FACTORS INFLUENCING CUSTOMER'S INTENTION TO CONTINUOUSLY USE CASHLESS TRANSACTION MODE AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENTS

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

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UNIVERSITI MALAYSIA KELANTAN

2023

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LIST OF ABBREVIATION

Abbreviation	Definition
IR 4.0	Forth Industrial Revolution
SMEs	Small and medium companies
BNM	Bank Negara Malaysia
UMK	Universiti Malaysia Kelantan
FKP	Faculty Entrepreneurship and Business
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behaviour
TAM	Theory of Technology Acceptance Model
TAM2	Technology Acceptance Model 2
TAM3	Technology Acceptance Model 3
UTAUT	Unified Theory of Acceptance and Use of Technology
UTAUT2	Unified Theory of Acceptance and Use of Technology 2
A	Attitude
BI	Behavioural Intention
C-TAM-TPB	Combined Theory of Technology Acceptance Model - Theory of Planned Behaviour
MPCU	Model of PC Utilization
MM	Motivational Model
SCT	Social Cognitive Theory
IDT	Innovation Diffusion Theory

PEOU	Perceived Ease of Use
PT	Perceived Trust
FC	Facilitating Condition
UTHM	Universiti Tun Hussein Onn Malaysia
SPSS	Statistical Package for the Social Sciences
SAB	Bachelor of Business Administration (Islamic Banking and Finance) with Honours
SAA	Bachelor of Accounting with Honours
SAL	Bachelor of Entrepreneurship (Logistics and Distributive Trade) with Honours
SAR	Bachelor of Entrepreneurship (Retailing) with Honours
SAK	Bachelor of Entrepreneurship (Commerce) with Honours
SAE	Bachelor of Entrepreneurship with Honours
IS/IT	Information System/Information Technology

LIST OF SYMBOLS

Symbol	Meaning
-	Hyphen
%	Percentage
()	Parentheses
=	Equal
/	Slash
;	Semicolon
“”	Ditto Mark
H1	Hypothesis One
H2	Hypothesis Two
H3	Hypothesis Three
Sig.	Significant
Std.	Standard
p	Probability Value
≥	Greater Than or Equal To
>	Greater
r	Responses
N/n/p	Population
df	Degree of Freedom

ABSTRACT

This study examines factors influencing customers' intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan (UMK) students using a well-established model Theory of technology acceptance (TAM) and Unified Theory of Adoption and Use of Technology (UTAUT). A total of 353 completed and usable questionnaires were collected from students UMK to test the hypotheses. The results also find that perceived ease of use, perceived trust, and facilitating condition are positively related to the intention to continuously use cashless payments. Mobile banking, instant payments, and digital commerce are some of the trends affecting the payments market. This study evidenced the effect of the intention to continuously use cashless payment on the correlations between the predictors and the adoption of online transactions. The study outcomes serve to make the payment process easier and more convenient for users. The e-commerce sector is witnessing a spike in demand as consumers order essential items such as food and clothes through e-commerce websites, where most consumers among students prefer the digital mode of payment. It is concluded that the evolution of digital payment systems will be convenient, safe, and can use time-limitless transactions. Privacy, convenience, security, and decentralization will mean wider inclusion for all global citizens regardless of age. Moreover, young people now use advanced technology in their daily life. Ultimately, factors perceived ease of use, trust and facilitating condition encourage higher online banking adoption rates in developing countries.

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Malaysia has made significant progress toward becoming a paperless and digital economy. The purpose of Bank Negara Malaysia is to hasten the country's transition to cashless payments. This goal is to improve the country's payment system's efficiency. Most firms are using transactions without cash payment methods in support of the fourth industrial revolution (IR 4.0). Transparency and accountability may be improved due to this transformation. The market will become more worldwide due to the cashless trend (Kaur, 2017). The internet market was linked to a system of cashless transactions. To pay for the thing they purchased, online shoppers use a cashless transaction payment mechanism. People are more likely to choose a cashless transaction payment method since it is more convenient for them. People prefer to use a cashless payment option than paying with physical cash (Rudresha C.E, 2019).

The Financial Sector Blueprint, introduced by Bank Negara Malaysia (BNM) in 2010, aims to implement regulatory initiatives from 2011 to 2020 to increase cashless transactions in Malaysia (Taasim et al., 2017). The latest project, the Real-Time Retail Payment Platform system, sees Malaysia on its way to becoming a cashless society by enabling users to make financial transfers via mobile devices using proxy addresses (not banking information) (Yang et al., 2021). A society that does not carry out financial transactions using physical currency such as coins or paper money, but instead exchanges information between individuals involved in the transaction is known as "cashless society" (Ragaventhar, 2016). In other words,

accepting electronic transfer payments such as those made through digital currencies and e-wallets will allow customers to reduce their use of cash as a medium of exchange for goods and services.

According to Malaysia Payment Statistics, the transaction volume per capita on e-payment increased from 70.9 units in 2014 to 124.6 units in 2018. E-money is the most common type of e-payment, followed by credit cards and internet banking. From 2014 to 2018, the number of persons who used cashless payment methods increased (Rahman et al., 2020). People increasingly use cashless transactions since they can be made instantly and anywhere. People benefit from using the cashless transaction approach.

A community-wide project called cashless payment enables both digital and non-digital payment methods, eliminating the need for currency to pay for goods and services (Tee & Ong, 2016). The public prefers technology that offers quick, clear, and beneficial services. The use of an online platform to pay for a good or service is referred to as electronic payment (Roy & Sinha, 2014). According to Orotund et al. (2013), who were cited by Peggie and Ismail (2021), the transaction can be made without the use of cash by utilising a credit or debit card. The user's perception on new payment methods will also change as the demand for digital and cashless payment methods rises (Leong et al., 2013). The user will change their payment method and adopt a digital payment system.

According to Rahman et al. (2020), the trend towards cashless transactions is worldwide, and we should be careful that what works in one country may not work in another due to infrastructure (technology) and cultural (behavioral) variations. There may be less potential for tax evasion, shadow economy, and corruption with cashless transactions.

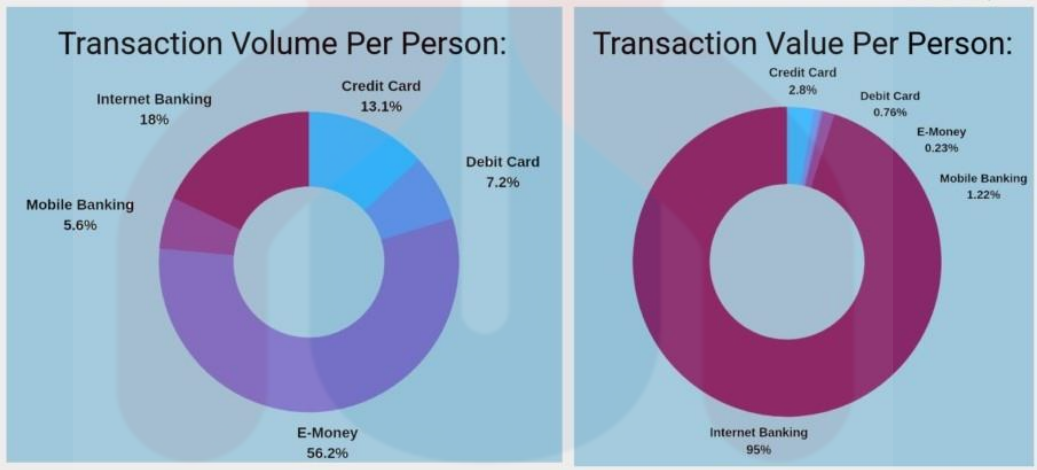
However, the total tax shortfall due to tax evasion and the shadow economy is usually difficult to measure accurately. In Malaysia, practicing cashless transactions and creating a cashless society can reduce corruption, crime and, inefficiency. Cashless transactions can also reduce the chance of theft by robbers.

Cashless payment methods are expected to continue to grow (Tee & Ong, 2016). According to Ferrer et al. (2010), although cashless payment technology is developing rapidly, this generates uncertainty and risk. Consumers may be hesitant to use cashless payment systems because the perceived risk may be excessive compared to traditional payment methods'.

In Malaysia, cashless payments offer numerous benefits to consumers. Cashless payments offer efficiency and ease (Rahman et al., 2020). Small and medium companies (SMEs) can accomplish higher goals when establishing a cashless society. This demonstrates that mobile network availability affords microentrepreneurs chances to cut business transaction costs and boost efficiency (Ishak, 2020). According to Ishak (2020), access to financial services and macroeconomic and cultural factors are requirements for cashless preparedness among consumers. Our research examines a number of factors that influence consumers' intent to continue adopting cashless payments. Users of digital payment systems have access to a variety of transaction alternatives, including swiped credit cards, electronic checks, mobile wallets, and, contactless payment. By the 2050s, physical money may become obsolete, with virtual currencies traded on digital networks replacing it (Teker et al., 2022).

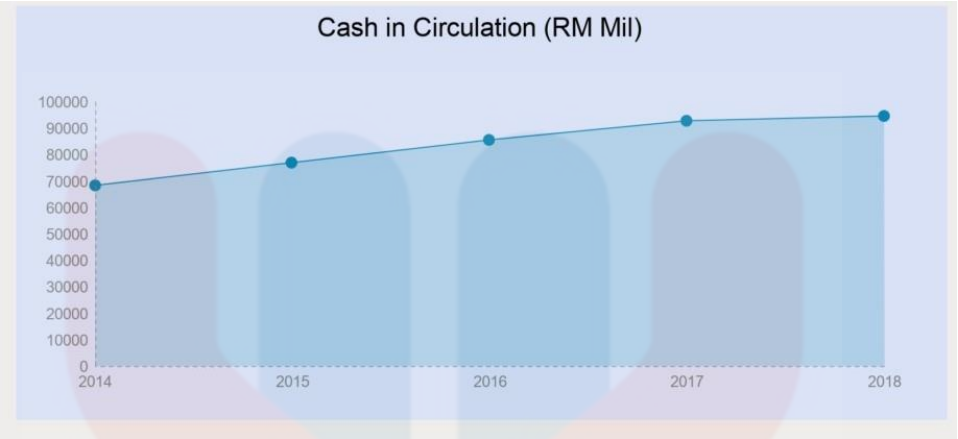
Students at the institution would be more ready to accept new or contemporary technologies. The inclination to do cashless transactions may result from generation.

Smartphones have become a vital component of students' daily lives. Typically, university students utilise cell phones for information searches and communication. Consumers are accustomed to utilising a smartphone for searching and gathering information (Holton & Chyi, 2012). The broad use of mobile payment platforms would alter how customers make purchases (Kerviler et al., 2016). Students are more likely to embrace cashless transactions due to their preference for rapid and efficient service. The development of mobile technology and digital commerce has had an effect on daily life and led to the introduction of several new services (Kim et al., 2010).



Source: Fintech Malaysia

Figure 1.1 Transaction Volume Per Person



Source: Fintech Malaysia

Figure 1.2: The Number and Value of Increase in Use of Cashless Transactions

1.2 PROBLEM STATEMENT

Its cashless transaction technology would pose a challenge to cashless transactions. According to Edwards et al. (2016), even if there is no financial benefit, stealing personal information from an online system is the most destructive behavior. Theft of user accounts is possible due to transaction system defects, such as a weak password. This might pose a threat to the security of the cashless payment system.

Cybercrime is prevalent in cashless transactions today. In the context of online transactions, cybercrime occurs. Examples include bank fraud, carding, identity theft, extortion, and the theft of classified information (Muzaffar, 2019). In order to effectively conduct an online transaction, it is necessary to obtain the card information of the individuals involved. This might result in the theft of secret information. Theft, fraud, and unauthorized access are the most security threats consumers face while using an e-payment system (Niranjanamurthy & Chahar, 2013). Personal information may be disclosed to a third party if

it is stolen. This increases the likelihood that the information will be disclosed. Cyber Security Malaysia's General Event Classification Statistics for 2019 indicate that cyber fraud was the most prevalent type of incident, followed by intrusion, malicious code, content-related, cyber harassment, spam, intrusion attempt, vulnerabilities report, and denial of service. 2019 case reports totaled 10,772 instances (Aaron, 2020). According to Gartner Group (2000), it was mentioned by Saban et al., (2002), 95 percent of surveyed U.S. consumers were concerned about their privacy and security when making online transactions. Similarly, research by the Pew Research Center (2001), indicated that 50% of online entrants and 52% of non-users have grave concerns over cybercrime (Saban et al., 2002).

Today's college students are more likely to embrace new technologies in their daily lives. Campuses are the closest to a location where more individuals spend time, purchase things, and do commerce (Sueann, 2016). Because cashless transactions are more convenient for college students, they would be lured to this method. In contrast, university students lack the knowledge required to execute cashless transactions. In reality, not all students are keen to use new tools. Daily student activities are increasingly revolving around digital technologies. On the other hand, some individuals prefer to pay with cash in the traditional manner (Peggie & Ismail, 2021). Students utilize physical currency in their daily activities on campus.

There are several types of research on cashless payment. However, most of them are from countries other than Malaysia, like India, Nigeria, and other European nations. There is a scarcity of studies on the factors that impact the desire of university students to adopt cashless transactions. This study aims to determine what factors impact a consumer's decision to choose cashless transactions. The objective of the prior poll was consumer satisfaction.

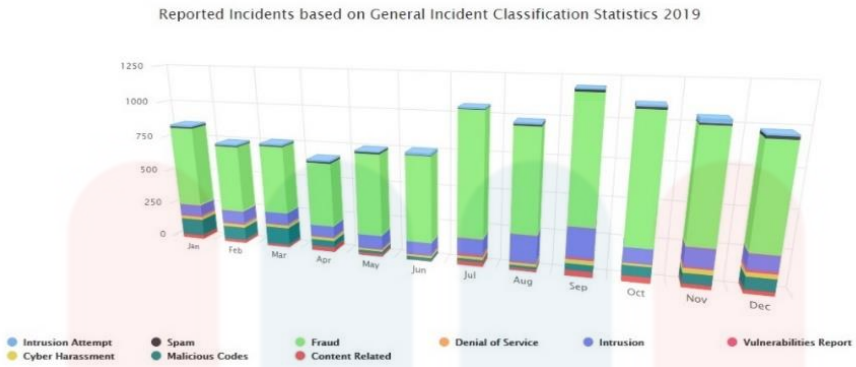


Figure 1.3: Incidents Data Statistics 2019

1.3 RESEARCH QUESTIONS

The research questions for this study are:

1. What is the association between perceived ease of use and intention to continuously use cashless among students Universiti Malaysia Kelantan?
2. What is the association between perceived trust and intention to continuously use cashless among students Universiti Malaysia Kelantan?
3. What is the association between facilitating condition and intention to continuously use cashless among students Universiti Malaysia Kelantan?

1.4 RESEARCH OBJECTIVES

The aims of this study are:

1. To examine the association between the perceived ease of use and intention to continuously use cashless among students Universiti Malaysia Kelantan.

2. To determine the association between perceived trust and intention to continuously use cashless among students Universiti Malaysia Kelantan.
3. To identify the association between facilitating condition and intention to continuously use cashless among student Universiti Malaysia Kelantan.

