impact on the purchasing attitude of consumers. Furthermore, TAM has been used to study technological acceptance in a number of contexts, including healthcare (Holden & Karsh, 2009), physician adoption of telemedicine, and more (Hu et al., 1999). Bitcoin is a distributed digital currency whose disruptive and disintermediating character has spurred the explosive expansion of the financial technology industry in recent years (Folkinshteyna & Lennon, 2016). As a matter of fact, in the instance of Bitcoin as a money, we utilize the TAM framework to investigate components of the technological acceptance process.

2.3. Previous Studies

Cryptocurrencies are systems that allow for secure payments online which are denominated in terms of virtual "tokens," which are represented by ledger entries internal to the system. "Crypto" refers to the various encryption algorithms and cryptographic techniques that

safeguard these entries, such as elliptical curve encryption, public-private key pairs, and hashing functions. In the Philippines, the Philippine Central Bank said it plans to officially regulate local Philippine Bitcoin exchanges as remittance companies and recognize Bitcoin as a legitimate payment method while issuing a proper regulatory framework for Bitcoin users, exchanges, and companies. In Singapore, the Singapore government declared Bitcoin as a good purchased to purchase goods and therefore subject to a specific tax. The Monetary Authority of Singapore then required exchanges or de-anonymize their users to allow while simultaneously declaring that virtual currencies such as Bitcoin are not securities and not subject to regulation. But in Malaysia, bitcoin is not recognized as legal tender, and Bank Negara Malaysia does not regulate the operations of Bitcoin. The central bank has advised the public to be cautious of the risks associated with the use of such digital currency. (Frankfield, 2021)

Knowledge

According to the findings of a survey on bitcoin awareness and use in Canada, older age groups have a lower level of awareness than those aged 18 to 24. However, the only significant age group difference was between 45 and 54 years. In comparison to the youngest age group, this group had a 0.6-fold increased probability of hearing about Bitcoin. Gender was also a significant predictor of Bitcoin awareness, with women having a 0.4-fold greater likelihood of being aware than men. The Bitcoin Omnibus Survey revealed the outcome. According to a survey of 1,997 Canadians, nearly 64% had heard of Bitcoin. Bitcoin adoption, on the other hand, remains low, at just 2.9% in total. Bitcoin awareness is greater among retirees and active workers, as well as among men with a university or college education. Additionally, the same results were obtained using a Bitcoin knowledge score (Henry et al., 2017).

A study of Bitcoin awareness in Bangalore shown that to utilise Bitcoins, India must first ensure that its citizens understand the fundamentals of how digital currencies work and how to use them. For India, educating citizens about the use and significance of Bitcoins will pave the way for the country's cryptocurrency implementation. The findings of this study established a correlation between age and knowledge of cryptocurrencies. Age and cryptocurrency knowledge have a slight positive correlation. There is a strong correlation between respondents' knowledge of cryptocurrency and their gender. According to the analysis, there is a slight positive correlation between gender and cryptocurrency knowledge (Vanishree & Mehrotra, 2018).

Perception

As shown in a study on Thailand's Perception on Bitcoin Value, the research gathered information on several different facets in order to better inform the public on the current way they perceive Bitcoin Value. The data was then used to develop a strategy for promoting Bitcoin development throughout Thailand (Gibbs & Yordchim, 2014).

The result of a previous study on bitcoin awareness in Nigeria demonstrated the level of awareness of Bitcoin innovation in the country. The majority (75.2 %) of respondents had heard of digital currencies such as Bitcoin and 75.7% were aware of its existence. Meanwhile, 62.2% agreed that they are aware that Bitcoin is an investment vehicle. On the other hand, the majority of respondents (53.4 %) are unfamiliar with how Bitcoin works (Eigbe, 2019).

The percentage of UKM students' perceptions of Bitcoin in the previous study can be deduced based on the results. At the UKM, 56% of students responded affirmatively to the question of whether they knew Bitcoin was a virtual currency, while 17.5% of students strongly agreed. This results in the discovery that over half of the respondents were aware of the virtual currency known as Bitcoin. The results show that the general student population, as many as

60.5% is unaware of the emergence of Bitcoin and that 17.0% disagree with the statement, showing that Bitcoin is not yet well known by everyone. While it is possible that most people know about Bitcoin, only a small percentage knew that it is a virtual currency. In other words, approximately 45.5% of all respondents reported having gotten information about Bitcoin online, while 35% reported having gotten it from friends (Zain Azmi & Abdul-Rahman, n.d.).

Based on a study of how many students in Croatia knew about bitcoin. According to the survey results, over 87.5% of the total surveyed students have knowledge of cryptocurrency concepts. While only about half of the students (51.6%) claimed to have a decent understanding of the blockchain technologies on which cryptocurrencies are based, this shows that many others recognise their significance. Approximately 63% of surveyed students are familiar with Bitcoin, when it comes to particular cryptocurrencies. Many participants know about Ethereum (28), Ripple (18), and Litecoin, but less than half (44%) of them know about any other cryptocurrency (17). While participants were low on familiarity with Monero (9), Chainlink (7), Tether (6), EOS (6), and Stellar, they were less familiar with three of these (5). Over two-thirds of students who took the survey did not currently own any cryptocurrency, but over half of those who responded said they intend to invest in cryptocurrency in the future (Knežević et al., 2020).

In conclusion, in the study that has been done, many more countries have not accepted cryptocurrency and many more do not know about cryptocurrency according to the percentage of studies.

2.4. Hypotheses Statement

Hypothesis is the one of element that important in research paper. According to McCombes (2019), the purpose of hypothesis is the prediction of researcher about the research which is carried out by them. Then, several hypotheses need to be discussed about the different aspects of research question especially when making a research paper. The researcher cannot just simplify make hypothesis but need to related with the existing theories and knowledge.

The hypothesis is also a temporary answer to answer research questions that have not been tested. It is also important to refer the research objective to make the hypothesis. The researcher will build the hypothesis by entering the independent variable and dependent variable of research. So, there are four element needs to make hypothesis which is research question, research objective, independent variable and dependent variable.

