

**THE ROLE OF SOCIAL MEDIA IN THE
ACCEPTANCE OF FINTECH AMONG
ENTREPRENEURIAL STUDENTS AT UNIVERSITY
MALAYSIA KELANTAN (UMK)**

NIK MUKHLISAH BINTI MOHAMAD ZAMRI
NIK NUR SYAFIQAH BINTI ZAKARIA
NOR ALIA AINA BINTI JANTAN
NOR AQILAH BINTI SAMSURI

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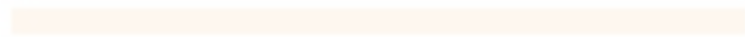
MALAYSIA

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

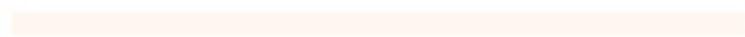
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The Role of Social Media In The Acceptance of FinTech
Among Entrepreneurial Students At University Malaysia
Kelantan (UMK)

by

Nik Mukhlisah Binti Mohamad Zamri

Nik Nur Syafiqah Binti Zakaria

Nor Alia Aina Binti Jantan

Nor Aqilah Binti Samsuri

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

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

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NAME: ENCIK ZUL KARAMI BIN CHE
MUSA
Date: _____



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NAME: NIK NUR SYAFIQAH BINTI
ZAKARIA



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NAME: NOR ALIA AINA BINTI JANTAN



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NAME: NOR AQILAH BINTI SAMSURI

Date:



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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): RESEARCH PAPER (Weight 10%)
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Title of Paper: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

Student's Name: NIK MUKHLISAH BINTI MOHAMAD ZAMRI

Matric No. A20A1591

CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
Abstract	Problem is vague, does not provide a summary of the whole project	Summarizes problem, method, results and conclusions with limited details	Summarizes problem, method, results, and conclusions but lacks some details	Clearly states problem to be resolved, coherently summarizes method, results, and conclusions	____ x 5 12 =
Introduction	Fails to identify a relevant research topic or is not clearly defined and/or the paper lacks focus throughout.	Identifies a research topic but may be too broad in scope, somewhat unclear and needs to be developed further.	Identifies a relevant research topic that provides adequate direction for the paper with some degree of interest for the reader.	Identifies a relevant research topic that provides direction for the paper that is engaging and thought provoking.	____ x 15 12 =
Research Methods	Little of explanation provided for the choice of methodology and few links made to the research objective. Research methodology is no connection to the theoretical framework	Some explanation provided for the choice of methodology and its links to the research objective. Research methodology is limited connection to the theoretical framework.	A good explanation of the choice of methodology and its links to the research objective. Research methodology is provided connection to the theoretical framework	Clear explanation of the choice of methodology and its links to the research objective. Research methodology is clearly supports the theoretical framework.	____ x 15 12 =
Analysis and Discussion	Demonstrates a lack of understanding and inadequate analysis of the research topic. Analysis is superficial based on opinions and preferences rather than critical analysis.	Demonstrates general understanding with limited critical analysis of the research topic. Summarizes perspectives, counter-arguments, or opposing positions.	Demonstrates an understanding and some critical analysis of the research topic. Adequately compares/contrasts perspectives, counter-arguments, or opposing positions but broader connections and/or implications are not as thoroughly explored.	Demonstrates a sophisticated understanding and careful, critical analysis of the research topic. Compares/contrasts perspectives, considers counter arguments or opposing positions, and draws original and thoughtful conclusions with future implications.	____ x 30 12 =

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**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT (PPTAI): RESEARCH PAPER (Weight 10%)
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Conclusion and Future Research	Presents a conclusion, irrelevant recommendations and/or implications for future research	Presents a conclusion, limited recommendations and/or implications for future research	Presents a conclusion, logical recommendations and/or implications for future research	Presents a coherent conclusion, clear recommendations and/or implications for future research	$\frac{\quad}{12} \times 15$ =
Organization	Paper lacks logical organization and impedes readers' comprehension of ideas.	Paper is somewhat organized, although occasionally ideas from paragraph to paragraph may not flow well and/or connect to the central position or be clear as a whole.	Paper is adequately organized. Ideas are arranged reasonably with a progression of thought from paragraph to paragraph connecting to the central position.	Paper is effectively organized. Ideas are arranged logically, flow smoothly, with a strong progression of thought from paragraph to paragraph connecting to the central position.	$\frac{\quad}{12} \times 10$ =
Format and References	Frequent errors in spelling, grammar, punctuation, spelling, usage, and/or formatting. Does not cite sources.	Some errors in spelling, grammar, punctuation, usage, and/or formatting. Citation style is either inconsistent or incorrect.	Minor errors in grammar, punctuation, spelling, usage, and/or formatting. APA citation style is used in both text and references.	Basically free from grammar, punctuation, spelling, usage, or formatting errors. APA citation style is used in both text and references.	$\frac{\quad}{12} \times 10$ =
TOTAL (100 MARKS)					
GRAND TOTAL (10%)					

Name of Examiner: DR. HASANNUDDIIN BIN HASSAN

Date: _____

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Recommended For Best Paper Award: **Yes / No**



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Student's Name: NIK NUR SYAFIQAH BINTI ZAKARIA

Matric No. A20A1595

CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
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Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Recommended For Best Paper Award: **Yes / No**



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Title of Paper: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

Student's Name: NOR ALIA AINA BINTI JANTAN

Matric No. A20A1612

CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
Abstract	Problem is vague, does not provide a summary of the whole project	Summarizes problem, method, results and conclusions with limited details	Summarizes problem, method, results, and conclusions but lacks some details	Clearly states problem to be resolved, coherently summarizes method, results, and conclusions	$\frac{\quad}{12} \times 5$ =
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Name of Examiner: DR. HASANNUDDIIN BIN HASSAN

Date: _____

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Recommended For Best Paper Award: **Yes / No**



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Title of Paper: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

Student's Name: NOR AQILAH BINTI SAMSURI

Matric No. A20A1614

CATEGORY	POOR (1-3)	AVERAGE (4-6)	GOOD (7-9)	EXCELLENT (10-12)	SCORE
Abstract	Problem is vague, does not provide a summary of the whole project	Summarizes problem, method, results and conclusions with limited details	Summarizes problem, method, results, and conclusions but lacks some details	Clearly states problem to be resolved, coherently summarizes method, results, and conclusions	$\frac{\quad}{12} \times 5$ =
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TOTAL (100 MARKS)					
GRAND TOTAL (10%)					

Name of Examiner: DR. HASANNUDDIIN BIN HASSAN

Date: _____

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Recommended For Best Paper Award: **Yes / No**



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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
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Student's Name: NIK MUKHLISAH BINTI MOHAMAD ZAMRI

Matric No. A20A1591

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Name of Programme: SAB

Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

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

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

			Research Question and unscientific with unsearchable topic.	Research Objective, Research Question and less scientific with fairly researchable topic.	Research Objective, Research Question and scientific with good researchable topic.	Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
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		The report is grammatically, theoretically,	There are many errors in the report, grammatically,	The report is grammatically, theoretically,	The report is grammatically, theoretically,			

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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
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		reasoning)	technically and logically incorrect.	theoretically, technically and logically.	technically and logically correct in most of the chapters with few weaknesses.	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	Measurement is	Measurement is	Measurement is	___ x 1	

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ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
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		wrong and irrelevant	suitable and relevant but need major adjustment.	suitable and relevant but need minor adjustment.	excellent and very relevant.	(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	Conclusion is weakly	Conclusion is satisfactorily	Conclusion is well	___ x 1.25	

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		stated	explained.	explained.	explained.	(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)						

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Student's Name: NIK NUR SYAFIQAH BINTI ZAKARIA
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Matric No. A20A1595
Name of Programme: SAB

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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		The report is grammatically, theoretically,	There are many errors in the report, grammatically,	The report is grammatically, theoretically,	The report is grammatically, theoretically,			

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

		reasoning)	technically and logically incorrect.	theoretically, technically and logically.	technically and logically correct in most of the chapters with few weaknesses.	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	Measurement is	Measurement is	Measurement is	___ x 1	

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		wrong and irrelevant	suitable and relevant but need major adjustment.	suitable and relevant but need minor adjustment.	excellent and very relevant.	(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	Conclusion is weakly	Conclusion is satisfactorily	Conclusion is well	___ x 1.25	

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		stated	explained.	explained.	explained.	(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)						

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FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: NOR ALIA AINA BINTI JANTAN

Matric No. A20A1612

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Name of Programme: SAB

Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

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

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

			Research Question and unscientific with unsearchable topic.	Research Objective, Research Question and less scientific with fairly researchable topic.	Research Objective, Research Question and scientific with good researchable topic.	Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
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		The report is grammatically, theoretically,	There are many errors in the report, grammatically,	The report is grammatically, theoretically,	The report is grammatically, theoretically,			

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FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		reasoning)	technically and logically incorrect.	theoretically, technically and logically.	technically and logically correct in most of the chapters with few weaknesses.	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	Measurement is	Measurement is	Measurement is	___ x 1	

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		wrong and irrelevant	suitable and relevant but need major adjustment.	suitable and relevant but need minor adjustment.	excellent and very relevant.	(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	Conclusion is weakly	Conclusion is satisfactorily	Conclusion is well	___ x 1.25	

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		stated	explained.	explained.	explained.	(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)						

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FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: NOR AQILAH BINTI SAMSURI

Matric No. A20A16

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Name of Programme: SAB

Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

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

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

			Research Question and unscientific with unsearchable topic.	Research Objective, Research Question and less scientific with fairly researchable topic.	Research Objective, Research Question and scientific with good researchable topic.	Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
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	The report is grammatically, theoretically,	There are many errors in the report, grammatically,	The report is grammatically, theoretically,	The report is grammatically, theoretically,		

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		reasoning)	technically and logically incorrect.	theoretically, technically and logically.	technically and logically correct in most of the chapters with few weaknesses.	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	Measurement is	Measurement is	Measurement is	___ x 1	

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

		wrong and irrelevant	suitable and relevant but need major adjustment.	suitable and relevant but need minor adjustment.	excellent and very relevant.	(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	Conclusion is weakly	Conclusion is satisfactorily	Conclusion is well	___ x 1.25	

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

		stated	explained.	explained.	explained.	(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)						

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FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: NIK MUKHLISAH BINTI MOHAMAD ZAMRI

Matric No. A20A1591

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Name of Programme: SAB

Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.		

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

						___ x 1 (Max: 4)		
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	___ x 1 (Max: 4)		
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	___ x 1 (Max: 4)		
TOTAL (20 MARKS)								/20

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: NIK NUR SYAFIQAH BINTI ZAKARIA

Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA

Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

Matric No. A20A1595

Name of Programme: SAB

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	___ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	___ x 1 (Max: 4)	
3.	Frequency in	Has not met the	Has met the supervisor	Has met the supervisor	Has met the supervisor for		

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

	meeting supervisor	supervisor at all.	but less than five times.	for at least five times.	more than five times.	___ x 1 (Max: 4)	
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	___ x 1 (Max: 4)	
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	___ x 1 (Max: 4)	
TOTAL (20 MARKS)							/20

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FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: NOR ALIA AINA BINTI JANTAN
Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA
Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

Matric No. A20A1612
Name of Programme: SAB

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	___ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	___ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.		

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

						___ x 1 (Max: 4)		
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	___ x 1 (Max: 4)		
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	___ x 1 (Max: 4)		
TOTAL (20 MARKS)								/20

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

Student's Name: NOR AQILAH BINTI SAMSURI
Name of Supervisor: MR. ZUL KARAMI BIN CHE MUSA
Research Topic: THE ROLE OF SOCIAL MEDIA IN THE ACCEPTANCE OF FINTECH AMONG ENTREPRENEURIAL STUDENTS AT UNIVERSITY MALAYSIA KELANTAN (UMK).

Matric No. A20A1614
Name of Programme: SAB

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination	Is not determined and does not put in any effort in completing the research report	Is determined but puts in little effort in completing the research report	Is determined and puts in reasonable effort in completing the research report	Is very determined and puts in maximum effort in completing the research report	____ x 1 (Max: 4)	
2.	Commitment	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 1 (Max: 4)	
3.	Frequency in meeting supervisor	Has not met the supervisor at all.	Has met the supervisor but less than five times.	Has met the supervisor for at least five times.	Has met the supervisor for more than five times.		

FACULTY ENTREPRENEURSHIP AND BUSINESS

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

						___ x 1 (Max: 4)		
4.	Take corrective measures according to supervisor's advice	Has not taken any corrective action according to supervisor's advice.	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes.	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes.	Has taken corrective actions all according to supervisor's advice with few mistakes.	___ x 1 (Max: 4)		
5.	Initiative	Does not make any initiative to do the research.	Make the initiative to work but requires consistent monitoring.	Make the initiative to do the research with minimal monitoring required.	Makes very good initiative to do the research with very little monitoring required.	___ x 1 (Max: 4)		
TOTAL (20 MARKS)								/20

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ACKNOWLEDGMENT

All praise to God for choosing us to continue the path of a student to study and be blessed with long-lasting health for us to carry out and complete the final year research project this year. This Final Year Research Project would not have been possible without the participation of all group members and, especially, the wise direction and advice from our supervisor, Mr. Zul Karami bin Che Musa. We would like to acknowledge our supervisor as he has offered us many broad ideas, made relevant statements, and was a motivator and supporter of excitement in completing this complete research project with full confidence, competence, skill, and thoroughness.