1.5 SCOPE OF THE STUDY

This study focuses on the desire among students of Universiti Malaysia Kelantan (UMK) to conduct financial transactions using methods other than cash. Applying the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), this study investigates the factors that influence customers' intention to use cashless transaction mode among Universiti Malaysia Kelantan students. Specifically, the focus of the study is on cashless transaction model. This line of study evaluated the extent of intention among Universiti Malaysia Kelantan students to engage in cashless transactions on a daily basis. This study's participants are from Universiti Malaysia Kelantan. Students at the Faculty of Entrepreneurship and Business at UMK City Campus are the interested respondents.

1.6 SIGNIFICANCE OF STUDY

The significance of this research comes in the fact that it investigates the customer's intention to use cashless transaction mode among UMK students. As a direct result of this research, we intend to investigate the factors that influence the intention of students at the Universiti Malaysia Kelantan to use cashless transactions. This research will help us gain a more comprehensive understanding of the factors that may influence student attitudes toward

cashless transaction mode at UMK. Cashless transaction mode refers to conducting financial transactions using electronic means rather than physical currency.

This research will make it possible for us, as students of Islamic banking and finance, to acquire more information and knowledge that we can then share with the community regarding the significance of cashless transaction method in a variety of fields, including finance, payments, and asset management, among others. In this increasingly challenging and stressful climate, cashless has proven to provide financial services that are superior to traditional methods in that they are more efficient, economical, time-saving, accessible, and easy to use. It will be to the benefit of customers in the future to have a greater understanding of the advantages of conducting business without the use of cash.

In addition, the required regulatory organizations should take the necessary regulatory actions to create confidence and trust in the public. Customers' excitement for cashless transactions in their businesses may increase due to this. The significance of this study comes in the fact that it investigates the customer's intention to use cashless transaction mode among UMK students. As a direct result of this research, we intend to investigate the factors that influence the intention of students at the Universiti Malaysia Kelantan to use cashless transactions. This research will help us gain a more comprehensive understanding of the factors that may influence student attitudes toward cashless transaction mode. Cashless transaction mode refers to conducting financial transactions using electronic means rather than physical currency.

1.7 DEFINITION OF TERM

1.7.1 Perceived Ease of Use

The concept of ease of use essentially reflects the simplicity of utilizing a service or product. It also refers to the ease with which something can be used, but this is the least understood component of software design. Davis (1989) defines perceived ease of use as the level at which consumers believe that less effort is necessary to use a system or technology. For instance, fintech innovation makes all financial data accessible and user-friendly.

1.7.2 Perceived Trust

Perceived trust is a crucial aspect of technology adoption and aids retailers in establishing strong customer relationships (Reichheld & Schefter, 2000). The definition of perceived trust is an emotional state that encourages one to trust another based on the satisfactory actions of the other.

1.7.3 Facilitating Condition

Individuals' perceptions of the availability of technological resources that facilitate the use of information systems are referred to as facilitating conditions (Venkatesh et al., 2003).

1.7.4 Intention to Use

The TRA/TPB defines intentions as the amount of effort one is willing to exert to achieve a goal (Ajzen, 2012).

1.8 ORGANIZATION OF THE STUDY

This chapter outlines the subjects of the proposed research. The major objective of the study is to examine the intention of UMK students to embrace cashless transaction option. The first chapter focused on the study's context; in this chapter, the researcher will outline the students' aim to use this cashless system in further detail. In addition, as part of the problem description, the researcher will outline the challenges students have when utilising this cashless transaction option. The study's aims are also described in the first chapter. In this section, the researcher concentrates on three objectives related to the variables of this study. This study's scope is on the intention to use cashless transaction options, and its population concentrates on students, namely UMK students. Due to the importance of the study, we wish to investigate the factors that influence UMK students' intent to engage in cashless transactions.

In chapter two, significant information is evaluated and a conceptual framework for future study is constructed based on the primary themes of the literature review. The second chapter addresses the introduction, underlying theory, prior research, hypothesis statements, conceptual framework, and conclusion. This research is grounded in the Theory of Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). The variables described in this study are also the focus of a chapter two investigation. Examining the customer's intention to use cashless transaction mode among UMK students reveals a substantial relationship between the perception of cashless ease of use, the service trust of cashless use, and the facilitation of cashless conditions, as indicated by the supporting hypothesis. In addition to examining independent and dependent variables based on a conceptual framework, this chapter also explores a conceptual framework. The

independent variable must be associated with the dependent variable for hypothesis formation. This chapter is summarised or concluded in the second chapter.

Next, chapter three focuses more on research methodologies. The researcher conducted an introduction, study design, data collection method, study population, sample size, sampling technique, development of a study instrument, measurement of variables, data analysis procedure, and a summary of this chapter based on this research methodology. This is a correlation study; a method employed by researchers to describe and quantify the degree of relationship between two or more variables or sets of scores. In addition, this study utilised questionnaire design, questionnaire development, and a pilot study to develop research instruments. For the measurement of variables, nominal scale, ordinal scale, and interval scale has been employed.

The fourth chapter focuses primarily on data analysis and findings. The researcher performed an introduction, preliminary data, descriptive analysis, and a normality test before testing the results using Kolmogorov-Smirnov and Shapiro-Wilk. In addition, this study employs spearman's correlation analysis to test hypotheses, provides a summary of the hypotheses, and concludes with a summary of the chapter.

In the final chapter, more attention is paid to the discussion and the conclusion. In the fifth chapter, we talk about the introduction, the main findings, and the discussion of this topic. This is also where the researcher describes the relationship between the independent variable and the dependent variable. In addition to that, the chapter goes on to talk about the implications of the study once the researcher has finished it. In addition to this, the researcher went over the challenges that were presented to them during the course of the study, made

some suggestions or recommendations for future research, and presented the findings of the overall study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter examines the research about the factors that impact UMK students' continued intention to adopt cashless transactions. This section begins with an introduction and second section examines the Theories of Technology Acceptance (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) so as to offer a grasp of the primary underlying theory in the research, as well as an illustration of the study's research framework. This chapter will examine the relationship between these IVs and the DV of the research. These include perceived ease of use, perceived trust, facilitating condition, and intention to continue using cashless student transactions. In the next section, relevant literature reviews about the selected constructs are offered. The research hypothesis for this study is developed based on the research framework. This chapter finishes with a short summary.

2.2 UNDERPINNING THEORY

An examination of the literature turned up a few hypotheses that were widely applied by researchers in their forecasting of cashless transactions in the information technology (IT) sector. Many different theoretical methods have been applied in this technological research to conduct the study.

2.2.1 Theory of Technology Acceptance (TAM)

According to the model of technology acceptance, the perceived simplicity of use and utility of a technical instrument are what ultimately decides the level to which consumers embrace that item. A theory that explains how people started to embrace and utilise a technology is known as the Technology Acceptance Model (TAM), which is part of the field of computer systems. The moment at which individuals really make use of the technology is known as the actual system utilisation (Subawa et al., 2021).

People's behavioural intentions are one of the factors that influence whether they will utilise the technology. The attitude (A), which is the general perception of the innovation, has an effect on the behavioural intention (BI), which is the desire to behave in a certain way. People develop attitudes and behavioural intentions toward attempting to learn how to use modern software prior to beginning activities aimed at using it. This is because emerging innovations, such as desktop computers, are complex, and there is an element of mystery in the imaginations of decision-makers regarding the successful implementation of technology. Attitudes about the use and intention to use technology may not be good for medicine or deficiencies in conviction, or they may not exist until after initial efforts to learn how to use technology has been developed. Therefore, real usage could not be a direct or instantaneous result of attitudes and intents of this kind (Widayat et al., 2020).

According to Davis et al. (1989), the Technology Acceptance Model (TAM) is an information systems theory that describes how customers learn to accept and use technology. The actual system usage is the point at which humans employ technology. The Technology Acceptance Model 2 (TAM2) is a semi-developed TAM model that portrays subjective norm,

image, and work relevance as perceived utility constructs. These types of structures demonstrate that people who accept or reject a new technology will benefit from it more. The Technology Acceptance Model 3 (TAM3), which is more advanced than TAM2, has more constructs that show how new technology can improve people's lives easier.

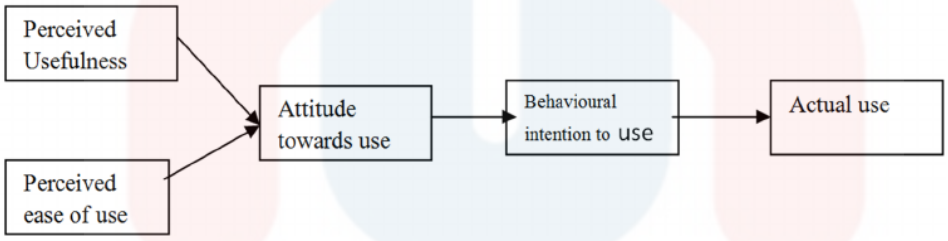
Other fields where technology is used, such as transportation, urban planning, and infrastructure management, should adopt this strategy. TAM3 models would provide a robust platform for decision-makers and managers across a wide range of areas. Perceived utility refers to the belief that using internet banking will boost one's efficiency, whilst perceived ease of use refers to the belief that using internet banking will be easy (Davis, 1989).

TAM is the most popular paradigm for studying internet banking behaviour. Model replication TAM constructs perceived utility and perceived ease of use have theoretical underpinnings (Normalini et al., 2019). The major determinants are perceived usefulness and ease of use (Figure 2.1) significantly influences attitude. Moreover, many studies simplify TAM by dropping attitude and studying just the effect of perceived usefulness and ease of use on intention to use (Venkatesh et al., 2003). TAM's predictive ability for mobile banking uptake was significantly improved by incorporating perceived cost, self-efficacy, and perceived repute (Venkathaialam & Abdulwahab, 2017). However, the evidence on this topic is mixed, with some claiming that apparent cost had no effect on behavioural intention to use mobile banking (Selvanathan et al., 2016).

Identifying and theorising social influence as drivers of perceived utility and cognitive instrumental processes (job significance, performance efficiency, outcome demonstrability, and perceived ease of use). Massilamany and Nadarajan (2017), identify the theory of social

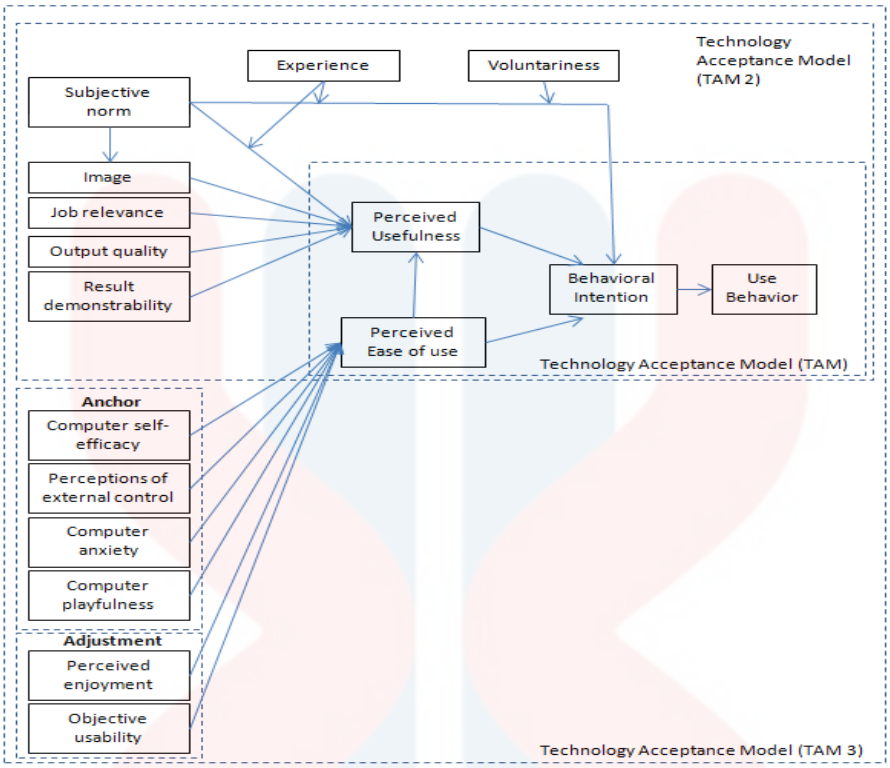
influence as a driver of perceived usefulness, resulting in TAM2. As mediators, they have added insight and wilfulness to the current worldview. Massilamany and Nadarajan, (2017) proposed enabling circumstances and computer self-efficacy as perceived ease of use factors. TAM3 is an improved TAM model created by combining 15 TAM2 models. TAM3 is the most stable TAM variant, but no research has been conducted to put it to the test in the field of internet banking (Massilamany & Nadarajan, 2017).

In the theory of Technology Acceptance Model, the original independent variables are only perceived ease of use and perceived usefulness. Meanwhile, the Technology Acceptance Model was used as a variable factor, which were perceived ease of use, perceived trust to measure factors towards cashless transaction usage among UMK City Campus.



Sources: Davis (1989)

Figure 2.1: The Original Technology Acceptance Model (TAM)



Sources: Davis (1989)

Figure 2.2: Technology Acceptance Model (TAM, TAM2 and TAM3)

2.2.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

The theory was established on four theoretical constructs representing determinants of Use Behaviour or the Intention to Use, which play essential roles as surrogates of Technology Acceptance. According to the idea, there are four fundamental components, which are as follows: 1) social influence, 2) performance expectation, 3) effort expectancy, and 4) facilitating condition. The first three are direct drivers of both user behaviour and usage intentions, whereas the fourth is a direct influence on consumer behaviour alone. It is hypothesised that gender, age, knowledge, and informed consent of use each play a role in

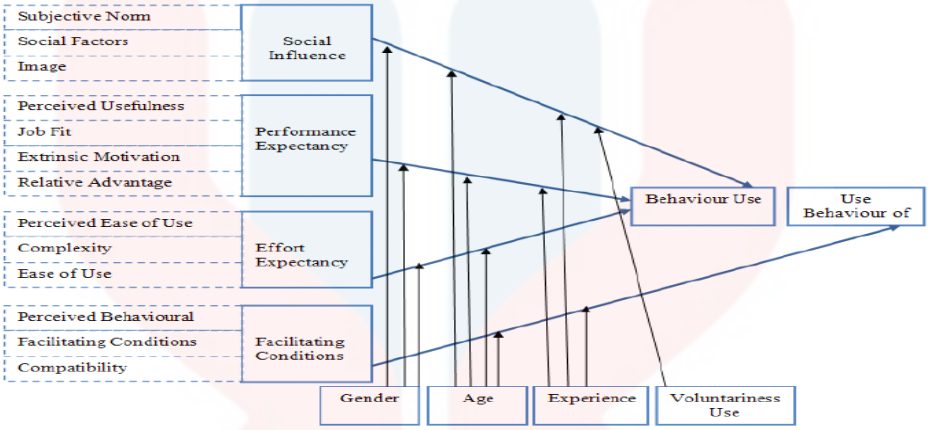
moderating the influence of the four core characteristics on usage planned behaviour (Ahmad, 2014).