For this research paper, we identify that the independent variable of this research paper are knowledge, awareness and perception towards cryptocurrency while the dependent variable of this research paper is intention to use cryptocurrency among student in Malaysia. Based on those variable statements, research question and research objective, we create several hypotheses of this research paper as follows:

H1:   The level of knowledge, awareness, perception and intention to use cryptocurrency among students in Malaysia is moderate.

H2:   There are positive relationship between knowledge, awareness, perception and intention to use cryptocurrency among Malaysian students.

H3:   There are significance influence of knowledge, awareness and perception on intention to use cryptocurrency among Malaysian students.

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2.5. Conceptual Framework

The purpose of this study is to ascertain the extent to which determinants, specifically knowledge, awareness, and perception have an effect on students' intention to use cryptocurrency. This section discusses the proposed theoretical framework. In general, the primary theory that underpins the theoretical framework of the proposed study is the technology acceptance model (TAM).

According to Sekaran and Bougie (2016), a theoretical framework is a conceptual model for how one theorises or makes logical sense of the relationship between the various factors identified as significant to the problem. As illustrated in Figure 2.1, the research framework identifies four critical components: knowledge, awareness, perception, and intention to use cryptocurrency. The independent variables are knowledge, awareness, and perception, while the dependent variable is the intention to use cryptocurrency.
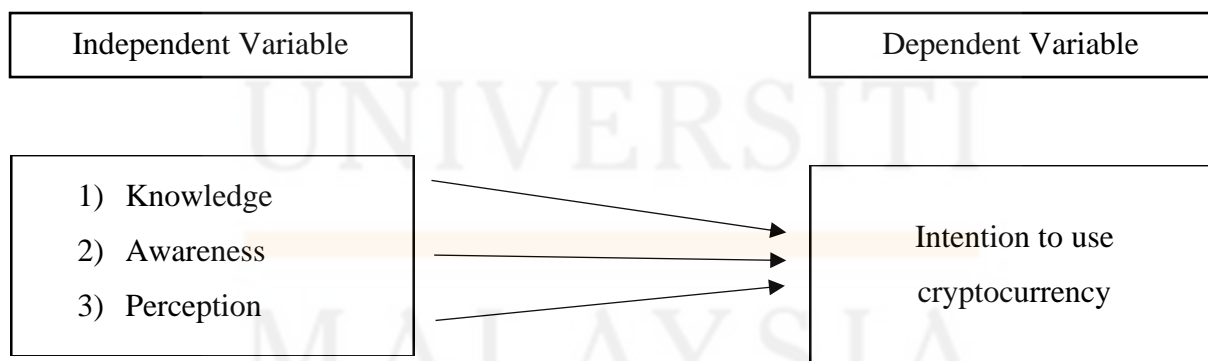
Figure 2.1- Conceptual Framework

2.6. Conclusion

The research framework, as well as the conceptual framework for this study, have been described. It illustrates the relationship between awareness, knowledge, and perception of the intention to use cryptocurrency. The researcher elaborates on the variables examined in this

study by providing an overview of the theoretical foundations of cryptocurrency awareness, but more specifically on the level of knowledge, awareness, perception of the intention to use cryptocurrency among Malaysian students.
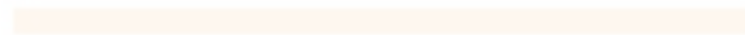
CHAPTER 3: RESEARCH METHODS

3.1. Introduction

This chapter is divided into ten (10) sections, the first of which is an introduction and the second of which is a description of the research design. The third section begins with the methods of data collection. The fourth section discusses the population, and the fifth section discusses sampling size. The sixth section includes several demonstrations of various techniques. The seventh and eighth sections provide an overview of the instrument and its reliability and validity in this study. Section nine discusses the data analysis strategy. Finally, section ten summarises the contents of this chapter.

The purpose of this study is to determine the relationship between and the significance of university students' knowledge, awareness, and perception of their intention to use cryptocurrency. The methodology used in this study will be discussed, as well as the issues of knowledge, awareness, and perception regarding Malaysian students' intentions to use cryptocurrency.

3.2. Research Design

The purpose of this study is to gain a better understanding of how university students' knowledge, awareness, and perceptions of cryptocurrency intentional usage have changed over time. The current study is a cross-sectional survey of students in Malaysia.

It will be descriptive and correlational in nature, with the objective of establishing the relationship and significant influence of knowledge, awareness, and perception on Malaysian students' cryptocurrency use intentions.

3.3. Data Collection Methods

For the purposes of this research, a quantitative approach using a questionnaire survey method through an online mechanism will be use. Questionnaires frequently use a mix of question types to collect information on facts, attitudes, and beliefs. However, there are many issues that must be considered in questionnaire design in order to maximise responses and be confident that the instrument is reliable and valid (Somekh & Lewin, 2011).

To accomplish the research objective, two types of information are consulted: primary sources and secondary sources. However, in this study, we will only use primary data, as the data will be collected via distributed questionnaires.

Google Forms, a survey development application, will be used to collect data. The researchers use social media sites such as Facebook to engage directly with students. The online methodology maximises the number of respondents who can participate regardless of their location or computing device. In this study, the sample size was 346 individuals. The survey will be read, sorted, reviewed, identified, and analysed.

3.4. Study Population

The entire group on which the researcher wishes to draw conclusions is referred to as the target population (Bhandari, 2020). The population, according to Lavrakas (2008), can be defined as a group of people who share similar characteristics. The importance of focusing on surveys and testing in the order of people chosen from a population and generally speaking to residents in investigation interviews. All Malaysian student who will be representing the population for this study.

3.5. Sample size

According to the Krejcie & Morgan table (1970), there will be 346 samples. Numerous variables affect sample size determination, all of which must be considered concurrently. Consideration should be given to cost and time constraints, the variability of elements in the target population, and the required estimation precision. Additionally, a trade-off between cost, time, and a large sample size is always present. A larger sample size typically requires additional funding for data collection and analysis. As a result, the research is estimated to require respondents with a confidence level of 95 percent, a standard deviation of 0.5, and a confidence interval of 5%, but only 3465 can be collected due to the aforementioned factors.