Thank you also to each member of the group namely Nik Nur Syafiqah binti Zakaria as our group leader, Nik Mukhlisah binti Mohammad Zamri, Nor Alia Aina binti Jantan and lastly Nor Aqilah Binti Samsuri for completing this study on time. Furthermore, we often guide and encourage each participant to ensure the success of this initiative. We could not have completed this research project on schedule without the enthusiasm of our team. Alhamdulillah, we have completed this task with all our abilities.

Finally, we express our gratitude to Allah for giving us infinite inspiration and perseverance to make this research a success. We would like to offer ourselves a round of applause to celebrate our shared achievements and our thanks to our beloved parents for their love and guidance in whatever we endeavor. Who patiently supported us, morally and spiritually since we were started, through motivation for us to complete this research successfully.

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LIST OF ABBREVIATIONS

AF	: Acceptance of FinTech
AHS	: Availability of Hardware and Software
DV	: Dependent Variable
ECE	: Enhanced Customer Engagement
EU	: Ease of Use
FEB	: Faculty of Entrepreneurship and Business
IV	: Independent Variable
SAA	: Bachelor of Accounting with Honours
SAB	: Bachelor of Business Administration (Islamic Banking and Finance) with Honours
SAE	: Bachelor of Entrepreneurship with Honours
SAK	: Bachelor of Entrepreneurship (Commerce) with Honours
SAL	: Bachelor Of Entrepreneurship (Logistics and Distributive Trade) With Honours
SAR	: Bachelor of Entrepreneurship (Retailing) with Honours
SM	: Social Media
SMEs	: Small and Medium Enterprises
SPSS	: Statistical Package for the Social Sciences
UMK	: University Malaysia Kelantan
UTAUT	: Unified Theory of Acceptance and Use of Technology

LIST OF SYMBOLS

%	: Percentage
F	: Frequency
M	: Mean
H1	: Hypothesis 1
H2	: Hypothesis 2
H3	: Hypothesis 3
H4	: Hypothesis 4
sig	: Significant
SD	: Standard Deviation
α	: Cronbach's alpha
N/n	: Numbers
<	: Less than
>	: Greater than
\pm	: Plus – Minus Sign

ABSTRAK

Dalam era pendigitalan pesat dalam ekonomi, kewujudan pertumbuhan teknologi kewangan, transaksi tanpa tunai telah meningkat dengan penggunaan yang meluas. Oleh itu, FinTech terdiri sebagai elemen penting kerana ia adalah perkhidmatan yang telah disediakan untuk memudahkan pelanggan dalam menjalankan perniagaan dan melakukan transaksi dalam talian dan pelanggan boleh mengaksesnya dengan cepat. Penyelidikan ini mendalami faktor-faktor yang mempengaruhi penerimaan perkhidmatan FinTech dalam kalangan pelajar Fakulti Keusahawanan dan Perniagaan (FKP). Menggunakan Teori Penerimaan dan Penggunaan Teknologi Bersepadu (UTAUT), kaedah kuantitatif digunakan, menggunakan Borang Google dengan 351 responden. Perisian Statistical Package for Social Science (SPSS) digunakan dalam kajian ini untuk menilai data menggunakan kaedah deskriptif, boleh dipercayai dan korelasi Pearson. Penemuan menunjukkan bahawa ketersediaan perkakasan dan perisian mempunyai kesan paling ketara terhadap penggunaan FinTech, diikuti oleh media sosial, kemudahan penggunaan dan penglibatan pelanggan yang dipertingkatkan. Visi ini menekankan keperluan untuk meningkatkan kesedaran pelajar, memupuk penerimaan yang lebih besar untuk menyepadukan FinTech ke dalam kehidupan seharian mereka. Kajian itu mengesyorkan agar syarikat FinTech, terutamanya yang menyasarkan pelajar, menumpukan pada membangunkan perkhidmatan yang lebih selamat dan mereka bentuk produk yang lebih baik untuk menyumbang kepada peralihan ke arah masyarakat tanpa tunai.

Kata kunci: Penerimaan FinTech, Ketersediaan Perkakasan dan Perisian, Penglibatan Pelanggan yang Dipertingkat, Kemudahan Penggunaan, Media Sosial

ABSTRACT

In the era of rapid digitization in the economy, the existence of financial technology growth, cashless transactions have increased with widespread use. Therefore, FinTech consists as an important element because it is a service that has been provided to facilitate customers in doing business and doing online transactions and customers can access it quickly. This research delves into the factors that influence the acceptance of FinTech services among students of the Faculty of Entrepreneurship and Business (FEB). Using the Integrated Technology Acceptance and Use Theory (UTAUT), a quantitative method was used, using a Google Form with 351 respondents. The Statistical Package for Social Science (SPSS) software was used in this study to evaluate the data using descriptive, reliable and Pearson correlation methods. The findings show that availability of hardware and software has the most significant impact on FinTech adoption, followed by social media, ease of use and enhanced customer engagement. This vision emphasizes the need to raise student awareness, foster greater acceptance of integrating FinTech into their daily lives. The study recommends that FinTech companies, especially those targeting students, focus on developing safer services and designing better products to contribute to the transition towards a cashless society.

Keywords: FinTech Adoption, Hardware and Software Availability, Enhanced Customer Engagement, Ease of Use, Social Media

CHAPTER 1

INTRODUCTION

1.1 Background of The Study

Nowadays, technology plays a very important role in the financial industry (Phat Pham et al., 2021). This is because technology can make it easier for banks to connect and maintain relationships with customers. One of the technological revivals introduced in the financial industry is the financial technology known as FinTech. FinTech is a combination of banking capabilities with information technology capabilities (Alfian et al., 2023). In addition, FinTech is an innovation in the modern era of financial services that makes it easier for all groups. The presence of FinTech began to grow in the financial industry from credit cards, chip cards, and automated teller machines to online platforms that power mobile services and applications (Traif et al., 2020). For this reason, society gives a positive view to operations in financial technology (FinTech) because it uses cellular networks that can provide information on user transactions and account balance information. This can provide benefits to the public using FinTech to make online and offline transaction payments.

Advances in financial technology, including electronics, digital services and FinTech, have made significant progress in improving service productivity. This continuous progress provides challenges and opportunities for consumer acceptance of new technology products to explore the market (Safitri et al., 2021). The FinTech industry is growing rapidly globally, including in Malaysia, due to its reputation as a major disruptor in the financial market and its potential to change the way businesses operate (Phat Pham et al., 2021). This growth is particularly evident among millennials,

who are embracing FinTech as it replaces traditional services (Kaur & Bahar, 2022). Technological advances have made life easier, with initiatives such as digital payments through E-wallets reflecting the Malaysian government's efforts. The younger generation's increasing tech-savviness, driven by high internet usage and smartphone adoption, has contributed to the progressive growth of FinTech in the country.

The growth of FinTech is driven by the effective use of popular social media platforms such as Instagram, TikTok and Facebook for promotional purposes such as FinTech Companies in Indonesia. In this marketing strategy, the influence of social media plays an important role, acting as a catalyst in spreading information about FinTech (Safitri et al., 2021). Social media networks such as Facebook enable FinTech firms to reach a large audience and market their products and services. In 2023, Facebook will be the advertising platform with a reach of 2,249. Among these influencers, entrepreneurs stand out as key individuals who leverage various technologies, including social media, to support the development of small and medium enterprises (SMEs). Their involvement creates increased accessibility for potential entrepreneurs to implement innovative solutions. These influencers are trusted sources that have the ability to deliver the latest news and comprehensive details about brands and products.

The rapid development of FinTech is currently experiencing high demand, particularly among young people, including millennials. This surge in interest is attributed to various FinTech applications and services, with a notable emphasis on leveraging technology for entrepreneurial success, especially in the era of the Fourth Industrial Revolution (Industry 4.0) (Tri Kartika & Eko, 2021). Nawi et al. (2017)) highly endorses the use of social media to encourage and nurture entrepreneurship among students. Students' widespread use of social media platforms underlines their

inherent familiarity and active engagement with these platforms, which have become part of their daily lives. It is important to realize that the skills possessed by students in utilizing social media can be used effectively in the field of business. Asongu & Nwachukwu (2016) outline the potential of mobile technology, including social media, in increasing entrepreneurial activity.

According to a recent magazine, the more the financial literacy of the next generation, the greater their interest in FinTech services. The exceptional attributes of FinTech foster an empowering environment that propels entrepreneurs towards success, thereby contributing to a promising future for Malaysia's FinTech industry. This catalyzes enhanced industry growth, particularly as individuals transition from traditional retail to online, mobile, or social media-based banking. This shift opens wider avenues for entrepreneurial excellence within FinTech (Mail, 2019). Recognizing the dynamic interplay between students and technology, these two components offer captivating prospects for continuous analysis and advancement in the realm of education. By harnessing the influential potential of social media and embracing technological advancements, students can unlock their entrepreneurial potential and flourish within a constantly evolving business landscape.

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a widely used research instrument and theoretical framework for explaining technology acceptance and use. It integrates various theories such as the Theory of Reasoned Action, Technology Acceptance Model, Theory of Planned Behavior, and Personal Computer Usage Model (Dwivedi et al., 2019). It effectively examines the intentions, trusts, and behaviors of users towards the use of technology. The intention to use dimension in UTAUT indicates the willingness and determination to engage in the behavior, with evidence supporting its influence on actual technology use (Tarhini et

al., 2016). Specifically, the focus is on individuals' intentions to use FinTech applications, including plans, regular usage intentions, and future intentions. The next study aims to explain the technology acceptance process of FinTech service innovation through variables related to the Credibility of Social Media Influence and Social Influence, including Normative Influence, Mimetic Influence, and Peer Image (Safitri et al., 2021).

1.2 Problem Statement

This FinTech system is a system that requires technology expertise in terms of customer acceptance and management. Customer management is related to attracting interest, obtaining, and convincing customers in order to maintain the acceptance of FinTech on the customer. The current problem is the acceptance of FinTech among the elderly poses a significant challenge. Customer service, timeliness, accessibility, and simplicity of use are just a few of the tactics used in FinTech innovation to successfully retain customers. Customer support should be fully provided regardless of age because these facilities are available for use by all ages and there are various FinTech services and there are many channels used by different customers. However, human interaction is still needed to improve customer support among those facing challenges in integrating technology into their daily routines. While some older adults may have accepted to FinTech, but many still struggles. Challenges for the elderly when using FinTech are slower information processing and potential memory limitations, often taking longer to complete tasks than younger individuals. In addition, their reluctance to accept new technology stems from fear of the technology itself (Zarifis & Cheng, 2022). In the event of a global crisis such as the Covid-19 pandemic that has occurred in recent years has changed people's lifestyles, with restrictions on movement, work, business

operations and schools. As a result, the traditional financial system also had to give way to FinTech as people were encouraged to use e-wallets and engage in online transfers. This transition affects all age groups, including the elderly, who must adapt to the use of FinTech for their financial transactions.

Finally, the problem facing FinTech systems today is the challenge of technology integration. The integration of FinTech innovation is necessary to provide a complete service to customers. Technology integration is a difficulty in outdated systems. This integration has focused heavily on challenges such as security, scalability, legal and regulatory, privacy and access, with proposed solutions far from effective. FinTech risk management challenges include fast internet access, stability, security and privacy risks. The Internet has become the most important invention that can be used for various activities in social life, including commerce, payments, and online transactions, as the world has become more sophisticated and technologically advanced with the passage of time. One of the main benefits of businesses, especially those using FinTech systems, is the ability to operate activities and services, whether internal or external, more effectively than before the Internet. There is no question that the Internet is a critical enabler for FinTech companies (Mat, 2019). Since FinTech is built in tandem with internet technology, all transactions are meant to be completed with a fast and stable internet connection. Delays in processing transactions will result in delays in processing, which can disrupt financial flows and erode customer trust. Now, the internet has started to use 5G which is the fifth-generation technology standard for broadband cellular networks if the achievement of low-speed internet will make it difficult to send or search information. For example, FinTech focuses on real-time data collection and processing to deliver efficient and accurate services to customers. Delay in FinTech decision-making is frequently used for risk analysis, credit assessment and

other financial decisions. If the data required for this procedure is not available in a timely manner, the consumer or business may face delays in making key choices. As a result, the boom in information technology with the creation of the internet today allows individuals to manage and control almost anything at their fingertips. With all the databases and information, companies may benefit from a variety of information sources without boundaries. Everything is faster with an Internet connection, including online communication, Internet browsing, and document transmission.

1.3 Research Questions

1. What is the relationship between social media (social influence) and the acceptance of FinTech among entrepreneurial students?
2. What is the relationship between the availability of hardware and software (facilitating conditions) and the acceptance of FinTech among entrepreneurial students?
3. What is the relationship between ease of use (effort expectations) and the acceptance of FinTech among entrepreneurial students?
4. What is the relationship between enhanced customer engagement (performance expectancy) and the acceptance of FinTech among entrepreneurial students?

1.4 Research Objectives

1. Determine the relationship between social media (social influence) and the acceptance of FinTech among entrepreneurial students.
2. Determine the relationship between the availability of hardware and software (facilitating conditions) and the acceptance of FinTech among entrepreneurial students.

3. Determine the relationship between ease of use (effort expectations) and the acceptance of FinTech among entrepreneurial students.
4. Determine the relationship between enhanced customer engagement (performance expectancy) and the acceptance of FinTech among entrepreneurial students.