Venkatesh et al. (2003) conducted an empirical study where they synthesised various components of the eight behavioural intention models used in previous technology acceptance contexts in their search for a more comprehensive IT acceptance model after reviewing related studies. The Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Theory of Planned Behaviour (TPB), the Combined TAM-TPB (C-TAM-TPB), the Model of PC Utilization (MPCU), the Motivational Model (MM), the Social Cognitive Theory (SCT), and the Innovation Diffusion Theory (IDT) are some of the models mentioned. As a result, the researchers combined all of their theories about how people adopt technology using the UTAUT model. Venkatesh et al. (2003) proposed an integrated model, the UTAUT model, which can explain 70% of the variance in user intention, based on a thorough analysis and comparison of the aforementioned models. According to the findings of that empirical study, the UTAUT model is the best model for analysing technology acceptance.

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) (Figure 2.4) is an extension of UTAUT "to study acceptance and use of technology in the consumer context" (Venkatesh et al., 2012). UTAUT2 adds three more constructs that affect behaviour intention: (1) hedonic motivation, (2) price value, and (3) habit. Since most consumer-related behaviours are voluntary, no longer use voluntariness as a moderator because it will not result in any variance (Venkatesh et al., 2012).

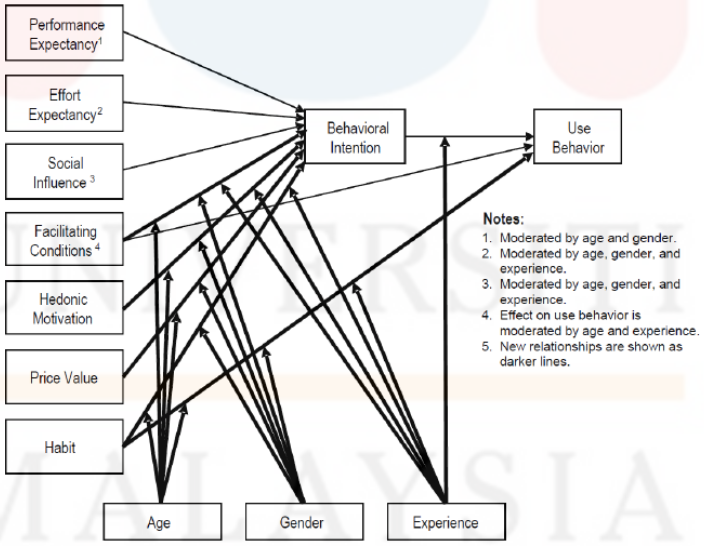
Figure 2.3 below shows the original independent variables of the Unified Theory of Acceptance and Use of Technology (UTAUT) model only, as shown below. Moreover,

UTAUT was used as a variable factor which was only facilitating condition to measure factors towards cashless transaction usage among UMK City Campus.



Sources: Venkatesh et al., (2012)

Figure 2.3: The Root Core of Constructs Unified Theory of Acceptance and Use of Technology (UTAUT)



Sources: Venkatesh et al., (2012)

Figure 2.4: Theory of Acceptance and Use of Technology 2 (UTAUT2)

2.3 PREVIOUS STUDIES

2.3.1 Intention to Continuously Use Cashless Transaction Mode

The origins of intentions to use technology have been investigated by various researchers. The technology acceptance model must be expanded in order to fully account for why consumers intend to keep using technology. According to Liébana-Cabanillas et al. (2018), a variety of factors affect how frequently cashless transactions are used. The perceived trust, perceived ease of use, perceived security and satisfaction are among the factors that have facilitated the continuous use of cashless transaction modes. The security measures and payment culture within the social as well significantly impact on the consumers' attitude towards the usage of cashless transaction modes. To the cashless transaction modes services providers, it is inherently significant to retain customers to keep them using their services. As well, the advancements of mobile technologies, especially within the cashless transaction area, has provided opportunities for the unbanked citizens to aid them access financial services.

According to Singh and Sinha (2020), in a study on the acceptance of cashless mode of transactions indicated that satisfaction, perception, and preference are some determiners of the mobile wallet's usage. Singh and Sinha (2020), explained that the dimensions of the cashless transaction mode quality including security or privacy, social, aesthetics or design, and enjoyment impact the relationship quality such as commitment, trust, and satisfaction. However, there is no available literature that focuses on the quality aspects of the antecedents of the cashless transaction modes such as system quality, information quality, and quality of the services provided.

Soman (2003) claimed that, unlike cash or credit card transactions, cashless transactions do not elicit negative feelings in customers when they overspend. When cashless transactions are widely adopted, people will no longer pay with cash. Cashless transaction mode expedites the settlement and transfer of funds, resulting in a large reduction in transaction time and a vast improvement in transaction efficiency for both businesses and customers. This is related to the increased convenience and security of sensitive data. When consistently employing cashless transactions, buyers are likely to be more concerned with the product's benefits than with the purchase price (Lin et al., 2020). Cashless transaction is a sort of electronic payment that enables individuals to make payments by connecting their mobile devices to the internet and utilising communication technologies (Gao et al., 2015).

2.3.2 Perceived Ease of Use (PEOU)

Perceived ease of use refers to the degree to which an individual feels that utilising a certain technology will be effortless. Additionally, ease is defined as the absence of difficulty or substantial effort (Davis, 1989). The user's perception of the platform's or technology's usability is a crucial factor in the acceptance of platforms and technologies that take time and effort. Therefore, when people sense greater utility, they will adopt a more positive mindset and have more favourable intentions (Morris & Dillon, 1997).

According to previous studies, users prefer digital formats that offer instant access with minimal effort and hassle. Due to the extra complexity of many digital platforms and access procedures, it is challenging to satisfy this criterion. However, digital consumers demand quick and immediate access to digital material (Calvo-Porral et al., 2017). According to

Raman et al. (2008), simplicity of use is one of the features regarded as acceptable by users of cashless payment systems, as the majority of customers are interested in saving time.

The growing number of studies concentrating on the extensions, replications, and modifications of TAM over the past few decades is evidence of the centrality of TAM in the literature. The majority of studies concentrate on determining the moderators and antecedents of TAM (Basuki et al., 2022). With or without modifications, the TAM model has been successfully used in a variety of empirical studies to explain and forecast the uptake and acceptance of a variety of technologies, including electronic banking, social networks, and mobile education, as well as to comprehend the consumer markets for technological goods and services. Numerous studies have provided empirical support for the relationship between perceived ease of use and acceptance, as shown in the technology acceptance model (Asnawati et al., 2022).

According to Basuki et al. (2022), perceived ease of use is a crucial antecedent of attitudes and behavioural intentions in the context of technology adoption. Technology adoption behaviour is influenced by perceived ease of use. Al-Gasawneh et al. (2022) found that the perceived ease of use significantly predicted consumer attitudes, which in turn determined the behavioural intentions to adopt new technologies. The study examined consumers' behavioural intentions to use technology. There are some parallels between the adoption of new media for product purchases and the adoption of new technologies for decision-making. The new product needs to be perceived as being simple to use by the intended user in order for new technology to be adopted. Users' attitudes and behavioural intentions toward the new product are shaped by the antecedent. Customers find it useful to

make sustainable purchase decisions when they believe a particular technology or product is simple to use.

2.3.3 Perceived Trust (PT)

Mayer et al. (1995) defined trust as the "intention to take a risk and the trustor's perception of a trustee's character." When it comes to new self-service technologies, where there isn't much personal interaction and money is often a sensitive topic, trust is a very important idea. When customers feel more comfortable with a company, platform, or service provider, they are more likely to make repeated use of an application to buy (Jose & Varghese, 2020). According to Khuong et al. (2022), having more knowledge increases one's degree of trust in the reliability of a source of news. As a result, determining the chance to capitalise on the consumer's current knowledge to establish trust in order to increase the consumer's buying intention may be quite beneficial. Therefore, confidence in online resources might have a major impact on the desire to make a purchase. According to Kustono et al. (2020), a consumer's purchase intention in online retail may be boosted by an increase in trust brought about by a reduced perception of the risks associated with using an online system.

According to Karim et al. (2022), perceived trust (PT) plays a significant part in determining a person's intention to make a purchase since it lowers the amount of risk that is associated with the transactions. As a result, the level of trust that customers have in a mobile payment system is one of the most important factors in determining how much money a company makes. It is possible to keep track of all the transactional data. Students are able to keep tabs on each and every payment that is done, regardless of how much money is exchanged during the transaction. In the long run, the use of digital transactions will make it

easier for the government to keep tabs on everything, and it will also assist in reducing the circulation of illegal currency and phony currency.

In a study on technological adoption in the banking industry, Biswas et al. (2021) identified transaction security as one of the most influential factors for mobile wallet adoption. Therefore, perceived trust is an important aspect of technology adoption and aids retailers in establishing customer relationships. Therefore, "perceived trust" is an emotional state that encourages one to trust another based on the other's positive behaviour. This satisfactory behaviour is dependent on a number of satisfactory technology adoption factors. Trust has been conceptualised in a variety of theoretical and practical ways by scholars for a very long time. Nevertheless, there is no universally accepted definition of trust, with different scholars providing contradictory definitions. This is due to the fact that various disciplines rely on their own perspective in relation to the discipline. For instance, sociologists view trust as a social structure, psychologists view it as a personal trait, and economists view it as an economic mechanism (Ma et al., 2021).

According to a study by Singh and Jasial (2021), perceived trust can reduce the cost of non-monetary transactions, such as the effort and time required by customers to select the best vendor. Perceived trust can also reduce the risk associated with online transactions. In many instances, perceived trust in technology adoption permits customers to express their expectations regarding the future behaviour of a product based on previous interactions. Effect and trust are important determinants of risk perception. The factors serve as heuristics, particularly when customers lack the time, cognitive ability, or motivation to evaluate risk systematically.

2.3.4 Facilitating Condition (FC)

According to Abdullah et al. (2020), the degree to which the person feels that an organizational and technological system is required to enable the usage of the system is referred to as the Innovation Characteristics of that system. The presence of conducive conditions denotes the presence of objective elements that, when combined, can simplify the execution of a specified behaviour. It has been determined that the elements and the technological infrastructure that increase mobile banking are referred to as "facilitating circumstances". Some examples of these factors are instructions on how to utilise mobile banking or the capacity and resources of a customer.

In addition, Widayat et al. (2020) demonstrated that favourable settings had a beneficial impact on the understanding behaviour of employing technology during this period of digital advancement. According to these findings, students frequently engage in activities associated with virtual societies when the appropriate circumstances are present. After attitude towards the use of technology between users and extrinsic motivation between nonusers, performance expectancy and relative advantage was shown to be the most important factors in facilitating uptake.

Several studies indicate that different determinants influence the consumer's acceptance of new technology (Al-Gasawneh et al., 2022; Lee et al., 2012; Asnawati et al., 2022). According to the technology acceptance model, the degree by which a technology or a system is accepted by consumers is largely dependent on a number of factors such as effort acceptance, performance acceptance, facilitating condition, and social influence. The facilitating condition can be termed as the degree by which an individual believes that the

organization, product, or technology exists to support the use of a system. Facilitating conditions such as the availability of resources, skills, and technical infrastructure play a significant role in technology acceptance. Given that individuals feel that the usage of a new system or technology will enhance their experiences and performance expectations, the availability of the organisational and technological infrastructure necessary to use a system represents the enabling conditions (Asnawati et al., 2022). Facilitating conditions therefore plays a significant role and impacts directly on the use of the system.

Lack of timely support, lack of assistance, limited resources and incomplete information prevents an individual from accepting a new technology or system. Various studies have also identified a tendency among old consumers to have more difficulties while responding to new and complex information as compared to young consumers. The conditions that are related to the difficulties in integrating new and complex information can be attributed to three declines in cognitive abilities and memories, which is related to the aging process. As such, compared to younger consumers, the old consumers tend to prioritize more on the availability of adequate support (Halili & Sulaiman, 2019; Pimmer et al., 2019).

2.4 RESEARCH HYPOTHESIS

2.4.1 Relationship Between Perceived Ease of Use and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

According to Rogers (2010), perceived ease of use also has a positive relationship towards the intention to adopt by the consumers. This is due to the simple fact of not being able to figure out or understand the use of the technology in the most comprehensive way (Rogers; 2010).

It plays a significant role in motivating consumers to adopt newer technologies. Thus, it is important that the technology is easy to use, as the complexities of the innovations would negatively affect the individual's intention to adopt. Therefore, numerous empirical studies have shown that perceived ease of use plays a crucial role in predicting consumers' intentions to use mobile wallets, corroborating its impact on individuals' attitudes (Alwi et al., 2021). Technology should be simple and easy for the customer to understand in order to enhance acceptance.

In TAM, perceived ease of use is the main factor that will affect customers' acceptance of the information system (Davis, 1989). The user can use and study the cashless payment method for free. Consumers' perceptions of how simple it is to learn how to use a mobile wallet are measured in terms of perceived ease of use for cashless transactions (Peggie & Ismail, 2021). A study by Lee et al. (2012) also concluded that there is a positive relationship between perceived ease of use in influencing users' intention and the adoption of technology. The previous studies suggest that ideally, high perceived ease of use should translate to increased adoption of an innovation. Thus, it is hypothesised that:

H1: There is a positive relationship between perceived ease of use and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students.

2.4.2 Relationship Between Perceived Trust and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

Trust is considered a critical motivator of consumer mobile banking adoption intention (Jose & Varghese, 2020). When users begin to trust a system or service provider, they will continue using the app to purchase the products. Thus, identifying opportunities to leverage consumers 'existing knowledge to build trust can intensify consumers' buying intentions. Therefore, reliance on information sources can significantly affect purchasing intentions. Noted that repurchase intentions in e-commerce can be enhanced by increasing trust through low-risk perceptions gained by users from online systems (Yang et al., 2021). According to Kim et al. (2017), perceived trust (PT) has an important role in predicting a person's purchasing intentions by reducing perceived risk during a transaction. Therefore, the perceived trust in mobile payment systems is an important factor in increasing business profitability. Thus, it is hypothesised that:

> *H2: There is a positive relationship between perceived trust and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students.*

2.4.3 Relationship Between Facilitating Condition and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

According to Hossain et al. (2017), facilitating circumstances had a noticeably good effect on consumers' inclination to buy a product. Consumers are obligated to continue using the services once they have experienced the convenience of using the facilities offered by service

providers that facilitate payments and transactions. According to Tarhini et al. (2016), favourable conditions allow users to use the e-learning system imaginatively, making them smarter and more likely to constantly update new menus in the app.

Additionally, Pearroja et al. (2019) findings supported the idea that favourable settings had a positive impact on the knowledge-sharing behaviour associated with using cashless payments in the current digital era. These results demonstrate that when enabling circumstances exist, consumers frequently engage in online communities. Previous research found a strong correlation between the facilitating state and use intention. These findings highlight the need to re-examine the relationship between facilitating condition and intention, together with the contradictory findings regarding the adoption of mobile banking (Yang et al., 2021). As a result, this study suggests the following hypothesis:

> *H3: There is a positive relationship between facilitating condition and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students.*

2.5 CONCEPTUAL FRAMEWORK

A conceptual framework is a researcher's synthesis of the explanatory literature for a phenomenon. Given their prior knowledge of other researchers' perspectives and their observations on the area of research, it outlines the necessary steps to be taken throughout the investigation. Figure 2.5 depicts the conceptual framework comprising the dependent variable, which is cashless transactions among Universiti Malaysia Kelantan students, and the

independent variables, which are perceived ease of use, perceived trust, and a facilitating condition.