3.6. Sampling Techniques

We will use simple random sampling in this study. Simple random sampling is a sampling technique that involves the random selection of a subset of individuals or members of a population. It ensures that each individual or member of a population has an equal and reasonable chance of being chosen. Additionally, the simple random sampling approach is one of the most practical and straightforward sample selection procedures.

As a result, this sampling technique is also known as a chance method. To select the sample for this type of sampling, we use tools such as random number generators. Our sample size for this study is 346, and our population is 3465 Malaysian students. To allow for proper use of simple random sampling, the sample size for this sampling method should ideally be greater than a few hundred.

3.7. Research Instrument Development

The instrument is divided into five sections, each of which contains a questionnaire survey. The first section of the research instrument consists of five questions and items designed to elicit information about the respondent's profile. Researchers developed a profile-creation tool that will determine a user's gender, age, program of study, level of awareness, and most familiar cryptocurrency. Five questions about their cryptocurrency knowledge are included in Part 2 of the research instruments.

As a result, part 3 of the research instrument includes questions that assess students' awareness of cryptocurrency, which reflects their preferences. This survey will serve as a performance evaluation tool for university students interested in gaining a better understanding of cryptocurrency. Part 3 contains five questions using a five-point Likert scale that will be incorporated into the questionnaire's form.

The research instrument's fourth section will be used to alter public perceptions of cryptocurrency. Ten questions have been developed by researchers regarding the study's use of cryptocurrency. The final section expresses the desire to utilize cryptocurrency. The researchers posed the questions in order to ascertain the perspectives of university students. There are a total of 24 questions. The researchers used a validated and reliable standardized questionnaire from previous research.

3.8. Measurement of the Variables

Based on this research paper, it has two types of scale to measure the variables which are nominal variable and ordinal variable. While a nominal variable is used to identify, label, or categorise specific attributes being measured, an ordinal variable is a type of measurement variable that accepts values in an order or rank. We used a closed-ended nominal variable to

collect data on respondents' age, race, university name, and state. Ordinal variable without numeric had used to measure the variables which is knowledge, awareness, and perception for independent variable and intention to use cryptocurrency for dependent variable using 5-point Likert scale.

3.9. Procedure for Data Analysis

Statistical Package for the Social Science (SPSS) had used in this research paper to analysis the data which is had collected from respondent. Firstly, the data collected about demographic factor will be analysed using frequency analysis. In this analysis, data will used to measure the central tendency by calculate the mean and median while standard deviation, variance and range had been calculated to measure the dispersion of data. Then, descriptive analysis had used to answer the research question and achieve the research objective. Data collected from respondent who answered the questionnaire about knowledge, awareness and perception towards bitcoin will used to calculated the Pearson correlation and regression. Lastly, reliability analysis had used to measure an internal consistency which is to know how a set of items closely as a group. In this analysis Cronbach's alpha had used as a formula to calculate the data and measure the reliability of data (UCLA, n.d.).

3.10. Conclusion

The purpose of this study was to ascertain the level of knowledge, awareness, and perception of cryptocurrency among Malaysian students, as well as their ultimate decision regarding this new form of currency. The results and conclusions drawn from the analysis data are based on information gathered from respondents via a questionnaire. The researcher can conduct additional research on this cryptocurrency, as well as the study design for the thesis and its

purpose. There are four possible conclusions. The first is that the percentage of students who are intimately familiar with cryptocurrency is quite small. Then, there is a relationship between cryptocurrency knowledge, awareness, and perception among Malaysian students. Additionally, awareness and knowledge are critical prior to venturing into this type of cryptocurrency investment to avoid any disputes following the transaction. Finally, we can gain a better understanding of cryptocurrencies by considering them from a variety of angles. As Malaysian Muslims, we can gain an indirect understanding of Halal and Haram in Islam through our knowledge of cryptocurrency. Hopefully, more Malaysians, particularly the younger generation, will be vigilant and knowledgeable, as they will be responsible for developing the economy following the current generation.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1. Introduction

In this study, we used a variety of methods for data collection and analysis. Data was collected in order to achieve the study's objectives, which were to determine students' levels of knowledge, awareness, and perception of their intention to use cryptocurrency. We processed the data using the Statistical Package for Social Sciences after collecting it by disseminating the questionnaire via WhatsApp. To obtain findings and complete this research paper successfully, we used frequency analysis, descriptive analysis, Pearson correlation, and regression.

In general, we found that the majority of students are aware of cryptocurrency, but there are a few students who are not. The most familiar type of cryptocurrency that university students had heard of was Bitcoin, while Cardano was the least familiar type of cryptocurrency that university students had heard of. This result revealed positive feedback, indicating that the majority of students were knowledgeable, aware, and interested in cryptocurrency.

To summarise, people who live in a developed world with sophisticated technology should be more aware of and knowledgeable about cryptocurrency. The most important thing that needs to be done is to increase the number of cryptocurrency-related programmes, such as using a reality show on television or radio to host a discussion about cryptocurrency issues by inviting a knowledgeable panel. As a result, the general public's understanding of cryptocurrency will improve significantly, and they will be better able to avoid problems in their future lives, particularly as Muslims.

4.2. Pilot Study

A pilot study is a small-scale experiment or set of observations undertaken to decide how and whether to launch a full-scale project (Collins Dictionary, 2021). According to Fraser et al. (2018), the purpose of the pilot study is only to test the small test with the same steps outlined in the previous-developed research plan. The result of the pilot test will be a revision of the actual survey and will identify the problem in the actual survey.

We conducted a pilot test on 33 respondents and used Cronbach's alpha analysis for the reliability test to find out whether the set of questions provided by us could be understood and answered well by the respondents or not. After analysing the results of the pilot test answered by 33 respondents using Cronbach's alpha analysis, we found that there is one question which is in section B_5_1. The question is "I intend to not use cryptocurrency in my life". This question does not reach Cronbach's alpha analysis at least 0.5, which is only 0.397. This is because this question has a poor correlation between cryptocurrency and the knowledge, awareness and the intention of cryptocurrency. Therefore, we left this question out of our actual survey questions. After dropping the question, we were able to pass the Cronbach Alpha by at least 0.5, which is 0.621.