1.5 Scope of Study

As in any study, these studies possess a certain amount of study scope. Accordingly, the following are scope studies:

1. The respondents will consist of entrepreneurial students at University Malaysia Kelantan. This research proposal is only limited to entrepreneurial students in the UMK Kampus Kota, Kota Bharu Kelantan.
2. Analyzing the factors that lead entrepreneurial students to adopt and use FinTech well, such as their attitudes, knowledge, and skills linked to technology and finance.
3. Find out what FinTech tools and platforms students at University Malaysia Kelantan are using to help their businesses.
4. Determining how FinTech affects the success and growth of creative students' businesses in terms of more money, better customer service, and lower costs.

1.6 Significant of Study

FinTech has now become a phenomenon that can make it easier for people to do business, buy and sell. Therefore, most people now only rely on digital transactions such as E-wallets, DuitNow, and online transfers to buy and sell without going to the bank and without having to carry a lot of cash. With this advanced technology, our

country can maintain a positive market and compete with other developed countries because it proves that Malaysia is keeping up with the times. The findings of this study benefit all parties, especially the entrepreneurship students at University Malaysia Kelantan who are respected in line with the university's tagline "Entrepreneurship is Our Thrust".

This study was conducted to identify the role of social media in the acceptance of FinTech among entrepreneurial students UMK with the aim of proving to the public the importance of FinTech. Although the accessibility of the system is still doubtful, today's students have used it as much as possible and it has had a very positive impact. This research has given an advantage to entrepreneurship students who have started a business either physically with a store or an online business. Both businesses can use FinTech in their business. In addition, this FinTech also helps students with the ability to facilitate their business in terms of payment methods such as digital transactions. Therefore, business operations are easier to manage and save time and cost and are believed to be safe to operate. The result will increase customer loyalty to purchase products from entrepreneurial students.

Next, the purpose of this research is also to provide good information about FinTech to entrepreneurship students to instill in them to become a successful entrepreneur one day, this is because it is useful knowledge to be applied in the business world. It is said that "9 out of 10 fortunes are in business." Based on this saying, business is one source of sustenance that can be done by anyone, especially students who have studied in the field of entrepreneurship. Therefore, it is easy to apply in every business because technology will change with the passage of time towards more advanced technology.

In conclusion, the acceptance of FinTech for UMK entrepreneurship students is very positive because the sophisticated system acceptance of FinTech itself has made students feel comfortable in its use.

1.7 Definition of Term

1.7.1 Acceptance of FinTech

FinTech is simply considered a financial technology, which consists of the use of innovative technologies applied to the financial industry, which aims to improve the traditional financial industry and wants to find new solutions, in line with the new challenges that people must face in the modern era. Acceptance of FinTech around the world continues to increase in line with technological progress and the shift in user preferences, especially the younger generation, i.e., graduates. Therefore, the adoption of FinTech functions is proven to be able to facilitate the transfer of information, increase processing speed, reduce costs, and encourage a continuous increase in transactional lending (Catalin M. Barb, 2021).

1.7.2 Social Media

Social media is extremely important for influencing the social influence surrounding the use of FinTech and other technologies. It refers to internet-based technology that enables individuals and groups to interact and communicate, fostering social connections regardless of distance or time limitations (Chaniago and Malik Sayuti, 2022). Research has demonstrated that social media's impact extends to enhancing business performance through promotional methods employed on platforms like Instagram and YouTube. Additionally, social media effectively facilitates the adoption of FinTech among students by increasing visibility, building trust, providing

educational resources, promoting engagement, leveraging peer influence, and facilitating access to funding and resources. As a result, FinTech companies can boost their adoption rates within the student entrepreneurial community by effectively utilizing social media.

1.7.3 Availability of hardware and software

Facilitating conditions refer to the extent to which users believe that an organization and its technological infrastructure exist to assist with system use (Khatun & Tamanna, 2020). This includes resources and assistance that customers perceive as adequate for carrying out an activity, resulting in positive user experiences (Najib et al., 2021). Technology and software make life easier, and in the fintech industry, they are utilised to safeguard financial privacy and thwart fraud or electronic theft (Chen et al., 2019). This study discovered that facilitating conditions, including the accessibility of hardware and software, had a favourable influence on the efficacy of FinTech.

1.7.4 Ease of use

The effort expectation of a system or technology refers to the amount of effort required to use it. While this dimension of the Unified Theory of Acceptance and Use of Technology (UTAUT) is crucial during the early stages of adoption, users may become less invested in the technology after adoption (Bajunaied et al., 2023). The ease of use of FinTech services is an important factor for entrepreneurial students in their adoption and continued usage of these technologies, as it can impact their perception of effort expectancy and ultimately influence their intention to adopt and utilize FinTech services in their businesses.

1.7.5 Enhanced customer engagement

Venkatesh et al. (cited Marikyan, 2023) defined the performance expectancy variable as the degree to which an individual believes that using a system will help them achieve gains in job performance. Thus, using innovative technology can improve work performance. When someone perceives a new service or technology as useful, their attitude toward its use will be positively influenced. Customer engagement is the process by which companies build relationships with customers, resulting in brand awareness and loyalty.

1.8 Organization of The Proposal

There are three chapters in our alleged study. The first chapter is an introduction to the study. It includes the background section of the study, problem statement, research question, research objective, the scope of the study, the significance of the study, and definition of terms for the dependent variable and each independent variable. Finally including the proposed organization.

The second chapter will focus on the literature review. The next chapter of the study starts with the introduction, underpinning theory, previous studies, hypothesis statement, conceptual framework, and summary for chapter two.

Meanwhile, the third chapter will focus on research methods. This chapter will cover the important part of research methods, which is the introduction, then move on to topics such as research design, data collection methods, study population, sample size, sampling technique, research instrument development, measurement of variables and procedures for data analysis. Finally, a summary of the chapter itself.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter will provide a review of the study's relevant literature. A literature review is a comprehensive summary of prior research on a particular subject. The literature review investigates scholastic articles, books, and other relevant sources that pertain to a particular research topic. In the review, this previous research should be listed, described, summarised, objectively evaluated, and clarified. It helps the researcher determine the nature of the study by providing a theoretical foundation for the research. In this chapter, the researcher will elaborate on the information acquired from the results of previous studies that can support this study, namely social media.

2.2 Underpinning Theory

2.2.1 The Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) was created by Ventakesh et al. (2003), has become a model for the use of technology (Shamsurin et al., 2021). This UTAUT theory displays four dimensions that will play an important role as elements that influence the model to explain user behavioral intentions in the use of technology (Melor Md Yunus, Wee Shin Ang and Harwati Hashim, 2021). Among those elements are performance expectations, effort expectations, social influence and facilitating conditions. The purpose of UTAUT is to describe the user's intention to use the information system and subsequent usage behavior. Furthermore, this strategy aims to build a continuous student viewpoint of approval every time a revolutionary new technology enters the market.

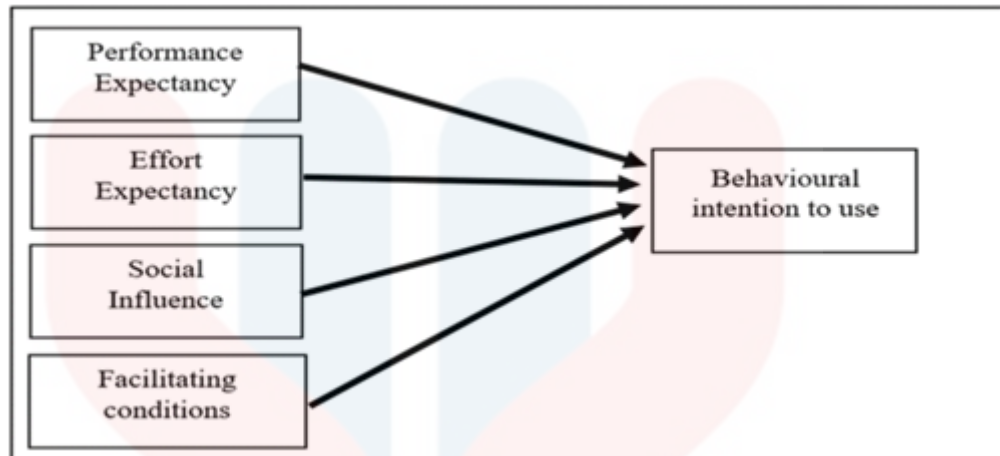


Figure 2.1: UTAUT Model (Ventakesh, et al., 2002)

Furthermore, we can observe in the UTAUT models that it added moderating factors to validate its effect with independent variables. Because generation influences technology adoption in developing countries, we picked the average age of the students as the moderator, which is predicted to help to measure the intensity of the independent and dependent variables (Khatun & Tamanna, 2020). Furthermore, the combination of several concepts and frameworks from four separate theories contributes to UTAUT's uniqueness. This indirectly validates the hypothesis and improves the efficacy of the UTAUT as a predictor of behavior (Azman & Zabri, 2022).

As a result, UTAUT models was judged a good technique for measuring the role of social media in the adoption of FinTech among UMK entrepreneurial students. In comparison to other theories, UTAUT is more complicated and will provide a clearer picture and improved understanding of the function of social media in FinTech acceptance. The questionnaire for this research is intended to determine the most significant factors influencing the entrepreneurial students at UMK.

2.3 Previous Studies

2.3.1 Acceptance of FinTech.

The acceptance of FinTech refers to the intention to accept or actual acceptance of technology. New information resource utilization can be more accurately predicted if FinTech providers can grasp the factors that influence user acceptance of emerging technologies. Earlier studies used behavioral intention to investigate the acceptance of any new or existing technology. Shaikh et al. (2020) utilized FinTech technology acceptance as the dependent variable in research conducted on the entrepreneurial student at University Malaysia Kelantan. Moreover, Bajunaied et al., (2023) utilized behavioral intention to identify customers' acceptance of FinTech products and services in Malaysia. In addition, studies related to FinTech adoption employed behavioral intention to measure the technology acceptance behavior of the consumers (Bajunaied et al., 2023).

One of the most prominent and widely used technology acceptance theories is The Unified Theory of Adoption and Use of Technology theory (UTAUT) developed by Hassan et al., (2023) after examining eight prominent theories of technology use. The first version of the model focuses on the organizational perspective; then, Hassan et al., (2023) developed an updated version of the model that focuses on the perspective of the individual customer. The UTAUT model includes seven independent variables: performance expectancy, effort expectancy, social influence, facilitating conditions, price, habit and hedonic motivation to measure customers' behavioral intentions to adopt new technology. However, based on this research study, we only used a few independent variables, namely social media (social influence), the availability of hardware and software (facilitating conditions), ease of use (effort expectations) and

enhanced customer engagement (performance expectations). So, UTAUT is used as the basic model for this study.

2.3.2 Social Media

Social media is important in driving the adoption of FinTech. It serves as a cost-effective marketing channel especially targeting millennials via mobile devices. Safitri et al. (2021) researched that social media influence is a key marketing strategy that individuals can use to spread the latest news and information about brands and products. Social media plays a vital role in educating students about the functioning and use of FinTech apps in the FinTech business. FinTech firms have been seen to utilize social media as a marketing tool to engage with present and future consumers, such as students (Oh et al., 2023). In addition, social media is the foundation of success such as the TruePay platform in the Indian market. This is because Facebook's TruePay page in India shows the largest traffic through FinTech compared to other marketing channels.

According to Chaniago and Malik Sayuti (2022), social media is part of technology. Social media is able to influence and change the mindset of the younger generation. Chaniago and Malik Sayuti (2022) prove that social media can help increase extracurricular activities on campus. For example, in communication activities, there is the development of entrepreneurial characteristics in students. In addition, the use of social media among students also provides benefits in the adoption of FinTech use, especially in the payment of education fees (Alfian et al., 2023). This is due to FinTech's ability to present mobile payment solutions, such as digital wallets and payment applications that are integrated with social media platforms. The selection of FinTech as a medium for payment of education fees is influenced by the level of trust and benefits felt by students in starting the payment of education fees directly through their mobile devices.

2.3.3 Availability of Hardware and Software

Facilitating conditions are defined as the extent to which users believe that an organization's technological infrastructure will entirely support them in using a system and technology to boost performance. Furthermore, technological innovation supports and helps users in understanding them and determining the most effective method to overcome challenges that arise when executing certain technical jobs.

The availability of technology and software enhances people's daily lives. The use of hardware or software in FinTech is utilized to maintain financial privacy or to protect against electronic theft or fraud (Chen et al., 2019). Sometimes, distributed ledger technology-based software is utilized for the whole financial sector's architecture, such as central clearing houses and central securities depositories. FinTech firms generally take advantage of readily available hardware. Examples include smartphones, cloud-based servers, and wired or wireless networks. Furthermore, hardware refers to the visible and physical components of the system, such as smartphones, computers, tablets, and so on. Similarly, in order for the duties to be done, the hardware must be present. However, it may incorporate a risk that aims to estimate the degree of risk that the organization or its customers would encounter (Kusumastuti and Touriano, 2019).

2.3.4 Ease of Use

Effort expectancy, or the perceived difficulty of using technology, has been frequently identified as a key predictor of users' behavioral intentions. The ease with which a mobile app may be used has been proven to have a direct impact on the rate at which it is adopted, as studied by Chua et al., (2018). Previous research has indicated that the degree of expected effort is a major factor in predicting both the intent and the

action to use technology. However, Chua et al., (2018) argued that effort expectation has a smaller effect on the behavioral intention of 3G mobile telecommunication users in Taiwan since it is not sufficient to attract customers based on aspects of effort expectancy alone. In a similar vein, Chua et al. (2018) used UTAUT components to highlight how effort expectancy is directly related to behavioral intention. Users are more likely to plan for the widespread adoption of new technology if it is intuitive and easy to pick up. For instance, an advertising agency's adoption of social media for advertising would depend on the ease of use and perceived effectiveness of the medium.