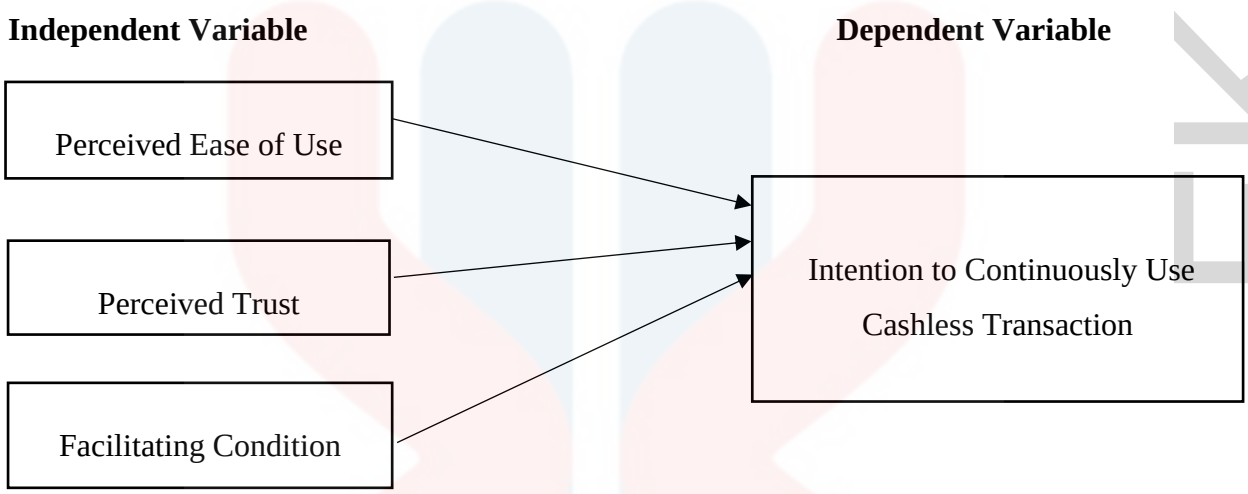


Figure 2.5: Conceptual Framework

2.6 SUMMARY/CONCLUSION

This chapter analyses the literature review for the primary study component. The purpose of this study is to evaluate the relationship between perceived trust, perceived ease of use, and the facilitating condition with regard to students at Universiti Malaysia Kelantan's intention to consistently use cashless transactions. The underlying theories, like TAM and UTAUT theory, that accounted for the study's criterion variables were correctly considered. The research framework for this study has been established and provided based on these theories and literature. The study hypothesis was then proposed. Table 2.1 provides a summary of the study's stated hypothesis.

Table 2.1: Summary of Hypothesis

No.	Hypothesis	Statements
1.	H1	There is a positive relationship between perceived ease of use and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students.
2.	H2	There is a positive relationship between perceived trust and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students.
3.	H3	There is a positive relationship between facilitating condition and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students.

CHAPTER 3

METHODOLOGY

3.1 INTRODUCTION

The path in which researchers perform their research is the research methodology. It indicates the way in which these researchers come up with their objectives and problems and provide results from the obtained data during the period of study. It is important to conduct research on the factors influencing the intention to continuously use cashless transactions among students. The methodology section is dedicated to providing discussions on the methodologies of research. In this research, there will be the implementation of one method, that is, surveys (online questionnaires). The next section, describes the sample size and statistical technique, respectively. Further sections, provide an explanation regarding the pilot study of this research. The procedure of data collection and the discussion of the results of this study are explained in the section. A short summary concludes this chapter.

3.2 RESEARCH DESIGN

The research design approach is quantitative, and it uses an e-questionnaire created in google form. This research is conducted to discover the factors of the intention to continuously use cashless transactions among Universiti Malaysia Kelantan students. The survey was sent out to university students only who use cashless transactions. The primary data is gathered utilizing the quantitative technique to test the hypotheses. The questionnaire consists of five sections include demographic, three independent variables and, one dependent variable. The

type of analysis of data is descriptive analysis, it can use a wide variety of research methods to investigate one or more variables. The unit of analysis in a study is the individual student. The data collected from the questionnaire will assist researchers in identifying the relationship between perceived ease of use, perceived trust, and facilitating condition with the intention to continuously use cashless among UMK City Campus students.

3.3 DATA COLLECTION METHODS

The collection of data is the primary source of information for researchers in any field of study. The secondary data is obtained from various sources such as journals, articles and, books related to banking cashless payment and the intention to continue the use of cashless transaction mode. The best method to collect these set of data in this study is the use of the quantitative method of data collection. Quantitative data collection gives a relationship to the evaluation of numerical results. A typical example of quantitative data collection method is the use of a survey as a source of data, which involves asking questions to collect responses shedding light on opinions, preferences, actions, and trends, among other countable elements (Simplilearn, 2022). The popularity of the quantitative data collection method is one of the reasons why this study focuses on determining factors influencing the intention to continuously use cashless transaction mode among students using questionnaires. Though this concept might seem simple to execute, people have resorted to the use of different approaches to quantitative data collection. The approaches include descriptive, correlational, experimental, and quasi-experimental approaches.

In this study, the researcher decided to use the quantitative method of data collection since they provide the researchers with the opportunity of asking closed-ended questions with

a list of choices of possible answers. The reason for use of this method by the researcher is that it was easier for respondents since they only have the task of picking from a provided list of responses. Investigating factors influencing the intention to use cashless transaction mode among students is a wide scope of study and requires a large population to do so. Therefore, the use of close-ended questions provides the researcher with the possibility of reaching a larger population at once. Making generalizations is easy for the researcher since they use standardized questions and answers. This method was used by the researcher to help reach a wider audience, and enable him tailor questions to the respondents on the spot since it is conducted via the internet, phone calls and media social.

3.4 POPULATION AND SAMPLE SIZE

In most cases, the research population is made up of a sizable or specific group of individuals or things that serve as the primary focus of the investigation. In a given population, all of the individuals or items will typically share the same qualities or attributes. Students at the Universiti Malaysia Kelantan (UMK) City Campus will make up the demographic of primary interest for the purpose of this study. The active student enrolment data for the Faculty of Entrepreneurship and Business (FKP) indicates that the total number of students currently enrolled in the programme is 3514.

Table 3.1: Total students in Faculty of Entrepreneurship and Business

Programme	Number of Students
SAA	36
SAB	803
SAE	213
SAK	883
SAL	794
SAR	785
Total	**3514**

Sources: Student Data, 2022 by Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia

The size of the study's sample population is adequate to provide an accurate representation of the entire population. The term "subject" refers to a segment of the overall population that has been specifically selected for the study. Research on each individual member of the population cannot be carried out on a consistent basis if the research is carried out by the general public since there are too many people. The sample was taken from among the 3514 students that are currently enrolled in the Faculty of Entrepreneurship and Business at Universiti Malaysia Kelantan. According to Krejcie and Morgan, (1970) the total number of students in the sample was around 346.

Table 3.2: 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*

3.4.1 Sampling Techniques

Non-probability sampling, also known as convenience sampling, is utilised to select the respondents. The sample was distributed to the 346 respondents, which include UMK students. Convenience sampling is a sampling method in which representatives are selected based on ease of access and ability to reach the respondent by randomly distributing questionnaires.

3.5 QUESTIONNAIRE DESIGN

Testing hypotheses is the foundation of this empirical study. To justify the relationship between exogenous and endogenous variables, predictions are based on prior research and made with reference to the literature. From data collected using quantitative analysis, inferences will be drawn. In any case, this study consisted of a self-disclosing questionnaire in which respondents were neither guided nor isolated while responding to the questions. According to Davis (1989), the questionnaire method is a commonly employed research technique in sociological research, empowering a variety of data in the design path for structural study. This questionnaire is designed to assess the factors influencing Universiti of Malaysia Kelantan (UMK) students' intention to use cashless transactions. Consequently, the objective of the questionnaire is to ascertain the respondents' perceptions of the pre-defined, structured, and defined measurement items. The survey is, however, a self-reporting questionnaire in which respondents are unguided and unaccompanied while answering the questions. Each of the three sections of the questionnaire contains clear and fundamental instructions. This question utilised a five-point Likert scale, ranging from strongly disagree to strongly agree.

Section A: Respondent Profile.

This section collects information about the respondent's profile such as age, gender, race, course, semester and frequency of cashless use.

Section B: Intention to Continuously Use Cashless.

This section describes five aspects related to a respondent's intentions when using this cashless transaction.

Section C: Perceived Ease of Use.

This study aims to determine how respondents feel about the convenience of cashless transactions.

Section D: Perceived Trust.

This study aims to determine how respondents feel about their trust in cashless transactions.

Section E: The Facilitating Condition.

Intended to measure the method that will make this cashless transaction easier for the respondent.

3.6 QUESTIONNAIRE DEVELOPMENT

As demonstrated by Jill and Roger (2013), surveys are regarded as a suitable multi-information strategy in an overview that includes a large number of examples. In addition, the format of the survey should make it easy and interesting to conduct research, the order of the questions should be conducive to the respondent, and the subject matter should be precise (Babbie, 2014). Alternately, Krosnick et al. (2012) emphasised that the survey should use common and understandable terms as opposed to specialised terms, language, or slang. Also, to be avoided are lengthy and varied questions and inquiries with single or double objections that could mislead respondents. Classifying investigations according to their intended security targets prevents members from becoming confused, missing inquiries, or encountering other similar issues. Dillman et al., (2000) has been cited by Fisher (1987), the same Likert scale was utilised in the survey as well.

For an instrument's validity, the level of action without bias (error-free) signifies that the quality of action is undivided, and along this line, a reliable estimate over time and across different items in the instrument is guaranteed. Reliability coefficients evaluate the consistency of the scale as a whole, with Cronbach Alpha being the most common measure (Woollins, 1992).

At this stage, the contribution of the supervisor as a guide is crucial. Prior to the academic master's review, the questionnaire had been sent to the academic supervisor to be reviewed. The motivation was to solicit feedback on the review instrument's design and language usage, such as ideas for development, to ensure that respondents could quickly comprehend and complete the questionnaire. This methodology is also significant because any errors or flaws in the survey plan can be attributed to expert criticism. To increase response rates, surveys should be visually enticing and engaging. Aside from that, this cycle is useful for approving the concision and consistency of the Malay language survey's delivery. The survey was made available to the analyst. Analysts are required to "process orally" while completing the survey. In this way, the investigation can determine whether or not the reviewer comprehends the question. The participants were then tasked with investigating errors in the survey and providing feedback on query length, design, and configuration, including line quantity for responses, query order, and other issues.

3.6.1 Pilot Study

The initial phase in the research process is a pilot study, which is often a smaller-scale study that aids in designing and revising the main study. In large-scale clinical research, the pilot or small-scale study typically precedes the major trial to assess its validity. Prior to beginning a

pilot study, researchers must have a comprehensive understanding of the study's topic, purpose, experimental design, and schedule. Through the pilot study, researchers learn about the processes involved in the main study, which aids in selecting the most appropriate research approach to address the research issue in the main trial. Despite the benefits and significance of pilot studies, researchers are typically unenthusiastic about them. Either an internal pilot study is integrated into the research design of the primary investigation or an independent external pilot study is conducted. We chose FKP as the study's scope, and 20 responders will comprise the pilot study sample.

3.7 MEASUREMENT OF THE VARIABLE AND CONTRUCT

The actions are guided by the estimated model into a hypothetical build in which exogenous and endogenous components are separated. The free factor, also known as the exogenous develop, is an indicator that clarifies the difference in the endogenous variable (subordinate variable). Security aspects such as perceived ease of use, perceived trust, and facilitating condition are included as exogenous elements in this study. The endogenous variable, also known as the ward or measure variable, is at the heart of this research, and it is represented by many elements in the model. The intention obtained is the endogenous variable in this investigation. To measure the factors, approved sets of instruments that are employed as markers or items are used.

3.7.1 Measurement of Variables

This section describes the measurement items that were used in this study. The independent variables in this survey are perceived ease of use, perceived trust and facilitating condition. The dependent variables in this survey are intention to continuously use of cashless transaction.

Table 3.3: Measurement of Variables

Variables	**Sources**	**No. of Items**
Intention to Use Cashless	(Peggie & Ismail, 2021)	5
Perceived Ease of Use	(Peggie & Ismail, 2021)	5
Perceived Trust	(Peggie & Ismail, 2021)	6
Facilitating Condition	(Rahman et al., 2020)	5
Total		**21**

3.7.2 Operationalization of Variables

In this study, an ordinal scale is used, along with a Likert scale in the survey. This is due to the abstract concept of factors that cannot be accurately measured. The scale consists of a fixed decision question design that addresses unique mentality, trust, assessment, and feeling in factor estimation. Respondents must demonstrate their level of understanding, fulfilment, or different reactions to the assertions in the survey, which range from the most minor to the most significant.

These sections contain a variety of questions, including multiple choice with only one answer, multiple choice with only multiple answers, ranking, and matrix choices with five

Likert scales. From section 'B' to section 'D,' respondents were to tick only one of the five alternative scores to indicate their level of agreement with each statement. The statement was scored on a five-point Likert scale.

3.7.3 Measurement Scale

3.7.3.1 Likert Scale

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

Table 3.4: Five-Point Likert Scale

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

3.7.3.2 Numeric Scale

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

3.7.3.3 Scale of Intervals

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

3.7.3.4 Scale of Ratios

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

3.8 RESEARCH INSTRUMENT DEVELOPMENT

This section describes the estimation techniques used in this investigation. In this study, the dependent variables are the Intention to continuously use cashless transaction mode. The independent variable in this study is perceived ease of use, perceived trust, and facilitating condition. Below is the questionnaire used in this survey.

3.8.1 Intention To Continuously Use Cashless Transaction Mode

The intention is defined as conscious action or behavior directed toward a specific goal. The questionnaire question were adapted from the source Le, (2021) and the variables' main focus is on intention and loyalty to use Fintech. Based on the questionnaire that we have modified from questions 1 to 3 there is a difference between the original source and the question we used in the questionnaire which is that we add continuously and the back of the sentence added in the future. Cashless payment has already blossomed in Malaysia. Various technology applications have been created such as e-wallets and online payments can also be made. Therefore, we examine factors that influence customer intention to use continuously cashless transactions. Questions 4 to 5 simply converted the word fintech services to cashless services. It is assessed using a 5-item scale adapted from which respondents rate their level of agreement with regard to the conduct expectation in cashless transaction.

Table 3.5: Presents the Items for the Intention to Use Cashless Transaction

Original Items	Modified Items
I intend to use Fintech services.	I intend to continuously use cashless services in the future.
I predict I will use Fintech services.	I predict I will continuously use cashless services in the future.
I plan to use Fintech services.	I plan to continuously use cashless services in the future.
I will strongly recommend using Fintech services to others.	I will strongly recommend using cashless services to others.

If I have access to Fintech services, I want to use it as much as possible.	If I have access to cashless services, I want to use it as much as possible.