4.3. Demographic Profile of Respondent

Based on the Cambridge Dictionary (2021), demographics is the study of populations and the different groups that make them up. Demographic data enables researchers to learn more about the background of a university student. Example of a demographic question is about age, race, religion, and states. The information of the respondent is one of the important elements in helping the researcher complete the research paper perfectly. Usually, the question

related to demographic profile is the first part of the question that must be answered by the respondent.

As for the current study, there are five questions under the demographic profile question. The first part is age, gender, status of student, awareness of cryptocurrency and familiarity with cryptocurrency. For the age part, we divide into four classes of age, which are: the first class is 18–20; the second class is 21–23; the last class is 27 and above. For gender, we have two parts, which are male and female. We categorize the students according to the programme of study into two parts: undergraduates and postgraduates. Lastly, for those familiar with cryptocurrency, we provide four types of cryptocurrencies, which are Bitcoin, Ethereum, Cardano, and Dogecoin.

4.4. Descriptive Analysis

We used this type of analysis to process our data about the demographic profiles of university students as our respondents. This analysis was conducted to achieve the objective of our study, which is to identify the level of knowledge, attention, and perception of intention among university students towards cryptocurrency. The most important information in the demographics section is about awareness of cryptocurrencies and familiarity with cryptocurrencies. This is because, based on that part, we can know overall about the knowledge of cryptocurrency among Malaysian students.

There are four categories of descriptive analysis, which are measures of frequency, central tendency, dispersion or variation, and position. Frequency is to measure the most chosen choice among respondents and it is easily converted to percent. The central tendency is measured by using three averages, which are the mean, median, and mode. The dispersion is measured as the average or range between two classes or levels of respondents. Position is

measured in percentiles and quartiles to know the position of a single value. We chose

frequency to describe our descriptive analysis. There are several tables that show the result of

descriptive analysis by using frequency, which analyses the demographic data of university

students, who are our respondents.

4.4.1. Age.

Table 4.4.0.1: Frequency of Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Age	18-20	8	3.6	3.6	3.6
	21-23	156	70.6	70.6	74.2
	24-26	54	24.4	24.4	98.6
	27> above	3	1.4	1.4	100.0
	Total	221	100.0	100.0	

According to table 4.4.1, there are eight university students, or 3.6 percent of all

respondents between the ages of 18 and 20. Then, 70.6 percent of university students, or 70.6

percent of respondents, are between the ages of 21 and 23. The percentage of 54 university

students aged 24 to 26 who responded to the questionnaire was similar to the 24.4. Finally, the

last age group is 27 and older, which represents only 3 university students (1.4 percent).

4.4.2. Gender.

Table 4.4.2: Frequency of Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	65	29.4	29.4	29.4
	Female	156	70.6	70.6	100.0
	Total	221	100.0	100.0	

Female university students are the most likely to respond to the questionnaire, accounting for 156 (70.6 percent) of 221 students, while the remaining university students are male, accounting for 29.4 percent.

4.4.3. Program of Study.

Table 4.4.3: Program of study frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Program of Study	Undergraduate	190	86.0	86.0	86.0
	Postgraduate	31	14.0	14.0	100.0
	Total	221	100.0	100.0	

University students are divided into two categories: undergraduate and postgraduate. The majority of university students are undergraduates, making up for 86 percent (190 university students), with postgraduate students recording for 31 percent (31 university students).

4.4.4. Awareness on Cryptocurrency.

Table 4.4.4: Frequency of awareness on Cryptocurrency

		Frequency	Percent	Valid Percent	Cumulative Percent
Awareness	Aware	209	94.6	94.6	94.6
	Unaware	12	5.4	5.4	100.0
	Total	221	100.0	100.0	

There are 209 university students who are aware of cryptocurrency (94.6 percent). Then, at 5.4 percent, another 12 university students are unaware of cryptocurrency.

4.4.5. Familiar with Cryptocurrency.

Table 4.4.5: Familiar with Cryptocurrency

		Frequency	Percent	Valid Percent	Cumulative Percent
Familiar with Cryptocurrency	Bitcoin (BIT)	190	86.0	86.0	86.0
	Ethereum (ETH)	6	2.7	2.7	88.7
	Cardano (ADA)	4	1.8	1.8	90.5
	Dogecoin (DOGE)	21	9.5	9.5	100.0
	Total	221	100.0	100.0	

Bitcoin is the most familiar cryptocurrency among university students, with an 86 percent familiarity rate, down from 221 university students. Ethereum is a lesser-known cryptocurrency when compared to Bitcoin and Dogecoin, both of which have 6 university students accounting for 2.7 percent of the market. Cardano is the least familiar cryptocurrency, with only 4 university students familiar with it, representing 1.8 percent of 221 university students. Finally, at 9.5 percent, Dogecoin has 21 university students who are familiar with that type of cryptocurrency.

4.5. Validity and Reliability Test.

4.5.1. Validity Test.

The validity test output results were obtained using SPSS. SPSS performs descriptive statistics, numerical outcome predictions, and group identification on data. As a result, SPSS is used to comprehend and interpret research findings (Arkkelin, 2014).

Table 4.5.1: Validity Table

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Validity Table	Pearson Correlation	-0.045
	Sig. (2-tailed)	0.505
	N	221

Based on the output, Pearson correlation, or correlation value between the item or item and a total score, also known as r. The significance level for the two-tailed test was 0.05, and the total number of survey respondents was 221.

As previously stated, determining the validity of an item questionnaire can be achieved by examining the significant value or comparing the value r with the r table product moment. Pearson coefficients range from +1 to -1, with +1 indicating a positive link, -1 indicating a negative relationship, and 0 indicating no relationship.

Based on the sig. (2-tailed) significance value of $0.000 < 0.05$, it is possible to conclude that all of the items were genuine. However, given that the count value obtained for item 221 is -0.045 r table, it is possible to conclude that item 221 was invalid and has no relationship.