In FinTech, "ease of use" means how easy and convenient people think the tool or platform is to use for financial transactions. It includes things like being easy to use, easy to learn, having clear directions, and being easy to get to. (Keng-Soon et al. 2019). FinTech is more likely to be used and accepted by users if it is easy to use. When a FinTech tool is easy to use, people are more likely to be interested in it and plan to use it.

2.3.5 Enhanced customer engagement

Increasing customer engagement in FinTech companies is key to strengthening customer relationships, increasing customer satisfaction, and driving business growth. Therefore, Bajunaied et al., (2023). concluded that "FinTech has enabled consumers to access new financial services, such as online payments, mobile money services, savings and investments, budget and financial planning, peer-to-peer lending and crowdfunding".

FinTech companies use advanced technologies such as human intelligence, big data analysis and blockchain to provide customers with innovative and convenient

financial solutions (Bajunaied et al., 2023). FinTech services include mobile banking, online investment platforms, digital payment systems and peer-to-peer lending platforms, among others in this modern and sophisticated system, the number of customers and increases every day to use FinTech. Bajunaied et al., (2023) stated that the popularity and rise of FinTech services have disrupted traditional financial institutions and provided customers with convenient, efficient, and personalized financial solutions. With the continuous development of information technology and increasing competition in the FinTech industry, these services can continue to grow and play an important role in improving the financial world as the increasing number of customers using FinTech today is increasing. especially young people who have graduated from university. In summary, FinTech services have increased rapidly in the population, and their impact on FinTech usage and customer growth can be analyzed through the lens of the UTAUT model (Bajunaied et al., 2023).

In this regard, previous studies confirm the significant impact of FinTech services on the intention to use consumer behavior and attitudes (Bajunaied et al., 2023), but it has been studied and concluded from different perspectives. For example, Bajunaied et al., (2023) pointed out that one of the main factors contributing to the increase in consumer behavioral intention to use FinTech services is a good service that is designed to be user friendly and accessible through mobile devices. As a result, customers are interested in trying new things like this FinTech because these systems are easily accessible on all smart devices.

In this article, performance expectations show that the use of FinTech services has benefits for the normal life of employees, who aim to increase productivity and work at the end of borders or financial services in international business. As customer engagement continues to improve, FinTech companies can create meaningful and

engaging experiences for their customers, leading to stronger relationships, increased customer satisfaction, and better business results.

2.4 Hypotheses Statement

The purpose of this study was to investigate the relationship between independent variables such as social media, the availability of hardware and software, ease of use and enhanced customer engagement among entrepreneurship students at University Malaysia Kelantan, and the dependent variable, namely acceptance of FinTech. As a result, the hypothesis of this study will present the reader with a basic and concise explanation.

H1: There is a relationship between social media and the acceptance of FinTech among entrepreneurial students.

Social media refers to internet-based technology that enables individuals and groups to interact and communicate, fostering social connections regardless of distance or time limitations (Chaniago and Malik Sayuti, 2022). Therefore, social media can have a significant impact on the usage of FinTech, particularly among UMK entrepreneurship students, because the financial technology utilized can provide financial services via digital platforms, improve business performance, and enable access to funding. As a result, social media has been mentioned as an important aspect in the use of FinTech as a daily use of students.

H2: There is a relationship between the availability of hardware and software and the acceptance of FinTech among entrepreneurial students.

The availability of hardware and software is facilitating conditions that refer to the extent to which users believe that the organization and its technological infrastructure exist to assist the use of the system (Khatun & Tamanna, 2020). The availability of technology and software improves daily life, and in FinTech, hardware and software are used to protect financial privacy and prevent electronic theft or fraud (Chen et al., 2019). The availability of suitable hardware and software, as well as good internet connectivity, can have a substantial impact on FinTech adoption. To maximize FinTech adoption, FinTech service providers must guarantee that their applications and platforms are easily accessible by diverse devices and operating systems and that they work efficiently and safely. The user side which is the student of entrepreneurship must have suitable gear and a reliable internet connection would help them get the most out of financial services. As a result, the availability of hardware and software is a crucial factor in FinTech adoption, particularly in the context of quickly evolving financial technology.

H3: There is a relationship between ease of use and the acceptance of FinTech among entrepreneurial students.

Ease of use is described as the expected effort of a system or technology refers to the amount of effort required to use it although, during the early stages of adoption, users may become less invested in the technology after adoption (Bajunaied et al., 2023). "Effort expectancy" is the user's perception of the ease of use of a system or technology, as defined by Bajunaied (2023). User acceptance of using FinTech is greatly influenced by the ease of use. The more user-friendly a FinTech platform or service is, the more likely it will be adopted. Innovation adoption theory helps to explain the relationship between the simplicity of use and adoption of FinTech. According to this hypothesis, various elements, including ease of use, affect individuals'

acceptance of innovations. As a result, user convenience influences students' acceptance of FinTech for continued use.

H4: There is a relationship between enhanced customer engagement and the acceptance of FinTech among entrepreneurial students.

Venkatesh et al. (cited Marikyan, 2023) defines the performance expectation variable as the degree to which individuals believe that using the system will help them achieve gains in work performance is enhanced customer engagement. Enhanced customer engagement can help to increase FinTech adoption. FinTech refers to technical innovation and financial sector solutions. Customer engagement in this context refers to customers' active interaction and engagement with financial platforms or services. Customer engagement can drive FinTech adoption through factors such as improved user experience, service customization, education and awareness, accessibility, and customer support and feedback. Improved consumer involvement in FinTech adoption is linked and influences one another. As a result, FinTech may boost acceptance and success in an increasingly competitive market by creating good client engagement and providing a gratifying experience.

2.5 Conceptual Framework

This study aims to identify social media and other factors that influence the acceptance of FinTech among students of the Faculty of Entrepreneurship and Business (FEB) at the University Malaysia Kelantan. This section discusses the theory of proposed frameworks that analyze several variations and contexts. It can visually represent the main concepts, variables, and relationships that will be explored in the research study. In addition, the conceptual framework is used as a guide to understand

the researcher and the reader about the study's main purpose, and it is used to see the difference in concepts and the arrangement of ideas. We put four hypotheses to the test to carry out the analysis according to the framework. Here is our conceptual framework:

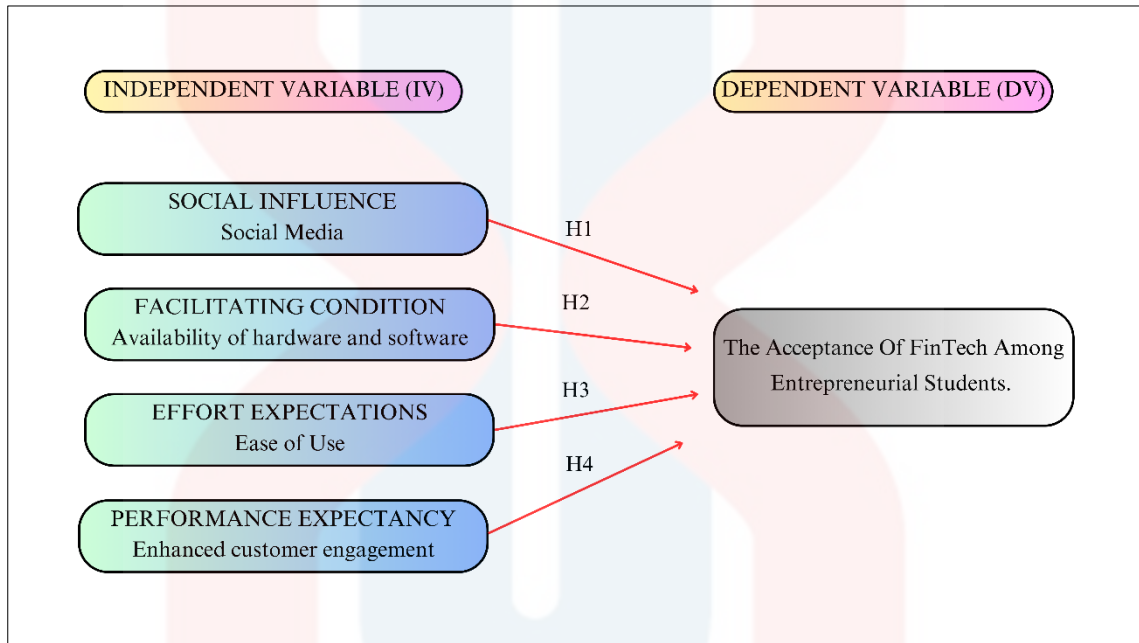


Figure 2.2: The Conceptual Framework

2.6 Summary / Conclusion

To conclude, this chapter provided an overview of role of social media, as well as literature on the study variables. The Unified Theory of Acceptance and Use of Technology (UTAUT) is the appropriate theory to use in this study because it clarifies the measurement factors in this study. Considering these theories and literature, the research framework for this study has been described in detail and put forth. Finally, we came up with some research hypotheses. The hypotheses proposed in this study are summarized in Table 2.1.

Table 2.1: The Proposed Hypotheses

No	Hypotheses	Statement
1	H1	There is a relationship between social media (social influence) and acceptance of FinTech among entrepreneurial students.
2	H2	There is a relationship between the availability of hardware and software (facilitating conditions) and acceptance of FinTech among entrepreneurial students.
3	H3	There is a relationship between ease of use (effort expectations) and acceptance of FinTech entrepreneurial among students.
4	H4	There is a relationship between enhanced customer engagement (performance expectancy) and acceptance of FinTech among entrepreneurial students.

CHAPTER 3
RESEARCH METHODS

3.1 Introduction

In order to determine whether the proposed research model was compatible with the hypotheses and the strategy for collecting data, several different methodologies were used in the evaluation of the model. This chapter gives an in-depth examination of the research design, sampling strategies, questionnaire design and development, methods for measuring variables and constructs, data collection techniques, and statistical analysis techniques. This quantitative research relied heavily on responses to questions presented in the form of a questionnaire as its major source of data.

3.2 Research Design

Research design is the overall strategy used for the study or research. It is a logical way to answer the research questions that have already been set up by collecting, interpreting, analysing, and talking about the data. The goal of this study is to find out how well students at University Malaysia Kelantan understand the role of social media in the lives of student entrepreneurs. For this study, a questionnaire is used as a tool for research. This is an exploratory study, which is a study done on a problem that hasn't been looked at in detail before. It sets objectives, comes up with operational definitions, and improves the final design of the research. With the help of the exploratory approach, the researcher will be able to figure out the best way to collect data and plan the study. This study will also use descriptive research. Descriptive research helps give a description or describe important parts and parts of the phenomenon that the researcher is interested in from an individual, organizational, or other point of view. As

the sampling frame for the study, the University Malaysia Kelantan is chosen by the researcher. Researchers chose students from University Malaysia Kelantan because most of these individuals majored in entrepreneurship courses. University Malaysia Kelantan is also known as an entrepreneurship-based university, so it was easy to get the information they needed because they probably knew more than students at a normal university.

3.3 Data Collection Methods

A quantitative methodology was used for the purpose of research. Researchers can readily learn and clarify a great deal from their respondents when they employ a quantitative approach. We surveyed a chosen group of students from University Malaysia Kelantan. It uses an online method (a Google Form questionnaire) to make it more convenient for respondents to fill out the survey and for the researchers to analyse the results. We disseminate surveys using several social media channels like Instagram, Facebook, and WhatsApp. Primary data refers to the information that was originally gathered by the researcher from the respondents themselves, in this example through the use of questionnaires. In the context of academic study, it is often known as data collected from primary sources. Due to the uniformity of the questions asked of each respondent, the questionnaire has become the standard method of gathering information. To put the findings in perspective and account for the variety of participants' experiences, secondary data are also utilised.

3.4 Study Population

The following table is the number of students at University Malaysia Kelantan

Table 3.1: The Number of Students

No.	Content	Student
1.	SAA – B. Accounting (Hons)1	124
2.	SAB – BBA. (Hons) (Islamic Bank & Finance)	822
3.	SAE – B. Ent. (Hons)	202
4.	SAK – B. Ent. (Hons) (Commerce)	816
5.	SAL – B. Ent. (Hons) (Logistic)	813
6.	SAR – B. Ent (Hons) (Retailing)	741

A population is a distinct group that can be identified by at least one common characteristic for the purposes of data collection and analysis. This study examines the role of social media in the acceptance of FinTech among entrepreneurial students. Therefore, the population of this study consists of students in Faculty of Entrepreneurship and Business (FEB). Based on Table 3.1, the total number of students in FEB, according to the most recent data from FEB is 3,518, so the targeted population will consist of 3,518 students.

The emphasis that UMK places on teaching students to think and act like entrepreneurs is reflected in the many programmes and courses it provides. Consequently, choosing students from UMK as respondents is appropriate because the topic is relevant to entrepreneurial students.