3.8.2 Perceived Ease of Use

The questionnaire questions were adapted from the sources of Peggie and Ismail, (2021) and the purpose of her study was to examine the variables of consumer intention to use cashless transaction mode among Universiti Tun Hussein Onn Malaysia (UTHM) students. This source is closely related to our study of the intention to continuously use cashless transactions. Therefore, we did not change all the questions and followed the original items. The questionnaire for the ease of use perception variable was assessed using a 5-item scale adapted from which respondents assessed their level of agreement regarding expected behavior in cashless transactions.

Table 3.6: Presents the Items for the Perceived Ease of Use

Items
I find using cashless transaction mode useful in my daily life.
Work become easier after using cashless transaction mode.
I believe using cashless transaction mode would make it easier for me to make online payment.
Using cashless transaction mode will increase my productivity.
I like the fact that payments done through cashless transaction mode require minimum effort.

3.8.3 Perceived Trust

Questionnaire question for the perceived trust variable, adapted sources from Singh and Sinha, (2020). According to the questionnaire, there is a difference between the original source with questions 1 to 6 used in the questionnaire such as mobile wallets modified to cashless transactions. The original question number one can be divided into two items, namely the features of safe and reliability in using cashless transactions. Followed also by question 2, which can be divided into a breakdown of items in which I trust cashless transactions apps and I trust transactions done by cashless mode. It is assessed using a 5-item scale adapted from which respondents rate their level of agreement with regard to the conduct expectation in cashless transactions.

Table 3.7: Presents the Items for the Perceived Trust

Original Items	Modified Items
I trust that mobile wallet is safe and has reliable features.	I trust that cashless transaction is safe. I trust that cashless transaction has reliable features.
I trust mobile wallet apps and transactions done by mobile wallet.	I trust cashless transactions apps. I trust transactions done by cashless mode.
I trust mobile wallets keep me and my customer financial information secure.	I trust by using cashless transaction can secure client information.
I trust mobile wallets keeps me and my customer personal information safe.	I trust cashless transaction keeps me and my customer personal information safe.

3.8.4 Facilitating Condition

Questionnaire question for the facilitating condition variable, we adapted sources from Lin et al., (2020) and the purpose of her study to examine factors affecting the intention to adopt mobile payment. Based on the questionnaire, we modified from questions 1 to 5 there were differences with the original source which is a modified mobile payment to cashless payment. It is assessed using a 5-item scale adapted from which respondents rate their level of agreement with regard to the conduct expectation in cashless transactions.

Table 3.8: Present the Items for Facilitating Condition

Original Items	Modified Items
I have the resources that I need to use the mobile payment. (ex: mobile device, credit card, mobile payment app)	I have the resources that I need to use cashless transaction (Ex: mobile device, credit card, mobile payment app)
Mobile payment is compatible with other systems that I have used.	Cashless is compatible with other systems I have used.
I think that mobile payment can be matched with other technologies I use. (ex: easy card)	I think that payments via cashless can be matched to other technologies I use.
I have the necessary knowledge of mobile payment.	I have the necessary knowledge about cashless payments.
When I encounter difficulties in using mobile payment, I can get help from my friends.	When I encounter difficulties in using a cashless application, I can get help from my friends.

3.9 PROCEDURE FOR DATA ANALYSIS

3.9.1 Data analysis using SPSS

SPSS (Statistical Package for the Social Sciences) was used to generate and analyse the data (SPSS). The data analysis was divided into two steps. Before employing descriptive statistics techniques to evaluate the data, the first phase of the analysis involves conducting a descriptive statistical analysis to explore the data. For each response, mean values, average scores, and comparative scores with each of the scales was calculated. These facts will serve as the foundation for the following research. Overall means, standard deviation, and skewness among data (person involved scores) was computed for each factor, as well as accurate system operations. The data was then be converted. Cronbach alphas was used to determine the validity of the content.

3.9.2 Descriptive Statistics

In the second step, several statistical approaches were used to evaluate the study questions. Descriptive statistics were used to evaluate the contributions of each of the determinants of security on Cashless usage intention to the variation and to manage some variables while statistically evaluating the others. Throughout this study, descriptive statistics were used to examine demographic data collected from the survey, such as gender, race, course, semester, and cashless usage frequency all of which were verified by descriptive statistical analysis.

3.9.3 Reliability Analysis

In this study, reliability analysis was used to determine the acceptability and validity of the questionnaire. As a result, the survey questionnaire was distributed to selected UMK students who use cashless transactions. Cronbach's alpha was used to determine the study's reliability. Cronbach alpha is one of the reliability tests performed by SPSS. In the reliability analysis, there are two types of alpha versions: normal and standard.

3.9.4 Correlation Analysis

There are three independent variables in this study. Perceived ease of use, perceived trust, and facilitating condition are the variables. The purpose of correlation analysis is to determine how independent variables interact with dependent variables that intention to continuously use cashless.

3.10 SUMMARY/CONCLUSION

As a result, this study was done among UMK students to establish the amount of consumer knowledge of the cashless transaction method and the factors that influence a consumer's intention to use cashless transactions. The researcher created a questionnaire to collect data and analysed it with the Statistical Package for Social Science. Descriptive analysis, reliability analysis, and correlation test were used to analyse the data. The findings from the analysis of the cashless transactions, it is very important to conduct this study so that it can be extended to the importance of continuous intention to use the cashless transaction for all people.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

To clarify the data analysis, this chapter has seven sections. There are several primary sections in this chapter. The introduction comes first, followed by a review of the data screening procedure, missing data, straight lining, and current pilot testing. The descriptive analysis of the information provided by the respondents and the outcome data analysis of the respondents' backgrounds are provided in the next section. Additionally, descriptive statistics create mean and standard deviation tables that can be used to test hypotheses. In section four, the validity and reliability of the constructs as measured by the measurement model are presented. The data normality and spearman analysis are explained in section five. In section six, the findings of the structural model used to evaluate the chapter two hypothesis are presented. A quick summary of this chapter follows the last section.

4.2 PRELIMINARY ANALYSIS

4.2.1 Data Screening

Using version 26 of SPSS, data entry correctness and missing values were verified. However, neither incomplete data nor straight-line data exist among our respondents, therefore all data can be utilised. All respondents possess our respondent criteria, which is a minimum age of 18 years and above. There were 353 genuine and available respondents for analysis.

4.2.2 Missing Data

Few research projects have employed survey methods to collect data, hence missing data is a common problem. Intentionally or inadvertently, a responder fails to finish a questionnaire or answer one or more questions, resulting in missing data. If the initial threshold for missing data exceeds 15%, it is recommended to eliminate data observations (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). No study variable had many missing subjects (more than 15 percent). Consequently, all components were utilised in the analysis. For the subsequent round of screening, however, all 353 questionnaires were preserved in the liner terminology, as indicated in section 4.2.3.

4.2.3 Straight Lining

The uncertain response pattern is an extra data filtering approach. As a result of this improvement, forms are accurately evaluated for problematic approaches, such as straight lines. When responders select the same answer for a group issue, this is known as a straight-line design. According to Hair et al. (2017), suspicious questionnaire responses, such as straight lines, would be discarded.

We decided that all 353 questionnaires were valid and lacked any problematic information. For each issue, specific responses on a 5-point Likert scale are associated. In conclusion, 353 surveys were accurately coded and evaluated.

4.2.4 Pilot Test

Reliability testing is done using internal consistency with Cronbach's alpha technique. According to Ming et al. (2020), Cronbach's alpha coefficient values between 0.6 and 0.8 are deemed moderate and acceptable. Cronbach's alpha is extremely sensitive to the number of items; hence a lower value is acceptable if the indicator variable contains only two or three items. In this study, the researcher conducted a pilot test with 20 participants; the pilot test's reliability test was utilized to determine the validity of the variables.

Table 4.1: Scale of Cronbach's Alpha

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

Sources: Soon et al., (2020)

4.2.4.1 Reliability Test for Pilot Test

Cronbach's alpha was utilized in a pilot test to determine the data's trustworthiness. The obtained Cronbach's alpha value for the variable is greater than 0.7 and falls between 0.777 and 0.879. In this study, this indicates that the measurements of all variables in the pilot test

are reliable. After accepting Cronbach's alpha value, the researcher then administers the questionnaire in the field for the real study.

Table 4.2: Result of Cronbach Alpha for Pilot Test

Reliability Coefficient of Study Instruments		
Study Instruments	**Number Of Items**	**Cronbach Alpha**
Intention To Continuously Use Cashless	5	0.851
Perceive Ease of Use	5	0.879
Perceived Trust	6	0.855
Facilitating Condition	5	0.777

4.3 DESCRIPTIVE ANALYSIS

4.3.1 Demographic Profile of Respondents

In the section A it is about demographic profile of respondent. The sample consists of a total of 353 respondents. This part of investigation consists of information related to age, gender, race, course, semester and how often do you use cashless in the respondents involved in this research was summarized in the following tables.

4.3.1.1 Age

Table 4.3: Respondent Age

Background	Information	Frequency	Percentage (%)
Age	18 - 21 Years	153	43.3
	22 – 25 Years	186	52.7
	26 - Above Years	14	4.0
	Total	353	100.0

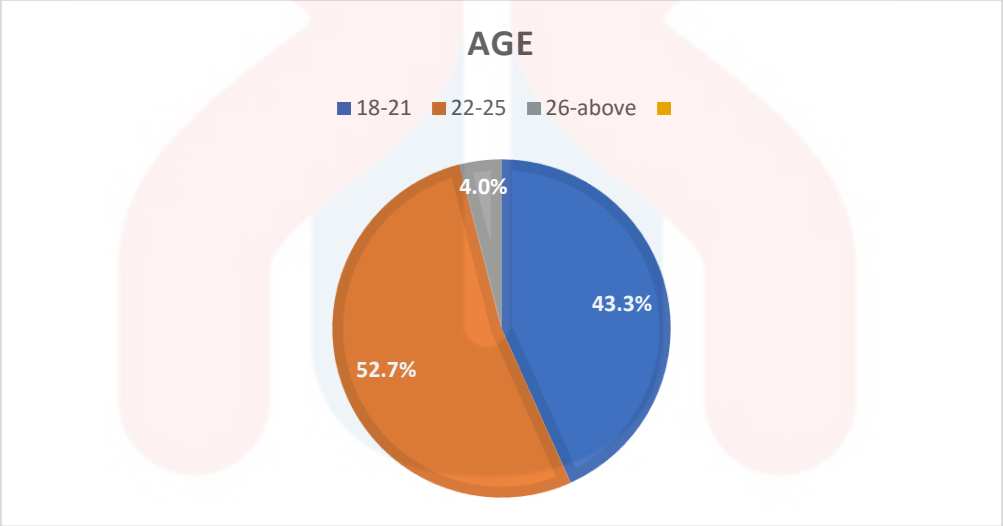


Figure 4.1: Pie Chart of Age

Figure 4.1 showed the pie chart of the age of respondents. The gender age range between 18 to 21 years old was 153 respondents (43.3%), followed by between 21 to 25 years old 186 respondents (52.7%), and more than 26 years old 14 respondents (4.0%). The total number of frequency respondents by age out of 353 respondents who were responding to this questionnaire.

4.3.1.2 Gender

Table 4.4: Respondent Gender

Background	Information	Frequency	Percentage (%)
Gender	Male	159	45.0
	Female	194	55.0
	Total	353	100.0

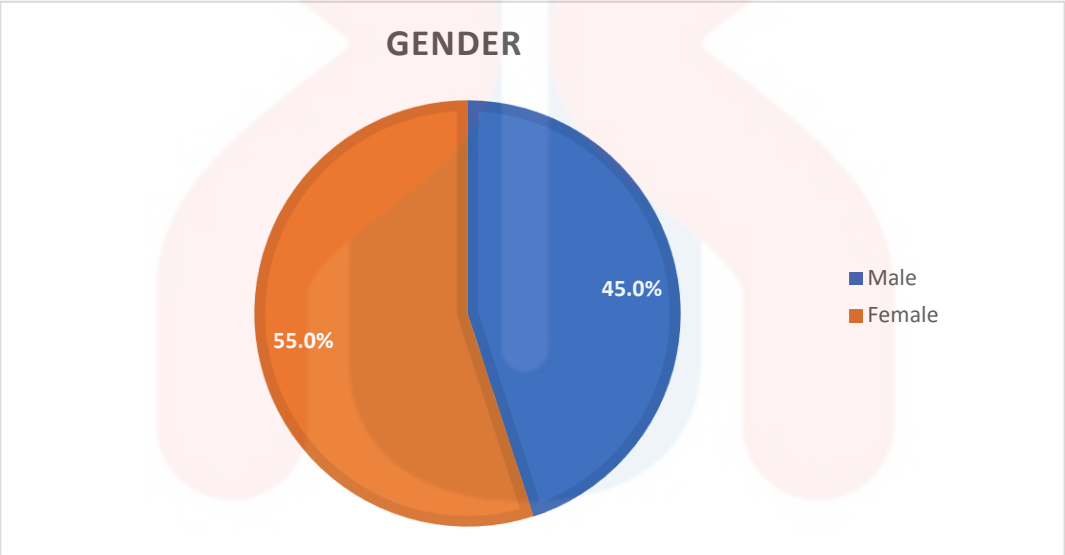


Figure 4.2: Pie Chart of Gender

Figure 4.2 showed the pie chart of the gender of respondents. The total number of frequency respondents by gender out of 353 respondents who were responding to this questionnaire. More than half of the respondents were males which are 194 respondents (55.0%) and the remaining 159 respondents (45.0) were females.

4.3.1.3 Race

Table 4.5: Respondent Race

Background	Information	Frequency	Percentage (%)
Race	Malay	200	96.1
	Indian	53	2.0
	Chinese	89	0.7
	Others	11	3.1

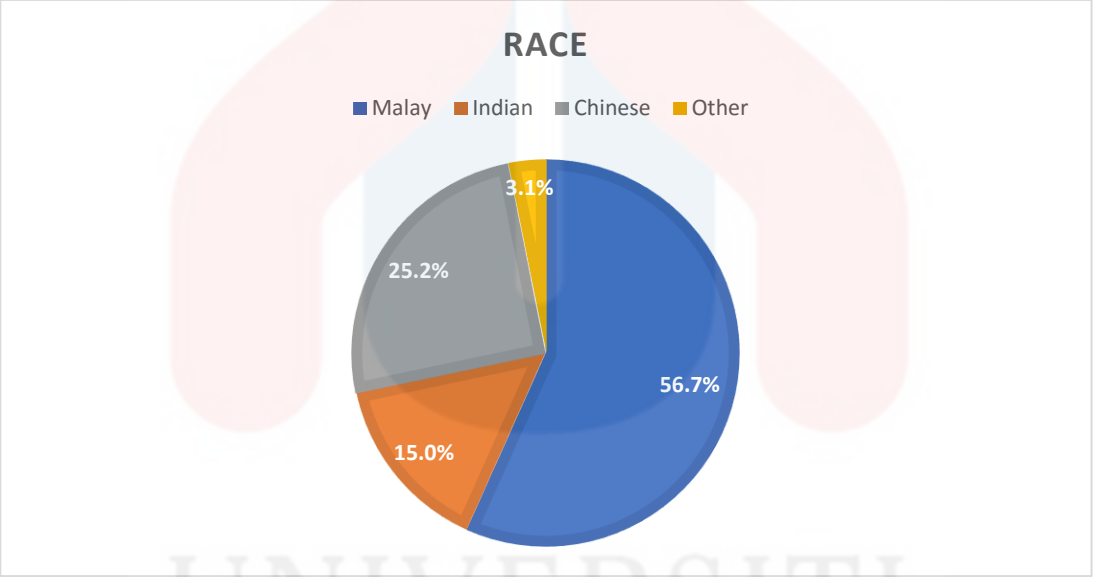


Figure 4.3: Pie Chart of Race

Figure 4.3 showed the pie chart of the race of respondents. The total number of frequency respondent by race out of 353 respondents who were responding to this questionnaire. There are 200 respondent (96.1%) are Malay, followed by Indian 53 respondents (2.0%), Chinese 89 respondents (0.7%), and others race 11 respondents (3.1%).