4.5.2. Reliability Test.

The reliability test is a method for determining the internal consistency of a scale. Cronbach's alpha was used as an indicator to determine the degree of consistency. Cronbach's alpha must be greater than 0.6 for all constructs/variables. We used Cronbach's alpha coefficient as the indicator to check the degree of consistency.

Table 4.5.2: Reliability Table

No	Factor	Cronbach's Alpha	N of Items
1	Knowledge on Cryptocurrency	.744	5
2	Level Awareness of Cryptocurrency	.885	5
3	Perception towards Cryptocurrency	.923	10
4	Intention to use Cryptocurrency	.621	4

Cronbach's alpha coefficient for Knowledge on Cryptocurrency is 0.744, which is great. All of the items in this study are consistent and reliable, thus we can conclude that they are all consistent and reliable.

Cronbach's alpha coefficient for Level Awareness of Cryptocurrency is 0.885, which is excellent. All of the items in this study are consistent and reliable, thus we can conclude that they are all consistent and reliable.

Cronbach's alpha coefficient for Perception towards Cryptocurrency is 0.923, which is strong. All of the items in this study are consistent and reliable, thus we can conclude that they are all consistent and reliable. The closer the correlation is to 1.0, the stronger the relationship.

Cronbach's alpha coefficient for Intention to use Cryptocurrency is 0.621, which is good. All of the items in this study are consistent and reliable, thus we can conclude that they are all consistent and reliable.

4.6. Normality Test.

The sample size distribution is determined by the normality test. This is necessary to determine whether the sample collected falls within an appropriate range and the skewness of the sample. If the samples are not normally distributed, the non-parametric technique will be used for subsequent tests; if the samples are normally distributed, the parametric technique will be used. Because the sample size is larger in this test, Kolmogorov-Smirnov will be used.

Table 4.6: Normality Test

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
SectionB_2_1	.362	221	.000	.735	221	.000
SectionB_2_2	.378	221	.000	.638	221	.000

SectionB_2_3	.229	221	.000	.896	221	.000
SectionB_2_4	.275	221	.000	.750	221	.000
SectionB_2_5	.270	221	.000	.733	221	.000
SectionB_3_1	.414	221	.000	.632	221	.000
SectionB_3_2	.425	221	.000	.629	221	.000
SectionB_3_3	.410	221	.000	.688	221	.000
SectionB_3_4	.347	221	.000	.716	221	.000
SectionB_3_5	.384	221	.000	.691	221	.000
SectionB_4_1	.421	221	.000	.631	221	.000
SectionB_4_2	.424	221	.000	.638	221	.000
SectionB_4_3	.418	221	.000	.667	221	.000
SectionB_4_4	.370	221	.000	.735	221	.000
SectionB_4_5	.411	221	.000	.684	221	.000
SectionB_4_6	.308	221	.000	.819	221	.000
SectionB_4_7	.209	221	.000	.894	221	.000
SectionB_4_8	.192	221	.000	.888	221	.000
SectionB_4_9	.197	221	.000	.884	221	.000
SectionB_4_10	.183	221	.000	.889	221	.000
SectionB_5_1	.275	221	.000	.876	221	.000
SectionB_5_2	.206	221	.000	.883	221	.000
SectionB_5_3	.205	221	.000	.891	221	.000
SectionB_5_4	.279	221	.000	.859	221	.000

Since the p-value of 0.000 is less than the significance level of 0.05, we would reject the null hypothesis in each case and concludes that there is sufficient evidence to say.

4.7. Hypotheses Testing.

Table 4.7: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.588	24	0.233	1.133	.311[b]
	Residual	40.294	196	0.206		
	Total	45.882	220			

A basic rule of thumb is to reject the null hypothesis if "Sig." or $p > 0.05$ is larger than 0.05, which was not the case here because the p-value was greater than 0.05. As a result, we accept the null hypothesis, which states that there is no statistically significant difference between knowledge, awareness, and perception.

4.8. Conclusion.

This chapter presented the data analysis. The chapter began with a descriptive analysis, which was followed by preliminary analysis – a normality test, a reliability test, and a validity test to ensure the data were valid and reliable. The hypothesis was tested using correlation analysis. The hypotheses were all accepted. According to the findings, only two variables are significant predictors of the outcome. The following chapter will go over the findings and make some recommendations.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1. Introduction.

From this chapter, the research discussed and explained about the result of the research via descriptive analysis, which presented in chapter 4. The summary of the result was constructing according to the issues presented in chapter 2. This chapter also discussed about the conclusion of the result objective according to the research objective that presented in chapter 1.

5.2. Key Findings.

A literature review is included in this chapter to describe the findings. This study's problem statement is divided into three parts. This is a combination of perception, knowledge, and intention. Myths, beliefs, and social media all have an impact on perception, knowledge, and intention. This, in turn, has an impact on cryptocurrency awareness. The purpose of this study is to determine the relationship between cryptocurrency knowledge, awareness, and perception of intention to use among Malaysian students.

Based on the findings in Chapter 4, researchers agree that individual knowledge, awareness, and perception are facts about Malaysian students' intention to use cryptocurrency. The research instrument used in this study is the questionnaire. The data was analysed using the statistical package for social science (SPSS).

Table 5.2: Correlation

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.897	24

According to the findings, all 221 participants in this study were students from the Universiti Malaysia Kelantan (UMK). From the table above shown the Cronbach's alpha for all 24 items is 0.883. The result indicates a relationship between students' knowledge, awareness, and perception of their intention to use cryptocurrency in Malaysia.

5.3. Discussion.

5.3.1. The level of knowledge, awareness, perception and intention to use cryptocurrency among students in Malaysia is moderate.

The correlation coefficient for students' level of knowledge, awareness, perception, and intention to use cryptocurrency in Malaysia is greater than 1. This is quite large for survey scale data. The sample contains 221 respondents who answered both questions. The p-value for this correlation coefficient is 0.00. We can conclude that the relationship has a high degree of correlation because $p < 0.05$.