3.5 Sample Size

For research purposes, individuals who are representative of the general population are selected as a sample, and this group is usually referred to as a "sample." Inadequate or excessive sample sizes can still impact the quality and accuracy of research. The symbol "s" is usually used to indicate sample size. The sample size of this study is determined by the number of students at University Malaysia Kelantan (UMK) in the Faculty of Entrepreneurship and Business (FEB). According to data from the Faculty of Entrepreneurship and Business latest, we admit that there are a number of 3,518 students of University Malaysia Kelantan, under the field of FEB. Here are the recommended sample sizes for this study:

Table 3.2: References using tables; Krejcie and Morgan (1970)

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
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	100000	384

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

Krejcie and Morgan (1970) established two methods to determine the appropriate sample size for the total study population. We hope to use the table references that have been made rather than by calculation, as it seems wise to use only one method to avoid confusion. According to Table 3.2, the formula $N = S$ can be used to determine the sample size for a study. The population size (N) of this study is 3,518. Therefore, the total population size should be rounded to the nearest listed number in the table. Therefore, the total population size of 3,518 should be rounded to 4,000. In that case, 351 is the total sample size for a population of 4,000 ($N = S/4,000 = 351$).

3.6 Sampling Techniques

This study used non-probability sampling. Non-probability sampling involves selecting individuals from the population using subjective (non-random) methods. In addition, non-probability sampling can build a profile of the ideal test subject, detailing identifying characteristics such as their age, profession, or gender (Editorial Team, 2022). Unlike probability sampling, it does not require a comprehensive survey frame, making it a simple, efficient, and cost-effective approach to collecting data. Among non-probability sampling are convenience, quota, purposive, and snowball.

In this study, we used purposive sampling. Purposive sampling is a sampling strategy in which each component of the population is selected for the sample with a specific purpose or interest. This study uses purposive sampling because it is an effective approach to ensure that everyone in the population is selected for predetermined reasons and not purely by chance. Everyone is selected to select part of the sample based on criteria relevant to the objective study. In a purposive sample, there is no need to divide the population into subpopulations or further procedures before

selecting participants specifically. The data obtained through the sample aims to provide directed and focused information on the needs of the study.

3.7 Research Instrument Development

Aims that every research project needs the preparation of an instrument to gather data (Joseph F. Hair, 2019). Researchers utilize a variety of approaches, including measurement instruments, to collect data from study respondents.

In implementing and carrying out this study, we used a questionnaire instrument to collect data for quantitative analysis. We also ran a self-administered survey to check that the data acquired was focused on the study's needs and that the questions presented to the respondents could be completed without the researcher's interference throughout the process of responding to the given questions.

3.7.1 Questionnaire Design

The questionnaire method was employed to collect data and information for this research investigation. We prepared some questions for the respondents to answer using this manner. Each survey question is rated on a 5-point Likert scale. On a 5-point scale, with a numerical value of 1 (strongly disagree), 2 (disagree), 3 (slightly agree), 4 (agree), and 5 (strongly agree). The purpose is to collect data for each study conducted by the researcher with the help of respondents who answer and mark each point value. It likewise includes three parts which are part A, B and C. Part A asks questions regarding respondents' demographic profiles to identify respondents and quickly categorize each data. This section contains questions that are personalized to a specific student profile. Part B there are questions related dependent variable, which is acceptance of FinTech, and part C will focus on independent variables, there are four independent variables

which are the role of social media, availability of hardware and software, ease of use, and lastly enhanced customer engagement.

3.7.2 Pilot Test

Based on the collection of questionnaire data, a sample subgroup was sought for this study to conduct the pilot test with the goal of evaluating the respondents' veracity and acceptance of this topic. As a result, doing this pilot testing exercise will allow us figure out the issue with most survey questions until we send them out to real people. As a result, what is still faulty is identified, and the item or construct's dependability value is calculated.

The subgroup is made up of numerous entrepreneurship students who were given a set of questionnaires to complete as part of an experiment in this study. The number of respondents we want to find is 30 people. These 30 students will be responsible for making this pilot test. After being gathered, the data will be put into the Statistical Package for the Social Sciences (SPSS) programme to determine its reliability. If there are any issues, the questionnaire survey will be sent for vital study after being adjusted in light of the findings of the pilot test.

3.8 Measurement of The Variable

The measuring scale is a technique used to evaluate how much people differ in the study factors that are extremely significant in determining the test of the result. Researchers will gather and analyze the data and variables recorded and compare them on a scale. The equation defines and classifies each variable. To measure, nominal, ordinal, host, and ratio numbers are often utilized. In this study, a nominal and ordinal scale (Likert scale) will be used. This questionnaire has three sections: Part A inquiries

about the respondents' demographics; Part B inquiries about the dependent variable; and Sections C, D, E and F inquiries about the independent variable. Therefore, the researcher will be able to study the changes in each statistic based on the evaluated questionnaire data.

A standard measure which is a nominal scale is a measure that measures a category or set of items and usually uses with quantitative variables. Responses are only specified by name or group when this scale is available. Subtraction, addition, multiplication and other mathematical operations and transformations with numerical values are not possible because values cannot be set. In this study, gender such as male or female, age between 18 and 26, educational degree, and institution calculated to evaluate the respondents in part A of the questionnaire, which is related to the machine profile person of the respondents.

3.8.1 Nominal Scale

In this study, researchers allocate things to various categories or groups using a nominal scale. The kinds are merely meant to make it simpler for responders to select answers from various groupings. The nominal scale enables researchers to identify or categorize persons. Based on the study, the nominal scale will consist of subjects that can be divided into ideal sets to become perfect sets and calculated to obtain simple data based on the frequency of evaluation results (Kieth A. Carlson, 2021). The questionnaire for the first section (A) of this study, the demographic profile part, employs a nominal scale. For example, the first variable utilized is gender, which may be separated into male and female, and race, which can be divided into Malay, Indian and Chinese.

3.8.2 Ordinal Scale

Ordinal scale refers to the level of measurement at which variable features are evaluated based on numerical points or equal values and the distance between them. The ordinal scale enables the researcher to generate a "quantitative" representation of the common word meaning. Unless they need to know the 'actual' zero point, they may perform practically any basic statistical test here. Furthermore, an ordinal scale, according to Kieth A. Carlson (2021) is a constructed scale with no actual zero point but a large gap between the numbers. While the Likert scale is one of the most frequently use scales in research questionnaires from "strongly disagree" to "strongly agree" to measure the amount of agreement or disagreement in previous investigations (Joseph F. Hair, 2019). As a result, the scale was developed as a sum scale, which was therefore thought to have the features of an ordinal scale. Using a 5-point Likert scale, assess the respondent's level of disagreement or agreement with the claims in sections B and C which are dependent variables and independent variable questions are provided on a 5-Likert scale and employ an ordinal scale. Respondents were instructed to do a test to assess their level of agreement with each topic in the questionnaire using a scale. of strongly disagree (1), disagree (2), slightly agree (3), agree (4), and strongly agree (5).

3.9 Procedure for Data Analysis

Data analysis is the process of cleaning, transforming, and analysing raw data to obtain accessible relevant information that assists organisations in making educated decisions. The technique reduces the risks related to decision-making by offering relevant insights and data, which often appear as charts, graphics, tables, and graphs. As an outcome, utilizing the latest released version of the Statistical Package for Social Science (SPSS), data analysis as well as interpretation may be completed.

3.9.1 Validity Test

The certainty of how a technique analyses the information it is supposed to measure is referred to as its validity. If research has high validity, it provides results that relate to real behaviours, characteristics, and fluctuations in the physical or social environment. That instance, to more reliability, is one sign that the test is correct. For this research, we use a questionnaire survey about dependent and independent factors including additional information. The survey shows below:

3.9.2 Descriptive Analysis

Descriptive analytics is the process of identifying frequency in current and historical data. It is frequently referred to as the most basic kind of data analysis since it highlights patterns and associations. In this part, the respondents are asked to specify their gender, age, race, marital status, year of study, course of study and are you astounded by the usage of FinTech in business and purchasing and selling. As a result, through some reviews of the responses, SPSS's descriptive statistics tool may also provide summary statistics such as mean, median, and standard deviation.

3.9.3 Reliability Analysis

In this research, the variable size of the independent variable and dependent variable internal consistency was determined by their alpha reliability. The repeatability or consistency of how a test evaluated a trait is referred to as its reliability. An analysis that provides similar outcomes when repeated by some respondents were said to assess a feature reliably. Reliable analysis tools create consistent, repeatable information on respondents. In order to properly evaluate analysis scores and make beneficial judgements, dependable tools were required, which leads us to the following research

concept. In summary, the reliability coefficient indicates an analysis's reliability. It is represented by the letter "r," and its value is written as a number between 0 and 1.00, with $r = 0$ indicating no reliability and $r = 1.00$ representing complete reliability. Cronbach's alpha can often be calculated using the following formula:

$$\alpha = (N \cdot \bar{c}) / [\bar{v} + (N - 1) \cdot \bar{c}]$$

3.9.4 Pearson's Correlation

In this research, the Pearson Correlation Coefficient will apply the social media, availability of hardware and software, ease of use and lastly, enhanced customer engagement in the acceptance of Fintech among entrepreneurial students. Pearson coefficient correlation is statistically significant. Also, the Pearson correlation coefficient (r) is the most often used metric for determining a linear relationship on the same interval or ratio scale. It is a number ranging from -1 to 1 that indicates the strength and direction of a link between two variables. There are three types of correlations. First, if the Pearson correlation coefficient (r) falls between 0 and 1, there will be a positive connection. This indicates that when one variable changes, the other variable follows similarly. Second, if the Pearson correlation coefficient (r) becomes zero, there will be no correlation. When there is no relationship between the variables, this occurs. Third, if the Pearson correlation coefficient (r) falls between 0 and -1, the correlation is negative. When one variable changes, the other one changes in the opposite way.

$$r = \frac{N\Sigma xy - (\Sigma x)(\Sigma y)}{\sqrt{[N\Sigma x^2 - (\Sigma x)^2][N\Sigma y^2 - (\Sigma y)^2]}}$$

Figure 2.3: Pearson correlation coefficient formula

Where:

N = the number of pairs of scores

Σxy = the sum of the products of paired scores

Σx = the sum of x scores

Σy = the sum of y scores

Σx^2 = the sum of squared x scores

Σy^2 = the sum of squared y scores

3.10 Summary / Conclusion

This chapter of the research describes the parts of the research method with the quantitative analysis method. The research disclosed those who were the focus of the study's information-gathering processes, as well as the techniques used to obtain the data. In addition, the research's purpose, sample identification, tools (questionnaires), and data analysis method were each component of the research on this issue. The quantitative method to data collecting was carefully studied, including the use of questionnaires. In result, the efficacy of this study was examined and assessed using a validity test, a reliability analysis, a descriptive analysis, and a Pearson correlation.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.0 Introduction

In this chapter, our aim is to interpret the information gathered from 351 distributed questionnaires among students at University Malaysia Kelantan. The data collected is processed using Statistical Package for Social Science (SPSS) Version 29. The chapter commences with an initial analysis of the pilot test data, focusing on reliability. Subsequently, we delve into the demographic profiles of respondents based on the acquired data. Following this, descriptive analysis is performed through the table to highlight respondent details such as gender, age, ethnicity, marital status, academic year, field of study, and experience with FinTech services in business transactions. Subsequent steps involve validity and reliability assessments, normality testing, Pearson correlation coefficient analysis, hypothesis testing, and a comprehensive summary or conclusion.

4.1 Preliminary Analysis

4.1.1 Pilot Test

The Cronbach's alpha method is employed to ensure internal consistency during reliability tests. The Cronbach's alpha coefficient, ranging from 0.6 to 0.8, is considered moderate and acceptable. The influence of the number of items on Cronbach's Alpha measurement is significant, allowing for acceptance of a lower value when variable indicators comprise only two or three items. In the context of this research, a pilot test involving 30 participants was conducted. The reliability test results from the pilot test were then utilized to assess the validity of the variables. The Cronbach's alpha scales

for each variable are outlined in Table 4.1, facilitating the determination of whether the instrument meets the reliability criteria.

Table 4.1: Scale of Cronbach's Alpha

No.	Scale	Internal Consistency
1.	$\alpha \geq 0.9$	Excellent
2.	$0.9 > \alpha \geq 0.8$	Good
3.	$0.8 > \alpha \geq 0.7$	Acceptable
4.	$0.7 > \alpha \geq 0.6$	Questionable
5.	$0.6 > \alpha \geq 0.5$	Poor
6.	$0.5 > \alpha$	Unacceptable

Source: Adapted from Chua et al. (2020)

Table 4.2: Scale of Cronbach's Alpha

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
1.	Acceptance of FinTech	.925	5	Excellent
2.	Social Media	.941	5	Excellent
3.	Availability of Hardware and Software	.833	5	Good
4.	Ease of Use	.882	5	Good
5.	Enhanced Customer Engagement	.926	5	Excellent

Referring to Table 4.2, the reliability of the data was assessed in the pilot test using Cronbach's alpha. The calculated Cronbach's alpha values for the variables ranged from .833 to .941, all surpassing the threshold of 0.7. This indicates that the measurements for all variables employed in the pilot test exhibit reliability in this study.

Consequently, with the established Cronbach’s alpha values, the researcher is prepared to initiate the actual data collection, distributing the questionnaire to individuals within the target population.

4.2 Demographic Profile of Respondent

Demography is the statistical study of human populations. These demographics were included in section A of the questionnaire, which used an online Google Form to collect information from 351 first to fourth-year students at University Malaysia Kelantan. We collect information about the respondent's gender, age, race, marital status, year of study, cost of study, and whether the respondent enjoys using FinTech services in business, buying and selling.