4.3.1.4 Course

Table 4.6: Respondent Course

Background	Information	Frequency	Percentage (%)
Course	SAB	79	22.4
	SAA	24	6.8
	SAL	57	16.1
	SAR	55	15.6
	SAK	87	24.6
	SAE	51	14.4

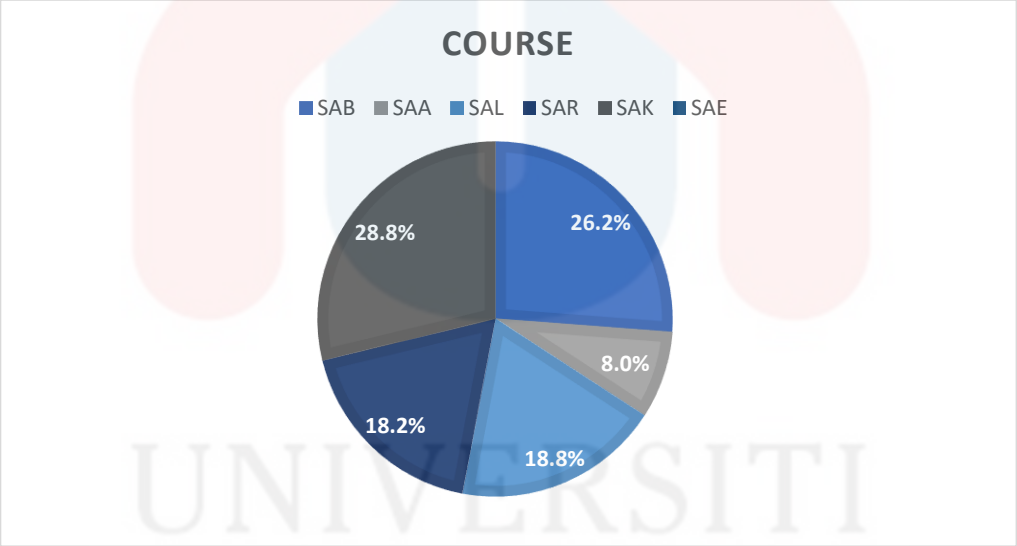


Figure 4.4: Pie Chart of Course

Figure 4.4 showed the pie chart of the course of respondents to the questionnaire in terms of courses of study at the Faculty of Entrepreneurship and Business at UMK City Campus. Course of respondents were as follows available at this university which are Bachelor of Business Administration (Islamic Banking and Finance) (SAB), Bachelor of Business

Accounting (SAA), Bachelor of Entrepreneurship (Logistics and Distributive Trade) (SAL), Bachelor of Entrepreneurship (Retailing) (SAR), Bachelor of Entrepreneurship (Commerce) (SAK) and Bachelor of Entrepreneurship (SAE). The result demonstrate that higher respondents was from SAK (24.6%). Followed by student from SAB (22.4%), SAL 57 (16.1%), and SAR (15.6%). The reminder were students from SAE (14.4%) and SAA (6.8%).

4.3.1.5 Semester

Table 4.7: Respondent Semester

Background	Information	Frequency	Percentage (%)
Semester	Semester 1	68	19.3
	Semester 2	43	12.2
	Semester 3	43	12.2
	Semester 4	33	9.3
	Semester 5	16	4.5
	Semester 6	39	11.0
	Semester 7	111	31.4

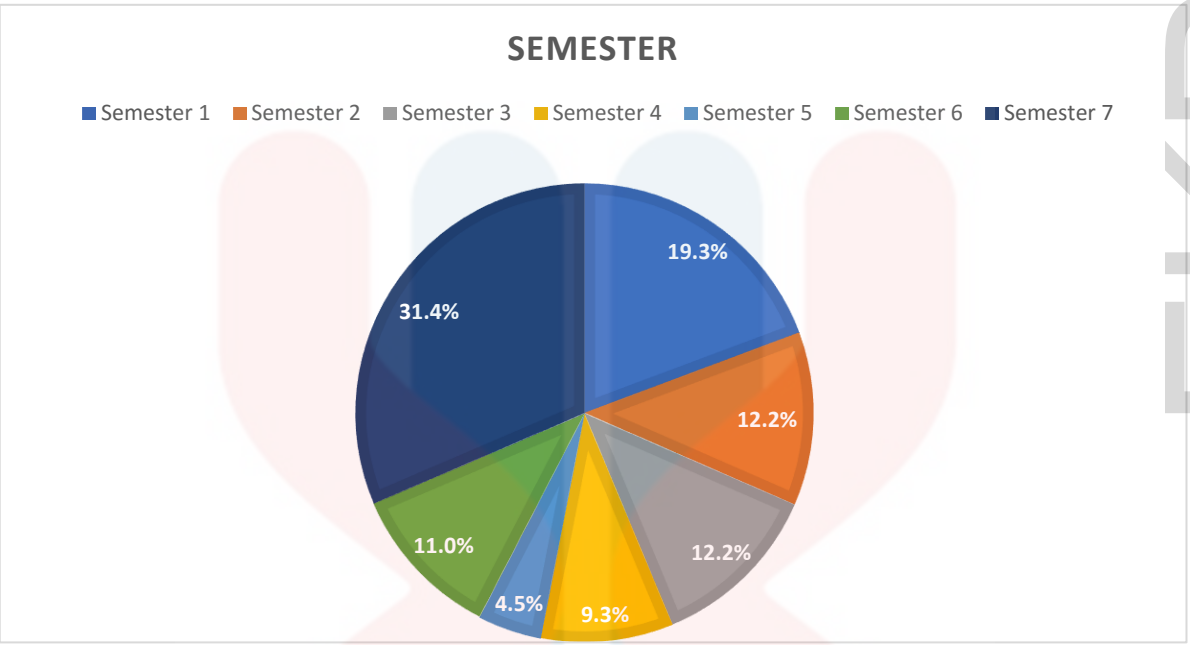


Figure 4.5: Pie Chart of Semester

Figure 4.5 showed the pie chart of the study semester of respondents. There are 68 respondents (19.3%) from Semester 1, followed by Semester 2 and Semester 3 (12.2%). Next, Semester 4 (9.3%), Semester 5 (4.5%), and Semester 6 (11.0%). Lastly, Semester 7 was (31.4%).

4.3.1.6 Frequency of Using Cashless Transaction

Table 4.8: Frequency of Using Cashless Transaction

Background	Information	Frequency	Percentage (%)
How Often Do You Use Cashless Transaction?	Everyday	144	40.8
	Several Times A Week	144	40.8
	Several Times A Month	50	14.2

	Several Time A Year	15	4.2

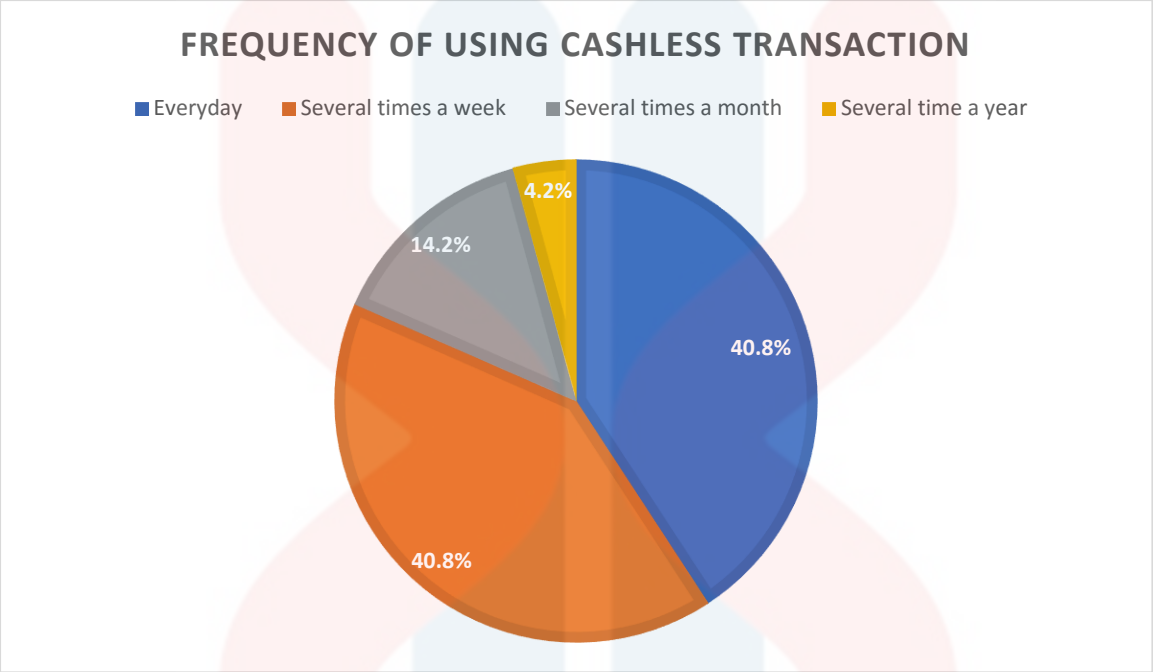


Figure 4.6: Pie Chart of Frequency of Using Cashless Transaction

Table 4.8 and Figure 4.6 show that majority of respondents use cashless transaction with everyday usage was 40.8% and several times a week was also 40.8%. The remainder used cashless transactions several times a month, (14.2%), and several times a year, (4.2%).

4.3.2 Descriptive Statistics

The mean and standard deviation for each variable was calculated in this part to fully explain the interrelation of the variables, which illustrate how respondents reacted to the questionnaire. As a result, descriptive statistics were utilised to define and highlight the key

aspects of the data set from the respondents' viewpoints on all dimensions of intention to use cashless, perceived ease of use, perceived trust and facilitating condition.

4.3.2.1 Intention To Use Cashless

Table 4.9: Intention to Use Cashless

Intention to Use Cashless			
	Mean	**Std. Deviation**	**N**
I intend to continuously use cashless transaction services in the future	4.41	.639	353
I predict I will continuously use cashless services	4.40	.659	353
I plan to continuously use cashless services	4.40	.645	353
I will strongly recommend other to use cashless transaction services	4.41	.642	353
If I have access to cashless services, I want to use it as much as possible	4.40	.684	353

Intention to use cashless is the dependent variable analysed descriptively in Table 4.9. The mean and standard deviation value of the responses to the variable Intention to Use Cashless is between 4.40 to 4.41 and 0.639 to 0.684. This indicates that the Universiti Malaysia Kelantan students in this study intend to use cashless transaction mode as a payment method, which has a significant impact on their desire to continue using this service. Respondents intend to continue using cashless transaction services in the future, predict I will continue to use cashless services, plan to continue using cashless services, strongly recommend others to use cashless transaction services and if they have access to this cashless transaction mode,

they will use it. as well as possible. Overall, I intend to continuously use cashless transaction services in the future and I will strongly recommend other to use cashless transaction services can be concluded as high.

4.3.2.2 Perceived Ease of Use

Table 4.10**:** Perceived Ease of Use

Perceived Ease of Use			
	Mean	**Std. Deviation**	**N**
I find using cashless transaction mode useful in my daily life	4.43	.590	353
Work become easier after using cashless transaction mode	4.43	.627	353
I believe using cashless transaction mode would make it easier for me to make online payment	4.45	.592	353
Using cashless transaction mode will increase my productivity	4.40	.655	353
I like the fact that payments done through cashless transaction mode require minimum effort	4.35	.612	353

A descriptive examination of perceived ease of use is presented in the following Table 4.10. The responses provided by the respondents placed the obtained mean value and standard deviation for this variable somewhere between 4.35 to 4.45 and 0.590 to 0.655. This demonstrates that the participants of this study from Universiti Malaysia Kelantan believe that the cashless transaction mode that was investigated to be an extremely simple payment medium to use. Therefore, perceived ease of use describes the extent to which the payment

method is regarded as being straightforward and understood, does not present a mental obstacle to the respondent, and this technology is simple to master.

4.3.2.3 Perceived Trust

Table 4.11: Perceived Trust

Perceived Trust			
	Mean	**Std. Deviation**	**N**
I trust that cashless transaction is safe	4.30	.719	353
I trust that cashless transaction has reliable features	4.30	.715	353
I trust cashless transactions apps	4.35	.675	353
I trust transactions done by cashless mode	4.37	.626	353
I trust by using cashless transaction can secure client information	4.25	.741	353
I trust cashless transactions keeps me and my customer personal information safe	4.29	.758	353

The descriptive analysis of perceived trust is displayed in Table 4.11. The respondents' responses for the variable perceived trust yielded a mean and standard deviation value between 4.25 to 4.37 and 0.626 to 0.758. This demonstrates that the students of Universiti Malaysia Kelantan who participated in this study view cashless transactions as a very beneficial and secure service without considering the protection of their personal information. Therefore, the perceived trust variable represents the amount to which the transaction of this

service is secure, has dependable features, protects customer data, and ensures the safety of users' and customers' personal information.

4.3.2.4 Facilitating Condition

Table 4.12: Facilitating Condition

Facilitating Condition			
	Mean	**Std. Deviation**	**N**
I have the resources that I need to use cashless transaction. (ex: mobile device, credit card, mobile payment app)	4.47	.593	353
Cashless is compatible with other systems I have used	4.37	.680	353
I think that payments via cashless can be matched to other technologies I use	4.34	.647	353
When I encounter difficulties in using a cashless application, I can get help from my friends	4.34	.693	353
I have the necessary knowledge about cashless payments	4.42	.649	353

Facilitating conditions are analyzed descriptively in Table 4.12. The mean and standard deviation value obtained from the respondents' responses for the facilitating conditions variable ranged from 4.34 to 4.47 and 0.593 to 0.680. Question I have the resources that I need to use cashless transaction. (Ex: mobile device, credit card, mobile payment app) is 4.47. This shows that the majority of the respondents of this study believe that the current organizational

and technological infrastructure can support the use of technology. They believe this cashless way of transaction can be accessed anywhere using mobile devices, credit cards and mobile payment apps. Nevertheless, the question about the opinion that payment through cashless can be matched with other technologies they use and the difficulty of using cashless applications, I can get help from my friend got the lowest mean amount which is 4.34.