Based on the article by Steinmetz et al. (2021), most surveys do not fully define the terms "risk" and "trust" for respondents, which is largely due to the fact that not all respondents can draw this distinction. Risk perceptions serve as proxies for trustworthiness, and the phrases are used interchangeably. None of the research examined a high-level trust perception, which would allow for a general assessment of respondents' attitudes regarding cryptocurrencies. Furthermore, none of the surveys distinguishes between respondents' degrees of trust, which would allow for more in-depth analysis, such as determining which segments of the population are particularly excited about and potential users of cryptocurrencies.

According to the findings, comprehensive descriptive statistics on cryptocurrency users from a representative sample are currently unavailable, particularly in terms of income, educational attainment, and marital status. This is especially surprising given the media

exposure that cryptocurrencies have received in the past, as well as high levels of awareness among, say, Western populations.

Based on Saif Almuraqab (2019), the UAE government's influence, which supports the attempt to create a digital financial system under government supervision, may raise trust and, as a result, boost and enhance people's adoption of digital currencies. This will also help to strengthen the future role and growth of digital currencies in poor countries. This research contributes to the understanding of people's acceptance of a new financial technology for improving human-computer interactions. Furthermore, it is critical to argue that digital currency is a new type of currency that requires legalisation by governments and financial institutions that provide a high level of awareness of its use and benefits, as well as increased trust in its adoption and the use of social influence in digital financial systems.

Based on Ayedh et al. (2020) stated men and those with a college or university education were more likely to be aware of Bitcoin. Unemployed people were also more likely to be aware of Bitcoin. Bitcoin ownership, on the other hand, was linked to younger age groups and those with a high school education. Finally, the findings revealed that Bitcoin adoption is strongly connected to knowledge. Trimborn et al. (2018) did another study that looked at the relative liquidity of Bitcoin against traditional assets. The authors presented a liquidity-limited risk-return optimization strategy, which is a hybrid of the Markowitz framework and the Markowitz framework with liquidity limitations. Their studies revealed that cryptocurrencies can add value to a portfolio, and that the optimization approach can even boost a portfolio's return while reducing volatility risk.

5.3.2. There is positive relationship between knowledge, awareness, perception and intention to use cryptocurrency among Malaysian students.

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There is a positive strength relationship between knowledge, awareness, perception and intention to use cryptocurrency among Malaysian students with a positive correlation of knowledge (r=0.774, p< 0.05), awareness (r=885, p<0.01), perception (r=0.923, p<0.01) and intention to use (r=0.621, p<0.01). As a result of the correlation analysis, Malaysian students' knowledge, awareness, perception, and intention to use cryptocurrency have a significant positive relationship.

The setting of the UAE was provided in this study, which used a systematised questionnaire to anticipate residents' acceptance of digital currencies as a means of exchange, resulting in a higher level of acceptance of this novel technology in new financial systems, based on Saif Almuraqab (2021). The findings provided sufficient evidence of significant correlations between the proposed variables. According to the study, perceived utility, perceived trust, social impact, and perceived ease of use all have direct positive associations with the desire to use digital currencies among UAE residents.

The socioeconomic profile of cryptocurrency users is defined by their young age and male gender, which supports the findings of Exton and Doidge (2018), who discovered that digital natives have higher interest and men have greater understanding. The regression results also show that younger age and male gender have a positive impact on cryptocurrency understanding and ownership, and that younger age increases cryptocurrency trust. When it comes to the impact of gender on cryptocurrencies and blockchain technology knowledge levels, it's important to remember that men have a tendency to exaggerate their own technological abilities.

Contrary to research by Vuk et al. (2017) and Abu Bakar et al. (2017), which claimed that investors trust a currency issued by an authority more than a cryptographic currency, trust had no significant impact on Malaysian Muslims' willingness to invest in Bitcoin. Because

there is no central authority accountable for issuance in the Bitcoin market, and there is no need to involve a trusted third-party when performing online transfers, trust is not supported in the current study (Reid and Harrigan, 2013). Malaysian Muslims, according to the data, intend to invest in the Bitcoin market. The study found that other factors, rather than trust, may influence Malaysian Muslims' decision to participate in the Bitcoin market.

5.3.3. There are significance influence of knowledge, awareness and perception on intention to use cryptocurrency among Malaysian students.

Because the p-value of 0.00 is less than the significance level of 0.05, we can conclude that knowledge, awareness, and perception have a significant influence on Malaysian students' intention to use cryptocurrency.

According to Ayedh et al. (2020), were discovered to have a strong positive impact on respondents' plans to invest in the Bitcoin market. This relates to current laws, circulars, and policies in the country and other countries that enable blockchain-based cryptocurrency investment, as well as the country's political environment and the government's willingness to encourage Bitcoin investment. Malaysian Muslims' willingness to invest in blockchain technology and cryptocurrencies is influenced by all of these factors.

Based on Steinmetz et al. (2021), the regression results also show that younger age and male gender have a positive impact on cryptocurrency understanding and ownership, and that younger age increases cryptocurrency trust. When it comes to the impact of gender on cryptocurrencies and blockchain technology knowledge levels, it's important to remember that men have a tendency to exaggerate their own technological abilities.

The empirical findings support the research model, which is based on the TAM and includes some additional literature-based aspects like awareness, trust, and social influence on

digital currency adoption, according to Saif Almuraqab (2019), the study demonstrates the relationship between trust, perceived ease of use, perceived usefulness, social impact, awareness constructs, and the intention to use digital currencies. According to the study, trust is the most important factor, followed by perceived utility and social impact. Furthermore, the findings revealed that perceived usefulness and perceived ease of use serve as a moderator of awareness. To put it another way, simply knowing about digital currencies does not imply a desire to use them. In other words, citizens' understanding of the methods and methods for using digital currencies, as well as their benefits, is critical because it will increase their likelihood of using them.

5.4. Implications of the Study.

The purpose of the study is to measure the level of knowledge, awareness, and perception of the intention to use cryptocurrency. The result of this study is concluded, and discussion on the results of examine student awareness of cryptocurrency has been presented. In addition, the explanation will be on implications of the study conducted in all aspect. The findings in this study have contributed to the understanding in knowledge of student about cryptocurrency. The implications for this study will be discussed under three headings which are: knowledge about crypto, perception of intention among Malaysian students and cryptocurrency research.