4.2.1 Number of Respondents Based on Gender

Table 4.3.1: Frequency of Gender

Items	Frequency	Percent	Valid Percent	Cumulative Percent
Female / Perempuan	251	71.5	71.5	71.5
Male / Lelaki	100	28.5	28.5	100.0
Total	351	100.0	100.0	

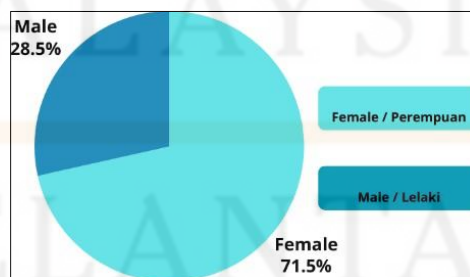


Figure 4.3.1: Percentage of Gender

The table and figure above show the frequency table and percentage of respondents involved in this study based on gender demographics. Based on the data, we can see that the majority of respondents are female, with a total of 251 and a percentage of 71.5%. While the number of male respondents is 100, with a percentage of 28.5%.

4.2.2 Number of Respondents Based on Age

Table 4.3.2: Frequency of Age

Items	Frequency	Percent	Valid Percent	Cumulative Percent
18 - 20 Years / Tahun	47	13.4	13.4	13.4
21 - 23 Years / Tahun	269	76.6	76.6	90.0
24 - 26 Years / Tahun	33	9.4	9.4	99.4
26 Years old and above / Tahun keatas	2	0.6	0.6	100.0
Total	351	100.0	100.0	

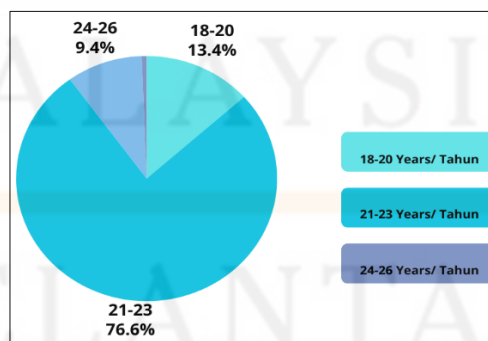


Figure 4.3.2: Percentage of Age

The table and figure above show the frequency table and percentage of respondents involved in this survey based on age demographic. Based on the data, we can see that most respondents are 21-23 years old, with a total of 269 and a percentage of 76.6%. Next, the number of respondents 18-20 years old is 47, a percentage of 13.4%. Then, the number of respondents 24-26 years old is 33, a percentage of 9.4%. The lowest of respondents are 26 years old and above, with a total of 2 frequencies and a percentage of 0.6%.

4.2.3 Number of Respondents Based on Race

Table 4.3.3: Frequency of Race

Items	Frequency	Percent	Valid Percent	Cumulative Percent
Chinese / Cina	37	10.5	10.5	10.5
Indians / India	18	5.1	5.1	15.7
Malay / Melayu	290	82.6	82.6	98.3
Other / Lain-lain	6	1.7	1.7	100.0
Total	351	100.0	100.0	

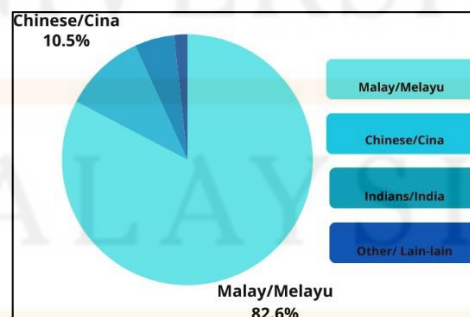


Figure 4.3.3: Percentage of Race

The table and figure above show the frequency table and percentage of respondents involved in this study based on race demographic. Based on the data, we can see that most respondents are Malay, with a total of 290 and a percentage of 82.6%. On the other hand, the number of Chinese respondents is 37, with a percentage of 10.5%. Next, the number of Indian respondents is 18, equal to the percentage of 5.1%. Lastly, the lowest number of respondents of race is from other races, with a total of 6 and a percentage of 1.7%.

4.2.4 Number of Respondents Based on Marital Status

Table 4.3.4: Frequency of Marital Status

Items	Frequency	Percent	Valid Percent	Cumulative Percent
Married / Berkahwin	10	2.8	2.8	2.8
Single / Bujang	341	97.2	97.2	100.0
Total	351	100.0	100.0	

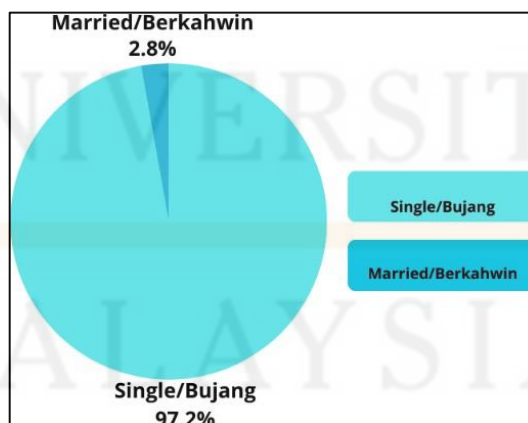


Figure 4.3.4: Percentage of Marital Status

The table and figure above show the frequency table and percentage of respondents involved in this study based on marital status demographic. Based on the

data, we can see that most respondents are single, with a total of 341 and a percentage of 97.2%. On the other hand, the number of married respondents is 10, with a percentage of 2.8%.

4.2.5 Number of Respondents Based on Year of Study

Table 4.3.5: Frequency of Year of Study

Items	Frequency	Percent	Valid Percent	Cumulative Percent
1	47	13.4	13.4	13.4
2	26	7.4	7.4	20.8
3	65	18.5	18.5	39.3
4	213	60.7	60.7	100.0
Total	351	100.0	100.0	

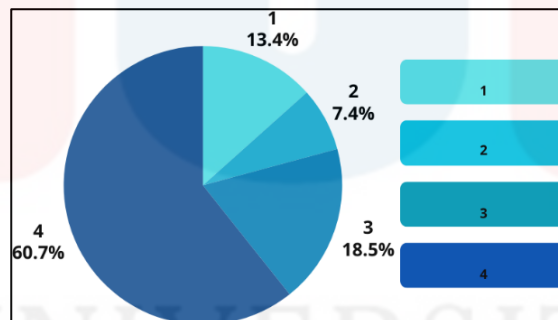


Figure 4.3.5: Percentage of Year of Study

The table and figure above show the frequency table and percentage of respondents involved in this survey based on the year of study demographic. Based on the data, we can see that most respondents are from fourth year, with a total of 213 and a percentage of 60.7%. On the other hand, the number of respondents from the third year is 65, with a percentage of 18.5%. Next, the number of respondents from the first

years is 47, a percentage of 13.4%. The lowest of respondents are from the second year, with a total of 26 and a percentage of 7.4%.

4.2.6 Number of Respondents Based on Cost of Study

Table 4.3.6: Frequency Cost of Study

Items	Frequency	Percent	Valid Percent	Cumulative Percent
SAA	33	9.4	9.4	9.4
SAB	157	44.7	44.7	54.1
SAE	30	8.5	8.5	62.7
SAK	44	12.5	12.5	75.2
SAL	41	11.7	11.7	86.9
SAR	46	13.1	13.1	100.0
Total	351	100.0	100.0	

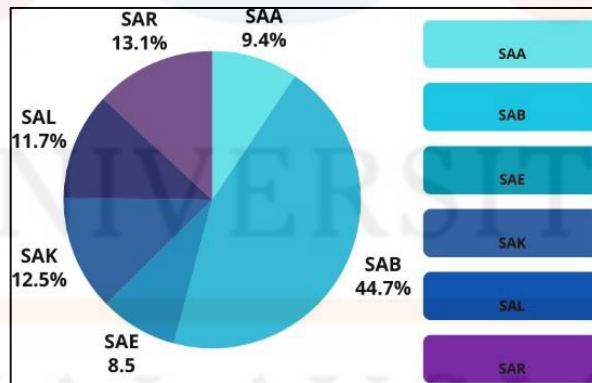


Figure 4.3.6: Percentage of Cost of Study

The table and figure above show the frequency table and percentage of respondents involved in this survey based on the cost of study demographic. Based on the data, we can see that most respondents are from cost SAB, with a total of 157 and a

percentage of 44.7%. On the other hand, the number of respondents from cost SAK is 44, with a percentage of 12.5%. Next, the number of respondents from cost SAL is 41, a percentage of 11.7%. The number of respondents from cost SAR is 46, with a percentage of 13.1%, bigger than cost SAA, which is 33 and a percentage of 9.4%. The lowest of respondents are from cost SAE with a total of 30 frequency and a percentage of 8.5%.

4.2.7 Number of Respondents Based on whether enjoys using FinTech services

Table 4.3.7: Frequency of whether enjoys using FinTech services

Items	Frequency	Percent	Valid Percent	Cumulative Percent
No / Tidak	52	14.8	14.8	14.8
Yes / Ya	299	85.2	85.2	100.0
Total	351	100.0	100.0	

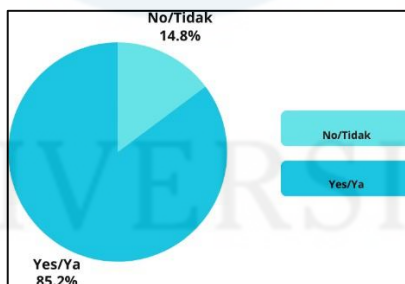


Figure 4.3.7: Percentage of Whether Enjoys Using FinTech Services

The table and figure above show the frequency table and percentage of respondents involved in this study based on the frequency of whether they enjoy using FinTech services demographics. Based on the data, we can see that most respondents enjoy using the FinTech services, with a total of 299 and a percentage of 85.2%. On the

other hand, the number of respondents who do not enjoy using FinTech services is 52, with a percentage of 14.8%.

4.3 Descriptive Analysis.

The mean, standard deviation, and variance for each variable were calculated to show the variables' diversity and relationship, reflecting how the respondents responded to the questionnaire. Therefore, descriptive statistics are used to identify and highlight the most important parts of the data set from the respondent's point of view on the dependent and independent variables. The dependent variable in this study is acceptance of FinTech, while there are four independent variables, namely social media, availability of hardware and software, ease of use and enhanced customer engagement.

4.3.1 Acceptance of FinTech

Table 4.4.1: Descriptive Statistics; Acceptance of FinTech.

No	Description	N	Mean	Std. Deviation
1.	I prefer to use FinTech services when doing transactions.	351	4.29	.811
2.	As an existing user, I will continue utilizing FinTech for my financial needs.	351	4.26	.810
3.	I rely on FinTech for my future transactions.	351	4.15	.914
4.	I prefer to use FinTech services because they are useful in business to make money.	351	4.21	.847
5.	In the future the acceptance of FinTech in financial transactions can be handled widely to other users.	351	4.40	.734

Based on Table 4.4.1, the descriptive analysis of the dependent variable, the acceptance of FinTech, shows that the mean value obtained from the respondents ranges from 4.15 to 4.40. Meanwhile, the standard deviation is in the range between .734 to .914. This finding indicates that UMK students from FEB are moving towards acceptance of FinTech in financial transactions in the future. The study results show that the adoption of FinTech in financial transactions can be expected to extend to other users.

4.3.2 Social Media (Social Influenced)

Table 4.4.2: Descriptive Statistics; Social Media

No	Description	N	Mean	Std. Deviation
1.	Social media influenced me to use FinTech services.	351	4.26	.805
2.	Advertisements in social media influence me to use FinTech services.	351	4.17	.830
3.	Accurate information in social media influenced me to use FinTech services.	351	4.26	.808
4.	I am interested in using FinTech services because the information in social media is comprehensive.	351	4.22	.835
5.	I believe social media is a telecommunications network that has a positive role in promoting FinTech services.	351	4.31	.769

Based on Table 4.4.2, the descriptive analysis of the independent variable, social media, shows that the mean value obtained from the respondents ranges from 4.17 to 4.31. Meanwhile, the standard deviation is in the range between .769 to .835. Findings

show that students of the Faculty of Entrepreneurship and Business (FEB) at University Malaysia Kelantan (UMK) tend to use social media in financial transactions. Students are convinced that social media is not only a communication platform but also a telecommunications network that plays a positive role in promoting FinTech services. The combination of social media and FinTech can create a dynamic ecosystem, expand the use of financial technology, and stimulate community interest. With the increased involvement in financial transactions through social media, there is an opportunity to encourage the use of FinTech innovations in various aspects of financial life, reflecting the potential growth in technological transformation for the future of financial transactions.

4.3.3 Availability of Hardware and Software (Facilitating Conditions)

Table 4.4.3: Descriptive Statistics; Availability of Hardware and Software

No	Description	N	Mean	Std. Deviation
1.	I use my mobile phone for FinTech services.	351	4.20	.764
2.	I use another device (laptop or tablet) for FinTech services.	351	3.95	1.027
3.	Financial and internet usage affects the way I access and use FinTech service platforms.	351	4.28	.795
4.	Due to the existence of basic infrastructure, I can easily access FinTech product or services.	351	4.38	.723
5.	Due to accessible infrastructure, it is easy for me to initiate and complete transactions using FinTech services.	351	4.36	.761

Based on Table 4.4.3, the descriptive analysis of the independent variable, the availability of hardware and software, shows that the mean value obtained from the respondents ranges from 3.95 to 4.38. Meanwhile, the standard deviation is in the range between .723 to 1.027. This finding shows that UMK students from the Faculty of Entrepreneurship and Business (FEB) pay attention to the availability of hardware and software in the context of using FinTech. This situation is influenced by the existence of basic infrastructure that facilitates access to FinTech products or services. As students feel easy accessibility, this gives confidence that the wider community can smoothly adopt the use of FinTech. Thus, a good basic infrastructure plays an important role in expanding the use of financial technology, creating wider opportunities for society to benefit from FinTech innovation.