4.4 VALIDITY AND REALIBITY ANALYSIS

The more reliable a set of scales or scale items, the more certain we may be that the score obtained from the researcher's test is substantially the same as the score obtained if the test were repeated. Reliability raises the question of whether each scale is measuring a single notion. It is a statistic used in testing to determine the internal consistency of a group of scale elements. The goal of a reliability test on construct assessment techniques is to guarantee that the instruments used to measure the ideas are consistent. Validity testing, on the other hand, investigates the extent to which the instruments are designed to measure the concept being evaluated.

The content validity was assessed using a questionnaire that had previously been completed and published in the journal by another researcher. A comprehensive literature search was also undertaken to increase content authenticity. Corrections and remarks were made to the observations made. The instrument's dependability was determined using Cronbach's alpha. When the Cronbach's alpha value for each construct hits 0.7, the internal consistency dependability of a measurement model is great; nonetheless, values of 0.8 or 0.9 are ideal in the following phases.

Table 4.13: Result of Cronbach's Alpha

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number Of Items
.938	.938	21

According to Table 4.13, the dependability of all variables is 0.938, which represents the Cronbach's alpha coefficient. As a consequence, the questionnaire is trustworthy and acceptable for use in the study.

Table 4.14: Results of the Reliability Analysis on Constructs

Study Instruments	Number Of Items	Cronbach's Alpha
Intention To Continuously Use Cashless	5	0.886
Perceive Ease of Use	5	0.858
Perceived Trust	6	0.931
Facilitating Condition	5	0.855

All current study variables have an accurate Cronbach alpha estimate of more than 0.7, according to Table 4.14. The elements in the table above contain 21 items that were evaluated using a reliability test. As an outcome, the coefficient alpha for the intention to continuously use cashless, which is a necessary variable across four questions, is 0.886. The significant coefficient alpha of perceived ease of use is 0.858 when 16 independent factors are included. Aside from that, the alpha for the perceived trust is 0.93. Facilitating condition, the last

component, with an alpha of 0.855. Overall, the test scores range from 0.855 to 0.931, which are considered high reliabilities and an optimistic sign for the study.

4.5 NORMALITY TEST

The normality tests help in the graphical examination of normality. The Kolmogorov-Smirnov normality test is predicated on the most extreme distinction between actual appropriation and anticipated cumulative-normal dispersion (Ghasemi & Zahediasl, 2012). This exam has been demonstrated to be less impressive than other assessments in general. It is listed because of its historical significance. The Shapiro-Wilk test is frequently the most noteworthy. The test is not run when a frequency variable is supplied.

In statistics, standardisation measures are used to determine if a data set is modelled for normal distribution. A distribution is required for certain statistical functions to be expected or virtually every day. Tests for normality are significant for at least two elements. Second, non-linearity and interacting physical systems are frequently involved in non-Gaussian distributions. Analysing the distribution of the selected variables may also help to better understand the originating mechanism of the processes.

As a result, the Kolmogorov-Smirnov and Shapiro-Wilk were used. Normality was tested using plot and skewness tests. Table 4.16 shows that the data is not normal, since the significance value is less than 0.05 and the skewness value is less than -1. Details on the normality test results may be found in Table 4.15 below:

Table 4.15: Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	**Df**	**Sig.**	**Statistic**	**Df**	**Sig.**
Intention To Continuously Use Cashless	.164	353	0.0001	.889	353	0.0001
Perceive Ease Of Use	.185	353	0.0001	.884	353	0.0001
Perceived Trust	.135	353	0.0001	.898	353	0.0001
Facilitating Condition	.146	353	0.0001	.901	353	0.0001

Table 4.16: Descriptive

Descriptive				
			Statistic	**Std. Error**
Intention To Continuously Use Cashless	Mean		4.4040	.02886
	95% Confidence Interval for Mean	Lower Bound	4.3472	
		Upper Bound	4.4607	
	5% Trimmed Mean		4.4424	
	Median		4.4000	
	Variance		.294	
	Std. Deviation		.54218	
	Minimum		2.60	
	Maximum		5.00	
	Range		2.40	

	Interquartile Range		1.00	
	Skewness		-.619	.130
	Kurtosis		-.226	.259
Perceive Ease Of Use	Mean		4.4130	.02617
	95% Confidence Interval For Mean	Lower Bound	4.3616	
		Upper Bound	4.4645	
	5% Trimmed Mean		4.4382	
	Median		4.4000	
	Variance		.242	
	Std. Deviation		.49169	
	Minimum		2.60	
	Maximum		5.00	
	Range		2.40	
	Interquartile Range		1.00	
	Skewness		-.399	.130
	Kurtosis		-.398	.259
Perceived Trust	Mean		4.3097	.03247
	95% Confidence Interval for Mean	Lower Bound	4.2459	
		Upper Bound	4.3736	
	5% Trimmed Mean		4.3532	
	Median		4.3333	
	Variance		.372	
	Std. Deviation		.61011	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	

	Interquartile Range		1.00	
	Skewness		-.722	.130
	Kurtosis		.261	.259
Facilitating Condition	Mean		4.3892	.02767
	95% Confidence Interval for Mean	Lower Bound	4.3348	
		Upper Bound	4.4437	
	5% Trimmed Mean		4.4241	
	Median		4.4000	
	Variance		.270	
	Std. Deviation		.51983	
	Minimum		2.20	
	Maximum		5.00	
	Range		2.80	
	Interquartile Range		1.00	
	Skewness		-.585	.130
	Kurtosis		.175	.259

4.5.1 Spearman Analysis

According to Anderson (1959), correlation analysis is a common statistical approach for determining linear projections of two maximum correlated random vectors. Correlation analysis was used for unsupervised data processing when multiple perspectives were available (Dhillon et al., 2011). Correlation Analysis is a statistical method for determining whether or not two variables or data sets are related and how strong that relationship is. In market research, for example, correlation analysis is used to determine whether there are any notable

correlations, patterns, or trends between objective data obtained through research methodologies such as surveys. The spearman correlation was calculated based on the normality test result to examine the relationship between customer intention and continuously using cashless transactions.

4.6 HYPHOTESIS TESTING

4.6.1 Spearman's Correlations Analysis

Spearman's correlation coefficient measures the statistical relationship between two continuous variables (independent and dependent variables). The goal of this test is to determine whether the correlation coefficient is significant and whether hypotheses should be accepted or rejected. According to the table below, the p-value is less than 0.05, indicating that there is a significant link between the independent and dependent variables.

Table 4.17: Spearman Correlation Coefficient Analysis

Correlations						
			Intention To Continuously Use Cashless	Perceive Ease of Use	Perceived Trust	Facilitating Condition
Spearman's Rho	Intention To Continuously Use Cashless	Correlation Coefficient	1.000	.507**	.492**	.507**
		Sig. (1-Tailed)	.	0.0001	0.0001	0.0001
		N	353	353	353	353
	Perceive Ease Of Use	Correlation Coefficient	.507**	1.000	.411**	.659**
		Sig. (1-Tailed)	0.0001	.	0.0001	0.0001
		N	353	353	353	353
	Perceived Trust	Correlation Coefficient	.492**	.411**	1.000	.545**
		Sig. (1-Tailed)	0.0001	0.0001	.	0.0001
		N	353	353	353	353
	Facilitating Condition	Correlation Coefficient	.507**	.659**	.545**	1.000
		Sig. (1-Tailed)	0.0001	0.0001	0.0001	.
		N	353	353	353	353

Table 4.17 represents spearman correlation coefficient analysis. This evaluation will confirm the association between cashless transaction usage intention and perceived ease of use. The findings indicate a positive correlation between the intention to employ cashless transactions and perceived ease of use, r = 0.507, n = 353, p = 0.0001. The first hypothesis is

therefore accepted. There is a strong and positive correlation between the intention to use cashless transactions and perceived ease of use.

Next is the second relationship between the intention to use cashless transactions and perceived trust. The result, r = 0.492, n = 353, p = 0.0001, shows that there is a positive relationship between the intention to use cashless transactions and perceived trust. The analysis shows that there is a weak and positive link between the intention to use cashless transactions and perceived trust.

Finally, cashless transaction usage intention and facilitating condition. The results demonstrate a positive link between cashless transaction usage intention and facilitating condition, r = 0.507 n = 353, p = 0.0001. The analysis finds that there is a positive and significant association between cashless transaction usage intention and facilitating conditions.

4.6.2 Summary of Hypothesis

Table 4.18: Summary of Hypothesis

Hypothesis	Relationship	Correlation	Result
H1	Relationship Between Perceived Ease of Use and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students	Strong	Accepted

H2	Relationship Between Perceived Trust and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students	Weak	Accepted
H3	Relationship Between Facilitating Condition and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students	Strong	Accepted

4.7 SUMMARY

This chapter included the data analysis for the research, including the backgrounds of the respondents, the results of the assessment measurement model, and the structural model built with SPSS IBM version 26. The research aims to guide the development of the main topics. According to this study, the intention to continuously use cashless transaction mode in Malaysia is connected to the perception of ease of use, trust, and facilitating condition. The intention to continuously use cashless transaction mode in Malaysia is linked to perceived ease of use, trust, and facilitating condition, according to this study. According to the survey, Malaysians' desire to use cashless transactions is influenced by perceived ease of use. The future will be further discussed in Chapter 5 about how the results of this research can be important and beneficial to use cashless transaction mode in the future.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

Each part offers the findings, discussions, and conclusion of the study. This section contains a brief review of the study, followed by a section on a summary of the research findings. The sections that follow discuss the study's findings. The fourth section offers the study's implications, which are separated into theoretical, methodological, and practical contributions. Section five discusses the study's limitations, followed by section six's recommendations for future research. The final section gives the conclusion of this study and summaries the complete chapter.

5.2 KEY FINDINGS

The purpose of this study is to look at the influence of the customer's intention to use a cashless transaction mode among UMK students. This research will allow us, as students of Islamic banking and finance, to get more information and understanding about the importance of cashless transactions in a broad range of fields such as finance, payments, and asset management, among others. In this increasingly difficult and stressful environment, cashless has been shown to give financial services that are more efficient, reasonable, time saving, accessible, and easier to use than traditional ways. Customers will benefit from a better awareness of the benefits of conducting business without using cash in the future.

Furthermore, the essential regulatory institutions should take the necessary regulatory steps to build people's trust. Customers' interest in cashless transactions in their businesses may grow as a result of this. The importance of this study is due to the fact that it studies UMK students' intentions to adopt cashless transactions. As an outcome of this research, we aim to investigate the factors that impact students' intentions to adopt cashless transactions at Universiti Malaysia Kelantan. This study will help us obtain a better understanding of the elements that impact student views regarding cashless transactions. The term "cashless transaction method" refers to the use of electronic rather than physical money to execute financial transactions.

This study's selection method is quantitative research, and the study's goal is to find the factors influencing students at the Universiti of Malaysia Kelantan's intention to adopt cashless transactions continuously. Only university students who use cashless transactions were surveyed. This research also considers consumer intentions, which influence whether or not individuals will continue to adopt cashless transactions.

With the validity and reliability of the measurement model ascertained, the structural model was then evaluated to test the relationships hypothesised in this study. The study has three (3) hypotheses, as mentioned in Chapter 2. Hypotheses 1: Relationship Between Perceived Ease of Use to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students. Hypotheses 2: Relationship Between Perceived Trust to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students. Hypotheses 3: Relationship Between Facilitating Condition to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students.

5.3 DISCUSSION

This study shows to regulate the relationship between the independent variables which are perceived ease of use, perceived trust, and facilitating condition with the dependent variable which is the intention to continuously use cashless transaction mode. In this study, primary data has been conducted which is a set of questionnaires that have been developed and used to obtain feedback and responses from respondents. The questionnaire was then distributed through Google Forms and was distributed to targeted respondents among students at Universiti Malaysia Kelantan (UMK). The discussion will specifically focus on the hypotheses posited in this study. The detail of the discussion are as follows.

5.3.1 The Relationship Between Perceived Ease of Use to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

The first research question examines whether perceived trust and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students, the discussion of the hypothesis that answers the first question is based on hypotheses testing (H1).

Hypotheses 1: Positive Relationship Between Perceived Ease of Use and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

This study's findings reveal a significant relationship between perceived ease of use and intention to continuously use cashless transactions among Universiti Malaysia Kelantan students. In comparison to a prior study, “Factors That Influencing Adoption of Internet

Banking in Malaysia" (Massilamany & Nadarajan, 2017) the result also shows a significant relationship between perceived ease of use and internet banking adoption.

In this study, the result revealed that there is a positive and significant relationship between perceived ease of use and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students. Thus, even if an application is useful, it will only be used if it is perceived to be simple to use. The degree to which a person believes that using technology will be free of effort is defined as perceived ease of use (Davis 1989). Perceived ease of use has been used extensively in Information System/Information Technology (IS/IT) studies, including those on the internet and mobile services. Perceived ease of use has also been identified as a key factor in location tracking and awareness services.

In previous research, drawing on the literature on information technology, perceived ease of use has been considered the primary construct for assessing and analysing user acceptance of a specific technology (IT). Perceived ease of use is a significant motivator for consumers to use technology. Perceived ease of use typically refers to users' perceptions of whether completing a specific technical task would necessitate a mental effort on their part. The perceived ease of use for mobile networks would directly boost personal innovation. (Massilamany & Nadarajan, 2017).

5.3.2 The Relationship Between Perceived Trust to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

The second research question examines whether perceived trust and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students, the discussion of the hypothesis that answer the second question based on hypotheses testing (H2).

Hypotheses 2: Positive Relationship Between Perceived Trust and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

The finding of this study makes known a significant relationship between perceived trust and intention to continuously use cashless transaction mode. In some previous studies, the trust had been proven as an important factor affecting the adoption of online payment technologies. Trust has a significant positive relationship with the use of cashless transactions. Trust was found to be a significant element influencing the adoption of online payment technology in several earlier research. Trust has a strong favourable association with using a cashless payment (Kiew et al., 2022). Low levels of trust will prevent mobile banking technology adoption. According to Sharma et al. (2018), found that trust had a beneficial impact on cashless payments in developing nations.

The result from this study confirmed that there is a positive and significant relationship between perceived trust and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students. Hence, identifying the opportunity to leverage the existing knowledge of the consumer to build trust can intensify the consumer's purchase intention. Trust is one of the variables influencing the intention to utilise technology when it

comes to adoption. When it comes to online transactions, trust can be defined as the client's confidence in the service provider that their funds and personal information won't be stolen and that, despite system flaws, the client's interests will be taken into consideration by all pertinent parties (Kiew et al., 2022).

However, there are still some people who ignore the risk, and trust still continues to use cashless payment. People will use technology or a system if they have an interest or desire to use online transactions (Hutapea & Wijaya, 2021). This is supported by the findings of previous studies. Perceived trust influences intention to continuously use cashless transactions. Trust is essential in high-risk situations, but mobile applications contain numerous vulnerabilities that expose users to a variety of threats. This is supported by prior research indicating that trust has a positive and significant impact on usage decisions. The greater the user's trust, the simpler it will be for him to decide to use it (Hutapea & Wijaya, 2021).

5.3.3 The Relationship Between Facilitating Condition to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

The third research question examines whether facilitating condition and intention to continuously use cashless transaction mode among Universiti Malaysia Kelantan students, the discussion of the hypothesis that answer the third question based on hypotheses testing (H3).