5.4.1. Implications for knowledgeable.

Regarding to the result as mentioned in key finding, as total 209 respondent were aware on cryptocurrency issues rather than 12 respondents did not aware. It shows that students are more care about cryptocurrency issue in their environment. Other than that, knowledge of the use of cryptocurrency will give students know to distinguish the pros and cons of using this

cryptocurrency. This study provides extensive knowledge to researchers to study the extent to which these students in Malaysia provide insights into the issue of cryptocurrency. With an in -depth knowledge of cryptocurrency by this study to researchers will be able to learn the benefits of using cryptocurrency as cryptocurrency provides benefits by avoiding fees, easy access to a wide range of investment opportunities and direct control over investments.

5.4.2. Implications for intention to use cryptocurrency.

The study found out that the level of knowledge, awareness, and perception have significant relationship on intention to use cryptocurrency among Malaysia's student. The researchers are able to assess that student are motivated to use cryptocurrency in the future. This is because of using cryptocurrency can provide many benefits such as cryptocurrency transactions are simple and speedy. Bitcoins, for example, may be transferred from one digital wallet to another with nothing more than a smartphone or computer. Furthermore, cryptocurrency payments are growing more popular among large corporations and in industries such as fashion and pharmaceuticals. Meanwhile, only a few of the Malaysian students to avoid the use of cryptocurrency. The researchers have found out that in the future, there's going to be a conflict between regulation and anonymity. This is because a number of cryptocurrencies have been linked to terrorist activities, governments may wish to control how they operate. Cryptocurrencies, on the other hand, place a strong focus on ensuring that users remain anonymous. (Arora, 2021).

5.4.3. Implications of cryptocurrency research.

The result of the study is appeared to be similar with the previous study, but this research held in Malaysia to observe the knowledge, awareness, and perception of the intention to use

cryptocurrency among students. This study derived the information according to analysis using the statistical package for social science (SPSS) that presented above. The researchers found that there are significant influence of knowledge, awareness, and perception on intention to use cryptocurrency. This can be shown that cryptocurrency one of the most tradable digital asset or digital form of money that exists online. There are currently over a thousand different cryptocurrencies in the world, and researcher see that students of Malaysia make the cryptocurrency as the key for them to a fairer future economy.

5.5. Limitations of the Study.

Due to the nature of research questions, and the limited use of study the topic, this research was based on largely quantitative research methods. There are some limitations that should be noted regarding the present study. First, the limitation of population that can be used to gather data are very limited, not to mention that data gathering using questionnaires will take a lot of time and the low respond-rate from the respondents. This data represented that were 221 respondents completed the questionnaire, rather than target limit as total 400. The number of data that gathered may not enough to represent the whole Malaysia's student population in this city, if the research is meant for one city. Second issue is the questionnaire that being used to collect the data, which is translated from Malaysian version into English version so, misinterpretation could happen and cause false data to be collected and analysed. It should be good with two translated which are English and Malay. The last issue that occurs in this study is the sample of the population. The respondents that participate in this study are mostly undergraduate rather than postgraduate, which is more than half of the total population. This may cause a bias in determining the level of knowledge, awareness, perception, and intention to use cryptocurrency among students.

5.6. Recommendations/ Suggestion for Future Research.

For further research, the researcher could use the internet to collect more sources to gather information about cryptocurrency so the knowledge could be gained faster and easier rather than distributing the questionnaire directly to the respondent. Certain limitations of state or university could be applied, so more research about the influence of state or university towards the level of knowledge, awareness, perception, and intention to use cryptocurrency could be done. Besides that, more methodological work is needed on how to robustly capture the impact and outcomes of using crypto in research, including further economic analysis in cryptocurrency issues and exploration of the impact of cryptocurrency among student integral to research teams.

5.7. Conclusion of the Study.

The purpose of this study was to examine Malaysian students' knowledge, awareness, and perception of their intention to use cryptocurrency. The TAM was chosen as the foundation for developing hypotheses, and specific TAM factors were taken into account in the cryptocurrency context. The study looked at the relationships between knowledge, awareness, and intention to use cryptocurrency among Malaysian students, as well as the correlations between various demographic variables. Several terms should be concluded as a result of the findings. To begin, the results show that there is a positive relationship between knowledge and awareness and the intention to use cryptocurrency. Second, knowledge, awareness, and perception of intention to use cryptocurrency have a significant influence, and it can be seen that cryptocurrency has the potential to become more widely used.

Finally, respondents' knowledge of cryptocurrencies was mostly positive. These findings could imply that, despite their positive perceptions of cryptocurrency, students are still hesitant to use it as frequently as they would like. Furthermore, the sample size may be regarded as a limitation, making the results difficult to generalise. It has its own meaning and limitations, as discussed in the preceding information.

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APPENDIX A
Section A (Demographic respondent's profile).

1. Demographic respondent's profile	
Age	18-20
	21-23
	24-26
	27 > above
Gender	Male
	Female
Program of Study	Undergraduate
	Postgraduate
Awareness	Aware
	Unaware
Familiar Cryptocurrency	Bitcoin (BIT)
	Ethereum (ETH)
	Cardano (ADA)
	DogeCoin (DOGE)

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Section B (Knowledge of cryptocurrency, Level awareness of Cryptocurrency, Perception Towards Cryptocurrency and Intention to use Cryptocurrency).