4.3.4 Ease of Use (Effort Expectations)

Table 4.4.4: Descriptive Statistics; Ease of Use

No	Description	N	Mean	Std. Deviation
1.	FinTech services are easy to use by anyone.	351	4.23	.816
2.	I find the FinTech service to be clear and easy to understand.	351	4.28	.763
3.	I find it easy to have the necessary equipment (cell phone, app, Wifi, etc.) to use FinTech services.	351	4.38	.723
4.	I find experience with FinTech services is enjoyable.	351	4.24	.786
5.	I feel that FinTech meets my service demands adequately.	351	4.30	.778

Based on Table 4.4.4, the descriptive analysis of the independent variable, the ease of use, shows that the mean value obtained from the respondents ranges from 4.23 to 4.38. Meanwhile, the standard deviation is in the range between .723 to .816. This finding shows that students from the Faculty of Entrepreneurship and Business (FEB) of University Malaysia Kelantan (UMK) emphasize ease of use. This shows that UMK students feel comfortable having the necessary equipment, such as mobile phones, applications, and Wi-Fi access, which is important in utilizing FinTech services. This easy ability to have the necessary infrastructure shows the willingness and comfort of students in traversing the world of digital finance, reflecting their readiness to adopt the innovations and conveniences offered by financial technology.

4.3.5 Enhanced Customer Engagement (Performance Expectancy)

Table 4.4.5: Descriptive Statistics; Enhanced Customer Engagement

No	Description	N	Mean	Std. Deviation
1.	I believe that the FinTech service capabilities system is very efficient in transactions.	351	4.33	.716
2.	I sure customer involvement in the adoption of FinTech due to its wide reach.	351	4.33	.748
3.	I can obtain information faster and the information found can be reliable.	351	4.31	.810
4.	I believe that using FinTech will help customers achieve gains in work performance.	351	4.34	.734
5.	I believe the FinTech service is useful in my daily transaction.	351	4.30	.781

Based on Table 4.4.5, the descriptive analysis of the independent variable, the Enhanced customer engagement, shows that the mean value obtained from the respondents ranges from 4.30 to 4.34. Meanwhile, the standard deviation is in the range between .716 to .810. The study results show the comfort UMK students feel, showing that they welcome and appreciate the increased interaction gained using FinTech. Students believe that using FinTech will greatly benefit customers, especially in improving their work performance. By using FinTech innovations, customers can achieve convenience in financial transactions, increase efficiency, and enhance customer experience. As a result, FinTech is not only a practical tool but can also play an important role in improving the quality of customer interactions and, in turn, supporting the improvement of overall work performance.

4.4 Validity and Reliability Test

The importance of reliability in assessing measuring instruments becomes clear as it emphasizes the precision of evaluations, emphasizing the critical requirement for using reliable questionnaires in research projects. The Cronbach's Alpha rule, as seen in Table 4.1, has a considerable effect on reliability analysis, providing a dependable standard to assess accuracy in research projects. This impact may be felt in the reliability test, which includes both dependent and independent factors in the data provided.

4.4.1 Acceptance of FinTech – (Dependent Variable)

Table 4.5.1: Reliability Analysis; Acceptance of FinTech

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
1.	Acceptance of FinTech	0.923	5	Excellent

Cronbach's alpha for the preferences is 0.923, as seen in Table 4.5 above. It is demonstrated that 92.3% of the questions used in this research to test the dependent variables are acceptance of FinTech. Because the variables' Cronbach's Alpha value is greater than the coefficient alpha value of 0.90, it has been proved that the four independent variables used to explain the dependent variable have excellent reliability.

4.4.2 Social Media – (Independent Variable I)

Table 4.5.2: Reliability Analysis: Social Media

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
2.	Social Media	0.933	5	Excellent

According to Table 4.5.2, Cronbach's Alpha of the first independent variable, social media, is 0.933. It has been proven that 93.3% of the questions used to assess the independent variable in this study, social influence is reliable. Because this figure is more than the one with an alpha rating of 0.90, it is regarded to have an excellent level of reliability.

4.4.3 Availability of Hardware and Software – (Independent Variable II)

Table 4.5.3: Reliability Analysis; Availability of Hardware and Software

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
3.	Availability of Hardware and Software	0.898	5	Good

Based on Table 4.5.2, Cronbach's alpha value for the second independent variable, availability of hardware and software, is 0.898. It is shown that 89.8% of the questions used in this research to test that facilitating conditions are reliable, and since it is result the coefficient alpha between of 0.80 and 0.90, it can be classified as having good reliability.

4.4.4 Ease of Use – (Independent Variable III)

Table 4.5.4: Reliability Analysis: Ease of Use

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
4.	Ease of Use	0.923	5	Excellent

Based on Table 4.5.3, Cronbach's alpha value for the third independent variable, ease of use is 0.923. It is shown that 92.3% of the questions used in this research to test the effort expectations are reliable, and since it is larger than the coefficient alpha of 0.90, it can be classified as having excellent reliability.

4.4.5 Enhanced Customer Engagement – (Independent Variable IV)

Table 4.5.5: Reliability Analysis; Enhanced Customer Engagement

No.	Variables	Cronbach's Alpha	No of Items	Level of Reliability
5.	Enhanced Customer Engagement	0.898	5	Good

Based on Table 4.5.4, Cronbach's alpha value for the fourth independent variable, enhanced customer engagement, is 0.898. It is shown that 93.3% of the questions used in this research to test enhanced are reliable, and since its reliability is greater than the coefficient alpha of 0.90, it can be classified as having good reliability.

4.5 Normality Test

Researchers used SPSS software to analyze the results of normality tests. The inquiry results demonstrate that all dependent and independent variable table normality tests yield significant values of 0.000. Because the data is not standard, 0.000 is less than 0.05.

As a result, the researcher applied the nonparametric skewness and kurtosis normality test. All independent and dependent variables were subjected to this normality test. By calculating each item's skewness and kurtosis values, the researchers confirmed that the data had a regular distribution.

Table 4.6: Normality Test; Skewness and Kurtosis

No	Variables	Mean	Skewness		Kurtosis	
			Statistic	Std. Error	Statistic	Std. Error
1.	The Acceptance of FinTeh	4.2610	-.988	.130	1.308	.260
2.	Social Media	4.2433	-1.135	.130	2.261	.260
3.	Availability of Hardware and Software	4.2752	-1.268	.130	2.951	.260
4.	Ease of Use	4.2895	-1.293	.130	3.624	.260
5.	Enhanced Customer Engagement	4.3225	-1.201	.130	2.736	.260

Sovey et al., (2022) agrees with the participation of Hair et al. (2010), which defines normal data with skewness between -2 and +2 and kurtosis between -7 and +7. Table 4.6 shows that the skewness value is between -.988 and -1.293, while the kurtosis value is between 1.308 and 3.624. Therefore, from the perspective of skewness and kurtosis, the data conforms to the limits of normality.

4.6 Correlation Analysis

Table 4.7: Pearson's Correlation Analysis

Variables	Items	AF	SM	AHS	EU	ECE
The Acceptance of	Pearson	1	.786*	.814**	.747**	.771*
FinTech (AF)	Correlation		*			*
	Sig. (2-tailed)		.000	.000	.000	.000
	N	351	351	351	351	351

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Social Media (SM)	Pearson	.786	1	.807**	.816**	.830*
	Correlation	**				*
	Sig. (2-tailed)	.000		.000	.000	.000
	N	351	351	351	351	351
Availability of Hardware and Software (AHS)	Pearson	.814	.807*	1	.800**	.770*
	Correlation	**	*			*
	Sig. (2- tailed)	.000	.000		.000	.000
	N	351	351	351	351	351
Ease of Use (EU)	Pearson	.747	.816*	.800**	1	.812*
	Correlation	**	*			*
	Sig. (2-tailed)	.000	.000	.000		.000
	N	351	351	351	351	351
Enhanced Customer Engagement (ECE)	Pearson	.771	.830*	.770**	.812**	1
	Correlation	**	*			
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	351	351	351	351	351

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

4.6.1 Interpretation of the Correlation Coefficient

Table 4.7.1: Interpretation of the Correlation Coefficient

No.	Saiz of Correlation	Interpretation
1.	1.00	Perfect Positive/Negative Correlation.
2.	±0.90 to ±0.99	Very High Positive/Negative Correlation.
3.	±0.70 to ±0.90	High Positive/Negative Correlation.
4.	±0.50 to ±0.70	Moderate Positive/Negative Correlation
5.	±0.30 to ±0.50	Low Positive/Negative Correlation.
6.	±0.10 to ±0.30	Very low Positive/Negative Correlation
7.	±0.00 to ±0.10	Markedly Low and Negligible Positive/Negative Correlation.

4.6.2 Social Media (Social Influenced)

Table 4.7.2: Correlation Analysis; Social Media

Variables	Items	AF	SM
The Acceptance of FinTech (AF)	Pearson Correlation	1	.786**
	Sig. (2-tailed)		.000
	N	351	351
Social Media (SM)	Pearson Correlation	.786**	1
	Sig. (2-tailed)	.000	
	N	351	351

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

Table 4.7.2 shows the correlation between social media and acceptance of FinTech among Entrepreneurial students. As a result, there is a statistically significant

relationship between social media and acceptance of FinTech ($p\text{-value} = 0.000 < 0.01$ sig. level). Because the correlation coefficient is positive, there is a positive relationship between social media and acceptance of FinTech based on the results shown above. Social media, which is an independent variable, has a 0.786 correlation with the acceptance of Fintech. The correlation coefficient of 0.786 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between social media and acceptance of FinTech level is highly positive.

4.6.3 Availability of Hardware and Software (Facilitating Conditions)

Table 4.7.3: Correlation Analysis; Availability of Hardware and Software

Variables	Items	AF	AHS
The Acceptance of FinTech (AF)	Pearson Correlation	1	.814**
	Sig. (2-tailed)		.000
	N	351	351
Availability of Hardware and Software (AHS)	Pearson Correlation	.814**	1
	Sig. (2- tailed)	.000	
	N	351	351

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

Table 4.7.3 shows the correlation between the availability of hardware and software and acceptance of FinTech among entrepreneurial students. As a result, there is a statistically significant relationship between the availability of hardware and software and acceptance of FinTech ($p\text{-value} = 0.000 < 0.01$ sig. level). Because the correlation coefficient is positive, there is a positive relationship between the availability of hardware and software and acceptance of FinTech based on the results

shown above. The availability of hardware and software, which is an independent variable, has a 0.814 correlation with the acceptance of Fintech. The correlation coefficient of 0.814 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between availability of hardware and software and acceptance of FinTech level is highly positive.

4.6.4 Ease of Use (Effort Expectations)

Table 4.7.4: Correlation Analysis; Ease of Use

Variables	Items	AF	EU
The Acceptance of FinTech (AF)	Pearson Correlation	1	.747**
	Sig. (2-tailed)		.000
	N	351	351
Ease of Use (EU)	Pearson Correlation	.747**	1
	Sig. (2-tailed)	.000	
	N	351	351

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

Table 4.7.4 shows the correlation between ease of use and acceptance of FinTech among Entrepreneurial students. As a result, there is a statistically significant relationship. Between ease of use and acceptance of FinTech (p-value = 0.000 < 0.01 sig. level). Because the correlation coefficient is positive, there is a positive relationship between ease of use and acceptance of FinTech based on the results shown above. The ease of use, which is an independent variable, has a 0.747 correlation with the acceptance of Fintech. The correlation coefficient of 0.747 is the value that falls under

the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between ease of use and acceptance of FinTech level is highly positive.

4.6.5 Enhanced Customer Engagement (Performance Expectancy)

Table 4.7.5: Correlation Analysis; Enhanced Customer Engagement

Variables	Items	AF	ECE
The Acceptance of FinTech (AF)	Pearson Correlation	1	.771**
	Sig. (2-tailed)		.000
	N	351	351
Enhanced Customer Engagement (ECE)	Pearson Correlation	.771**	1
	Sig. (2-tailed)	.000	
	N	351	351

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

Table 4.7.5 shows the correlation between enhanced customer engagement and acceptance of FinTech among Entrepreneurial students. As a result, there is a statistically significant relationship. Between enhanced customer engagement and acceptance of FinTech (p-value = 0.000 < 0.01 sig. level). Because the correlation coefficient is positive, there is a positive relationship between enhanced customer engagement and acceptance of FinTech based on the results shown above. The enhanced customer engagement, which is an independent variable, has a 0.771 correlation with the acceptance of Fintech. The correlation coefficient of 0.771 is the value that falls under the alpha coefficient range of 0.70 to 0.90. Hence, the strong relationship between enhanced customer engagement and acceptance of FinTech level is highly positive.

4.7 Hypothesis Testing

4.7.1 Social Media – (Hypothesis I)

Table 4.8.1: Hypothesis Testing I; Social Media

Hypotheses	Statement
H_0	There is no relationship between social media and the acceptance of FinTech among entrepreneurial students.
H_a	There is a relationship between social media and the acceptance of FinTech among entrepreneurial students.