Hypotheses 3: Positive Relationship Between Facilitating Condition and Intention to Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan Students

This study's findings reveal a significant relationship between facilitating condition and intention to continuously use cashless transactions among Universiti Malaysia Kelantan students. Prior studies reported that facilitating conditions displayed a significant impact on behavioural intention to continuously use cashless transactions such as mobile shopping apps, mobile-based IT solutions for tuberculosis treatment monitoring, and smartphone apps for flight ticket booking. Most of the studies revealed a significant relationship between facilitating conditions and the intention to use cashless payment. Understanding using cashless payment demands some support resources, and enhanced skills to operate the cashless transaction, for example, an internet connection and knowledge of mobile security (Che Nawi et al., 2022).

A person will be more inclined to use technology if it is facilitating condition to use and has support services available if they need them. It is clear from the current state of cashless transactions and the study's findings that the facilitating condition using online payment is a significant effect on the interest in using online payment (Widuri et al., 2020).

According to Hossain et al. (2017), facilitating conditions have a considerable beneficial impact on consumers' willingness to continue cashless payments. Consumers are likely to continue using services after experiencing the simplicity of using facilities provided by service providers that facilitate payments and transactions. As a result, facilitating condition enable users to utilize the e-learning system creatively, enabling users to become clever and regularly upgrade new menus in the app. Furthermore, enabling environments altered people's knowledge-sharing behaviour in this digital era. These findings indicate that when enabling conditions to exist, consumers frequently join virtual communities.

5.4 IMPLICATIONS OF THE STUDY

The findings of this research provide some valuable implications, especially for the rapid technology that developed in the industrial 4.0 era and lead to attaining continuous usage by customers. In this study, Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) have been used to explain the overall research framework on the influence of customer intention to continuously use cashless transaction. This can give new insight to cashless service providers to improve their services and future research to conduct similar topics as this study. From perceived ease of use, perceived trust and facilitating condition were found significant in developing users' intention to continue usage of internet banking.

These findings of the study are advantageous for the banks and understanding factors that affect customer intention to use online banking, which will help local financial institutions and finance technology sector that are increasingly involved in mobile payment in Malaysia. Before looking into the privacy and security features of app applications banking, banks must emphasise the factors that consumers evaluate when deciding whether or not to use internet banking. It is essential to design an attractive and straightforward digital banking interface to facilitate a positive user experience for customers. They want their apps to be flexible, and easy to use anywhere at any time on any device. Many banks are building their own strategies or policies to offer user-friendly and acceptable online banking services, but they must also take into account comprehensive internet banking services that can give their clients entire trust. When it comes to offering safe and secure online banking, several institutions continue to lag behind.

As a result, Malaysia's internet banking services are still subject to improvement. This will help them better understand the effect that these traits may have on customers to believe in using technology. The study may be able to give benefit to the cashless service providers and also entrepreneurs that are interested to develop cashless application services in Malaysia. The variables in this study can be guidelines for the cashless service provider to improve their current services. This can enhance the digital payment rate and increase economic growth in our country (Sapian & Norziah, 2021).

In addition, the purpose of the study was to highlight the role and significance of perceived ease of use, perceived trust, and facilitating conditions in order to improve, refine, and implement online banking security and ultimately achieve cashless payment adoption. Cashless payment expedites the payment procedure, and their service is now available 24/7, 365 days a year, including on bank holidays. A further advantage is that all transaction records may be retained, so customers can monitor every transaction. To achieve continued usage of digital banking services, the company has provided its clients with a high level of transactional comfort and ease. There are numerous online banking and payment apps that do not charge a fee for their services. It is one of the reasons why consumers continue to embrace digital payment systems (Thirupathi et al., 2019). The significance of customer trust in the business practices of the financial or banking industry stems from the fact that customer trust is the most powerful weapon in the digital transformation-based banking service industry, as banking services will increase customer satisfaction, customer loyalty, and attract new customers. Digital transformation in the banking industry is crucial because access to the realisation of customer-company interactions through information and communication

technology makes it easier for businesses to win the competition and provides banks with a competitive advantage (Pristiyono et al., 2022).

5.5 LIMITATIONS OF STUDY

This study has limitations as it only focuses on the relationship between independent and dependent constructs. Future studies can be conducted by using the moderating and mediating effects of an intention to use cashless payment in order to continuously payment system. The study used an online questionnaire and the data was collected from students Universiti Malaysia Kelantan. The challenge that the researcher needs to be faced is the uncertainty of information given by respondents which are valid or not. This is because most of them may not read the question carefully. 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. Not all respondents wanted to answer the question due to not having time to answer the provided question. Then, through the online questionnaire, the respondents were limited to giving their actual answers because the respondents only chose the specified answers.

The scope of this research is also constrained by its limitations. The researcher restricted this study to Universiti Malaysia Kelantan students in order to facilitate research and data collection. Due to time constraints, the sample size is small, and it would be challenging for the researcher to conduct research and collect data if they focused on all Malaysian communities.

5.6 RECOMMENDATIONS/SUGGESTION FOR FUTURE RESEARCH

Each study has its own limitations, but each research endeavour yields new, particular findings that serve as the basis for future research. In light of this, this section examines potential future study areas. Currently, the Covid-19 epidemic persists. In order to minimise the transmission of disease through the physical transfer of currency, our government has endorsed cashless transactions. Today, the infrastructure required for electronic transactions is readily available.

In the future, the government should pursue infrastructural improvements in the future to facilitate cashless transactions. Next, provide rural areas with high-speed internet access, large cell networks, and cashless transactions. Additionally, enhance financial literacy and public awareness, and educate individuals on how to make payments through banks and cashless transaction platforms. Individual initiatives in schools, colleges, panchayats, etc., intended to increase awareness of cashless transactions or banking. Schools and universities can assist in educating the youth about cashless transactions and linking all charitable efforts to bank accounts. With a speedy complaint response and receipt system, concerns regarding cashless transactions can be resolved. Incorporate public transportation and services into cashless transactions. Promote cashless transactions and the use of mobile wallets for e-commerce transactions, such as the purchase of train tickets, utility bills.

In addition, enhance cyber security and security measures to maintain the integrity of online data and information in order to alleviate consumer concerns regarding potential fraud. Fintech industry-introduced technological innovation and government legal initiatives must collaborate to promote the acceptance of cashless transactions and foster future innovation. It is advised that additional studies be conducted in the field of cashless transaction security in

Malaysia in order to examine the factors of transaction security. This cashless and comprehensive model contributes to the literature on the issue. In addition, efforts can be made to establish which aspects of security lead to negative attitudes against these transactions and how attitudes might be altered to boost the intention to use cashless transactions.

5.7 OVERALL CONCLUSIONS OF THE STUDY

Cashless transactions have supplanted physical currency as the predominant mode of payment in modern society. In their daily lives, consumers are more likely to use cashless transaction methods such as debit cards, online, and mobile wallets. Students at universities are more likely to utilise new technologies. This study was conducted to determine the level of consumer awareness of cashless transaction modes and the factors that influence UMK students' intentions to use cashless transaction modes. The questionnaire was designed by the researcher to collect data. Using descriptive analysis, reliability analysis, normality test, and correlation test the data were analysed.

High consumer awareness of cashless transaction methods exists. A cashless mode of transaction that is user-aware is convenient and advantageous for them. Effective factors, perceived ease of use, perceived trust, and facilitating conditions are independent variables in this study, while the intention of users to engage in cashless transactions is the dependent variable. The perceived ease of use value of the variable is 0.507, and the perceived trust value of the variable is 0.492. Perceived ease of use, perceived trust, and a facilitating condition are the factors that influence the intention to use the cashless transaction mode. A high correlation coefficient exists between the perception of ease of use and the intention to use a product or

service. The perception of ease of use (0.507) is the factor that influences the intention to use. In this study, the hypothesis was proven to be true.

This study offers universities and others the chance to learn about cashless transaction methods. There are some constraints on the conduct of this study. The limitations include sample size and population limitations. There are also some recommendations for future research to learn about cashless transaction methods. There are some constraints on the conduct of this study. The limitations include sample size and population limitations. There are also some recommendations for future research. The researcher suggests conducting future studies with different samples and a larger sample size. This study revealed that a high level of awareness and four factors significantly influence consumers' intentions to use cashless payment methods. Perceived ease of use is the factor that has the greatest impact on user intent. This research has achieved its objectives.

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APPENDIX A

QUESTIONNAIRE DRAFT

SECTION A: DEMOGRAPHIC

1) AGE:

	18 - 21
	22- 25
	26 - ABOVE

2) GENDER:

	MALE
	FEMALE

3) RACE:

	MALAY
	INDIAN
	CHINESE
	OTHER

4) COURSE

	SAA
	SAB
	SAE
	SAK

	SAL
	SAR

5) SEMESTER:

	SEMESTER 1
	SEMESTER 2
	SEMESTER 3
	SEMESTER 4
	SEMESTER 5
	SEMESTER 6
	SEMESTER 7

6) HOW OFTEN DO YOU USE CASHLESS TRANSACTION?

	FREQUENTLY (EVERYDAY)
	OFTEN (SEVERAL TIMES A WEEK)
	SOMETIMES **(**SEVERAL TIMES A MONTH**)**
	RARELY (SEVERAL TIMES A YEAR)

SECTION B: INTENTION TO CONTINOUSLY USE CASHLESS

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
I intend to continuously use cashless services in the future					
I predict I will continuously use cashless services					
I plan to continuously use cashless services					
I will strongly recommend other to use cashless transaction services					
If I have access to cashless services, I want to use it as much as possible.					

SECTION C: PERCIVE EASE OF USE

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
I find using cashless transaction mode useful in my daily life					
Work become easier after using cashless transaction mode					
I believe using cashless transaction mode would make it easier for me to make online payment					
Using cashless transaction mode will increase my productivity.					
I like the fact that payments done through cashless transaction mode require minimum effort.					

SECTION D: PERCEIVED TRUST

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
I trust that cashless transaction is safe					
I trust that cashless transaction has reliable features					

I trust cashless transactions apps					
I trust transactions done by cashless mode					
I trust by using cashless transaction can secure client information					
I trust cashless transactions keeps me and my customer personal information safe					

SECTION E: FACILITATING CONDITION

	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
I have the resources that I need to use cashless transaction. (ex: mobile device, credit card, mobile payment app)					
Cashless is compatible with other systems I have used.					
I think that payments via cashless can be matched to other technologies I use					
When I encounter difficulties in using a cashless application, I can get help from my friends					
I have the necessary knowledge about cashless payments.					

APPENDIX B

GANTT CHART

GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2022 AND YEAR 2023

RESEARCH ACTIVITIES/MONTHS	MAR	APR	MAY	JUN
Briefing on PPTA I and PPTA II				
Discussion on the title				
CHAPTER 1: INTRODUCTION				
Discussion about the problem statements, research question and research objectives (draft of PPTA 1)				
Starting up with chapter 1				
CHAPTER 2: LITERATURE REVIEW				
Review in literature of the research studies based on independent variables and dependent variables				
Starting up with chapter 2				
Submission chapter 1 and 2				
Report correction chapter 1 and 2				
CHAPTER 3: RESEARCH METHODOLOGY				
Discussion on questionnaire				
Discussion on the methods used in research				
Starting up with chapter 3				
Submission of chapter 3 and questionnaire				
Submission first draft of PPTA 1				

Submission second draft of PPTA 1				
Submission third draft of PPTA 1				
PRESENTATION FOR FINAL YEAR PROJECT 1				
PROPOSAL CORRECTION AFTER PRESENTATION				
FINAL SUBMISSION OF PPTA 1				

GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL FOR YEAR 2022 AND YEAR 2023

RESEARCH ACTIVITIES/MONTHS	OCT	NOV	DEC	JAN
CHAPTER 4: DATA ANALYSIS AND FINDINGS				
Laboratory analysis				
Statistical analysis				
Starting up with chapter 4				
CHAPTER 5: DISCUSSION AND CONCLUSION				
Discussion of findings				
Recommendation for future research				
Submission of chapter 4 and 5				
Submission of first draft of PPTA II				
Submission of second draft of PPTA 1I				
FINAL SUBMISSION OF PPTA 1I				
PRESENTATION FOR FINAL YEAR PROJECT 2				

UNIVERSITI
MALAYSIA
KELANTAN

FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN

BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

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

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

Nama Pelajar: **Wan Ahmad Syahmi Bin Wan Ahmad Khalil** **No Matrik:** **A19B1144**

Tajuk Penyelidikan:

Factors Influencing Customer's Intention To Continuosly Use Cashless Transaction Mode Among Universiti Malaysia Kelantan (UMK) Students

Sekian, terima kasih

_____
Tandatangan Penyelia

Tarikh:

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

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

Pengesahan Penyaringan Plagiat/ *Verification of Plagiarism Screening*

Saya, Wan Ahmad Syahmi Hilman Bin Wan Ahmad Khalil (Nama), No. Matrik A19B1144. Dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 30%.

I, Wan Ahmad Syahmi Hilman Bin Wan Ahmad Khalil (Name), Matrix Number A19B1144. Hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of 30%.

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Factos Influencing Customer's Intention To Continuously Use Cashless Transaction Mode Among Universiti Malaysia Kelantan (UMK) Students

Tandatangan/*Signature*

……

Nama Pelajar/*Student Name*: Wan Ahmad Syahmi Hilman Bin Wan Ahmad Khalil
No.Matrik/*Matrix No*: A19B1144
Tarikh/*Date*: 13/01/2023

Pengesahan
Penyelia/Supevisor:
Tanda Tangan/Signature:
Tarikh/Date:

SYHMI

ORIGINALITY REPORT

30%	24%	16%	15%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

RUBRICS

ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)

(COMPLETED BY SUPERVISOR AND EXAMINER)

Student's Name: NURASHIKIN BINTI MOHD ABDUL LATIF **Matric No.** A19B1101
Student's Name: WAN AHMAD SYAHMI HILMAN BIN WAN AHMAD KHALIL **Matric No.** A19A1144
Student's Name: FATIMAH AZZAHRA BINTI ZAINODIN **Matric No.** A19B1166
Student's Name: NUR AMIERAH BINTI MOHD SAKRI **Matric No.** A19B1168
Name of Supervisor: DR AZIRA HANANI AB RAHMAN **Name of Programme:** SAB
Research Topic: FACTORS INFLUENCING CUSTOMER'S INTENTION TO COUNTINOUSLY USE CASHLESS TRANSACTION MODE AMONG UNIVERSITI MALAYSIA KELANTAN (UMK) STUDENTS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement,	Content of report is written less systematic with include fairly Background of study,	Content of report is written systematic with include good Background of study, Problem	Content of report is written very systematic with excellent Background of study,	____ x 1.25 (Max: 5)	

			Research Objective, Research Question and unscientific with unsearchable topic.	Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Statement, Research Objective, Research Question and scientific with good researchable topic.	Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.		
2.	**Overall Report Format (5 MARKS)**	***Submit according to acquired format***	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)	
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	

		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	**Research Findings and Discussion (20 MARKS)**		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)	
			Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	____ x 1 (Max: 4)	
			Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	____ x 1 (Max: 4)	
			Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)	

		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)	
4.	**Conclusion and Recommendations (15 MARKS)**	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)	
	TOTAL (50 MARKS)						