2. Knowledge of Cryptocurrency	Level of agreement				
	1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree				
1. I have heard information about cryptocurrency clear and understanding.	SD	D	N	A	SA
2. I know cryptocurrency as a type of currency which uses digital files as money.	SD	D	N	A	SA
3. I think cryptocurrency is important in my life	SD	D	N	A	SA
4. I have ever used cryptocurrencies as a mean of Payment.	SD	D	N	A	SA
5. I have ever settled liabilities using cryptocurrencies.	SD	D	N	A	SA

3. Level awareness of Cryptocurrency	Level of agreement				
1. I am aware of hash graphs, blockchains, and other technology that supports cryptocurrency.	SD	D	N	A	SA
2. I am aware of the difference between the terms "proof of work" and "proof of stake".	SD	D	N	A	SA
3. I can recognize the difference between crypto coins and crypto tokens.	SD	D	N	A	SA
4. I am aware of platforms such as Bitcoin, Ethereum, Cardano and Dogecoin.	SD	D	N	A	SA
5. I am aware that cryptocurrencies operate in an open and independent network.	SD	D	N	A	SA

4. Perception Towards Cryptocurrency	Level of agreement				
1. I recognize that cryptocurrencies can be used as a medium of exchange.	SD	D	N	A	SA
2. I believe that cryptocurrency technology can be used to make smart contracts.	SD	D	N	A	SA
3. I believe that cryptocurrencies can be used in hedging funds	SD	D	N	A	SA
4. Crypto currencies can be used as a store of value.	SD	D	N	A	SA
5. It is possible to transact online using crypto currencies.	SD	D	N	A	SA
6. I recognize that it is possible that cryptocurrencies can replace fiat money.	SD	D	N	A	SA
7. With cryptocurrency, it is possible that we might not need a monetary regulator like a central bank.	SD	D	N	A	SA

8. I believe that banks may not be needed if cryptocurrencies will be used.	SD	D	N	A	SA
9. I believe that business transactions will change due to cryptocurrency.	SD	D	N	A	SA
10. I am certain that cryptocurrencies might eliminate the need for financial intermediaries like western union and the like.	SD	D	N	A	SA

5. Intention to use Cryptocurrency	Level of agreement				
1. I intend to not use cryptocurrency in my life.	SD	D	N	A	SA
2. I will always try to avoid using cryptocurrency in my life.	SD	D	N	A	SA
3. I have desire to use any type of cryptocurrency.	SD	D	N	A	SA
4. I intend to continue using cryptocurrency in the future.	SD	D	N	A	SA
5. Assume I had access platform of cryptocurrency learning. I predict that I would use it.	SD	D	N	A	SA

APPENDIX B

PPTA 1

Gantt Chart																		
				Week >														
#	Activity	Start	End	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Create a group class	1	1	▓														
2	Divide into groups	2	2		▓													
3	Briefing	3	3			▓												
4	Guideline distribution	4	4				▓											
5	Google Meet with SV	5	5					▓										
6	Share the research title	6	6						▓									
7	Divide parts for chapter 1	7	7							▓								
8	Submit & redo chapter 1	8	8								▓							
9	Divide parts for chapter 2	9	9									▓						
10	Submit & redo chapter 2	10	10										▓					
11	Divide parts for chapter 3	11	11											▓				
12	Submit draft proposal	12	12												▓			
13	Submission to examiner	13	13													▓		
14	Presentation	14	14														▓	
15	Final submission	15	15															▓
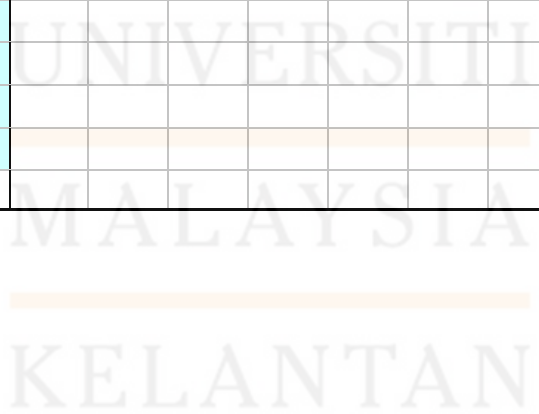
Gantt Chart																	
				Week >													
#	Activity	Start	End	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Update questionnaire	1	2	■														
2	Do a pilot study	2	2		■													
3	Count it on SPSS	3	3			■												
4	Spread the questionnaire	4	8				■	■	■	■	■							
5	Fill in data in SPSS	5	9					■	■	■	■	■						
6	Submit chapter 4	9	10									■	■					
7	Redo & submit chapter 4	10	11										■	■				
8	Submit chapter 4 &5	11	12											■	■			
9	Re-submit chapter 4 & 5	12	13												■	■		
10	Divide parts for poster & research paper	12	13												■	■		
11	Compile poster & research paper	13	13													■		
12	Submit poster & research paper	13	13													■		
13	Submission full report to supervisor & examiner	14	14														■	
14	Presentation	14	14															■
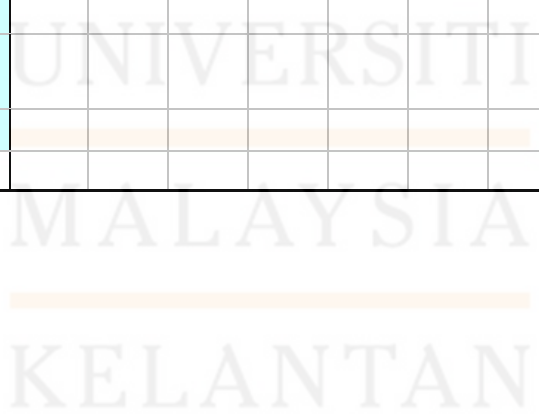
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Semester*:* SEMESTER 7
Nama Program/*Name of Programme:* SAK, SAB, SAL, SAR, SAP, SAH, SAW
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BORANG KELULUSAN PENYERAHAN
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Universiti Malaysia Kelantan

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

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

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Nama Pelajar:_ SITI AQILAH BINTI ZA'ABA_____   **No Matrik:** _ A18A0840___
Nama Pelajar:_ SITI AZUANY BINTI AZMAN_____   **No Matrik:** _ A18A0842___
Nama Pelajar:_SITI AISYAH BINTI HASSAN_____   **No Matrik:** _A18B1142___

Tajuk Penyelidikan:

Knowledge, Awareness, Perception and Intention to Use Cryptocurrency
_____

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Sekian, terima kasih

_____
Tandatangan Penyelia

Tarikh: 20/01/2022