Based on Table 4.8.1, between social media and acceptance of FinTech, p-value/ sig.value = 0.000, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted, and the null hypothesis is rejected since p-value < α (p-value = 0.000 < 0.01 alpha value). It can be concluded that there is a relationship between social media and the acceptance of FinTech among entrepreneurial students.

4.7.2 Availability of Hardware and Software - (Hypothesis II)

Table 4.8.2: Hypothesis Testing II; Availability of Hardware and Software

Hypotheses	Statement
H_0	There is no relationship between the availability of hardware and software and the acceptance of FinTech among entrepreneurial students.
H_a	There is a relationship between the availability of hardware and software and the acceptance of FinTech among entrepreneurial students.

Based on Table 4.8.2, between the availability of hardware and software and acceptance of FinTech, p-value/ sig.value = 0.000, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted, and the null hypothesis is rejected since p-value < α (p-value = 0.000 < 0.01 alpha value). It can be concluded that there is a relationship between the availability of hardware and software and the acceptance of FinTech among entrepreneurial students.

4.7.3 Ease of Use - (Hypothesis III)

Table 4.8.3: Hypothesis Testing III; Ease of Use

Hypotheses	Statement
<i>H_a</i>	There is a relationship between the ease of use and the acceptance of FinTech among entrepreneurial students.
<i>H_a</i>	There is a relationship between the ease of use and the acceptance of FinTech among entrepreneurial students.

Based on table 4.8.3, between ease of use and acceptance of FinTech, p-value/ sig.value = 0.000, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted, and the null hypothesis is rejected since p-value < α (p-value = 0.000 < 0.01 alpha value). It can be concluded that there is a relationship between ease of use and the acceptance of FinTech among entrepreneurial students.

4.7.4 Enhanced Customer Engagement - (Hypothesis IV)

Table 4.8.4: Hypothesis Testing IV; Enhanced Customer Engagement

Hypotheses	Statement
H_0	There is no relationship between enhanced customer engagement and the acceptance of FinTech among entrepreneurial students.
H_a	There is a relationship between enhanced customer engagement and the acceptance of FinTech among entrepreneurial students.

Based on table 4.8.4, between enhanced customer engagement and acceptance of FinTech, p-value/ sig.value = 0.000, $\alpha = 0.01$. In this case, the alternative hypothesis is accepted, and the null hypothesis is rejected since p-value < α (p-value = 0.000 < 0.01 alpha value). It can be concluded that there is a relationship between enhanced customer engagement and the acceptance of FinTech among entrepreneurial students.

4.8 Summary / Conclusion

The researchers used preliminary statistics, frequency statistics, reliability statistics, descriptive statistics, correlation statistics, and tested hypotheses in this chapter. The reliability analysis findings show that all of the independent variables have high and confident reliability evaluations. Furthermore, descriptive statistics revealed that the variables had a high acceptance of FinTech among entrepreneurial students, and that this acceptance of FinTech may explain the total population score, as well as the mean and standard deviation. The average rating stands at around 4, which is sufficient for maintaining connections. The independent and dependent variables are then deemed to be normal. In summary and ultimate analysis, the degree and type of the link between the independent and dependent variables, correlation analysis was used. To bring

matters to a close show that all of the independent variables (social media, ease of use, hardware and software availability, and enhanced customer engagement) have a significant beneficial relationship with the dependent variable (acceptance of FinTech). In final consideration of the results, arguments, and recommendations, on the other hand, will be explored in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

Based on the study's research design, demographic, sample size, data collection method, research instrument, and data analysis approaches, this chapter analyses the findings from the previous chapter, which is chapter 3 and the findings obtained in Chapter 4 and discusses their implications. This study's population consists of students at the University Malaysia Kelantan (UMK), and its sample size was determined using the data provided in the table by Krejcie and Morgan (1970). This study therefore makes use of a sample size of 351 respondents.

5.2 Key Findings

The survey comprises a set of 25 questions designed to assess the dependent variable, termed "Acceptance of FinTech," along with four independent variables: social media, availability of hardware and software, ease of use, and enhanced customer engagement. This detail is drawn from the central tendency measurements explicated in the preceding chapter. The researchers employed SPSS software to offer a succinct overview of descriptive statistics data for the four independent variables, encompassing the mean and standard deviation. The analyses that were performed included reliability, frequency, descriptive and Pearson correlation.

The research surveyed 351 respondents, revealing key demographic insights. In terms of gender distribution, 28.5% were men, and 71.5% were women. Age-wise, 13.4% fell between 18-20 years, 76.6% between 21-23 years, and 9.4% were distributed among ages 24-26, with 0.6% being 26 and above. Ethnic composition showed a

significant majority of Malay participants (82.6%), followed by Chinese (10.5%), Indian (5.1%), and other races (1.7%). Marital status indicated that 97.2% were single, while 2.8% were married. In terms of academic standing, the majority were fourth-year students (60.7%), followed by third year (18.5%), second year (7.4%), and first-year students (13.4%). The course of study revealed SAB as dominant (44.7%), followed by SAR and SAK (13.1% and 12.55 each). SAA and SAE contributed 9.4% and 8.5%. Lastly, 85.2% of respondents found pleasure in utilizing FinTech services, while 14.8% did not.

According to the hypothesis, there exists a significant connection between social media, the availability of hardware and software, ease of use, and enhanced customer engagement in the acceptance of FinTech among Entrepreneurial students at UMK. Notably, enhanced customer engagement demonstrates the lowest mean of 4.3225, while ease of use stands out with the highest mean of 4.2895. Availability of hardware and software follows closely with a mean of 4.2752, and social media comes next with a mean of, 4.2433.

In conclusion, the study provides nuanced insights into the demographic profiles and attitudes of respondents towards FinTech services, showcasing both strong agreement and variability in their perceptions and preferences.

5.3 Discussion

Table 5.1: The Summary of Hypotheses

IV.	Hypotheses	Statement	Results
SI	H_0	There is no relationship between social media and the acceptance of FinTech among entrepreneurial students.	H_a accepted
	H_a	There is a relationship between social media and the acceptance of FinTech among entrepreneurial students.	
FC	H_0	There is no relationship between the availability of hardware and software and the acceptance of FinTech among entrepreneurial students.	H_a accepted
	H_a	There is a relationship between the availability of hardware and software and the acceptance of FinTech among entrepreneurial students.	
EE	H_0	There is no relationship between ease of use and the acceptance of FinTech among entrepreneurial students.	H_a accepted
	H_a	There is a relationship between ease of use and the acceptance of FinTech among entrepreneurial students.	
PE	H_0	There is no relationship between enhanced customer engagement and the acceptance of FinTech among entrepreneurial students.	H_a accepted
	H_a	There is a relationship between enhanced customer engagement and the acceptance of FinTech among entrepreneurial students.	

5.3.1 Social Media – (Hypothesis I)

The result shows that there is a significant relationship between social media and the acceptance of FinTech among students at the University Malaysia Kelantan (UMK). (p-value = 0.000 < 0.01 sig. level). Because the correlation coefficient is positive, there is a positive relationship between social media and the acceptance of FinTech. As for the degree of the relationship (the strength or consistency of the relationship, social media, which is an independent variable, has a 0.786 correlation with the acceptance of FinTech. Therefore, it can be concluded that the degree of relationship between social media and the acceptance of FinTech is strong because the correlation is greater than 0.05.

In the study conducted by Safitri et al. (2021), it was found that social media plays a significant role in influencing customer intention to accept FinTech. The research emphasizes the importance of social media influencers possessing key credibility characteristics, including trustworthiness, attractiveness, and expertise. According to the findings, influencers must exhibit these traits fully to effectively consumers' intention to embrace FinTech solutions. Despite variations in credibility factors, social media influencers continue to play a crucial role in raising awareness among potential consumers, contributing to the dissemination of important messages in the FinTech sector.

Based on the feedback obtained from respondents, a prevailing sense of confidence among students towards service providers and FinTech platforms is evident. This finding is supported by Oh et al. (2023), whose study underscores the significance of utilizing social media as a potent marketing tool to effectively engage with both current and prospective consumers, particularly students. The endorsement of this strategy is further substantiated by the work of Safitri et al. (2021), emphasizing that

social media influence plays a pivotal role in disseminating the latest news and information about brands and products. Thus, the observed confidence among students appears to be intertwined with the adept use of social media as a key marketing strategy by service providers and FinTech platforms, showcasing its impact on fostering positive perceptions and connections within this demographic.

This research shows that the role of social media in expanding the spread of information is very important, especially in the context of the acceptance of Financial Technology (FinTech) among students. The integration of banking and information technology capabilities in mobile payment solutions is increasingly connected to social media platforms, providing a simpler and more efficient transaction experience for users in a digital environment. This finding is in line with the research of Alfian et al. (2023), who found that digital wallets and payment applications integrated with social media play a key role in this transformation. For example, integrated payment applications such as WhatsApp Pay and Facebook Pay open up opportunities for users to transfer money directly through messages or social media platforms, showing how information in social media can facilitate the adoption of FinTech. Therefore, the positive role of social media in disseminating information is key in encouraging students to adopt FinTech innovation.

5.3.2 Availability of Hardware and Software – (Hypothesis II)

The result shows that there is a significant relationship between availability of hardware and software and the acceptance of FinTech among students at the University Malaysia Kelantan (UMK). ($p\text{-value} = 0.000 < 0.01$ sig. level). Because the correlation coefficient is positive, there is a positive relationship between availability of hardware and software and the acceptance of FinTech. As for the degree of the relationship (the

strength or consistency of the relationship, availability of hardware and software, which is an independent variable, has a 0.814 correlation with the acceptance of FinTech. Therefore, it can be concluded that the degree of relationship between social media and the acceptance of FinTech is strong because the correlation is greater than 0.05.

Consumers' perceptions of the resources and assistance available to accomplish an activity are referred to as facilitating conditions. It has been suggested that facilitating conditions indicate the effect of the requisite resources, such as the internet or memory for smartphones or hardware, in raising the intention to utilize technology. According to the findings of (Mansyur & Ali, 2022), enabling conditions impact the intention to adopt technology. Interest in adopting technology will rise if there is appropriate infrastructure and support for its usage. In the study conducted by (Mansyur & Ali, 2022), who explain that enabling conditions have a favourable impact on the intention to use online banking, a finding that is also supported by research, which explains that facilitating conditions have a positive influence on the intention to use smartwatch technology. Mansyur and Ali (2022)

Further research indicates that facilitating environments have a beneficial impact on fintech. This demonstrates that Millennials who are familiar with technology may readily use Sharia Fintech services. The availability of Smartphones, PCs or laptops, and internet connectivity is critical for utilizing Sharia Fintech features. The findings of (Mansyur & Ali, 2022) research revealed that conducive conditions had an impact on the intention to adopt technology. Interest in utilizing technology will grow if there is appropriate infrastructure and support for its usage. And likewise, which explains that enabling conditions have a positive impact on the intention to use online banking, the same conclusion also discovered by the research of (Mansyur & Ali, 2022) Also, which explains that availability of hardware and software have a positive influence on the

intention to use online banking, the same result was found by the research of (Mansyur & Ali, 2022).

Furthermore, according to, the availability of hardware is predicted to continue to increase as individuals get more technology skills and discover more venues for aid and support. The older a worker is, the less probable favourable conditions will have on their consumption; this is especially true for older workers with greater experience. (Ashraf et al., 2022) Moreover, according to the findings, availabilities of hardware and software had little influence on the uptake of Fintech payment services among employed young graduates. This study contradicts previous research, which indicated that availabilities of hardware and software had a substantial association with Fintech adoption (Ahmad et al., 2021). And also where other factors related to Fintech payment services, such as customer service and technical knowledge, did not influence Fintech adoption if they had their own smartphone, regardless of how insufficient the system administrator's facilities were. (Ahmad et al., 2021)

5.3.3 Ease of Use – (Hypothesis III)

The third hypothesis, which investigates the correlation between ease of use and the acceptance of FinTech among students at University Malaysia Kelantan (UMK), has been examined. Ease of use plays a pivotal role as the initial point of interaction for individuals utilizing FinTech services. This is attributed to the comfort users experience when equipped with essential tools such as mobile phones, applications, Wi-Fi, etc. (Zhongqing et al., 2019). Such provisions contribute to an enhanced customer experience, effectively meeting the personal needs of the users.

In this study, respondents underscored the pivotal role of ease of use in shaping their acceptance of FinTech, with a statistically significant p-value of 0.000 (< 0.01 sig.

level) and a positive correlation coefficient indicating a strong relationship between ease of use and FinTech adoption. This finding aligns with Bajunaied's (2023) assertion that the simplicity and user-friendly nature of FinTech services contribute to higher adoption rates. Additionally, our research highlights the considerable positive influence of ease of use on consumer intention to use FinTech services. Notably, the preference among individuals in Saudi Arabia for Arabic-language mobile applications is pronounced, with users attributing their confidence and sense of security to this linguistic choice. This study builds on prior research by emphasizing the significant impact of ease of use on consumers' intentions to embrace FinTech services.

The findings shed light on the positive relationship between ease of use and the acceptance of FinTech, particularly among entrepreneurial students. This finding is supported by evidence from Hu et al. (2019) in their study on FinTech services in China, which reinforces the positive impact of ease of use on customer trust. The consistent pattern observed across different studies and contexts underscores the generalizability of this relationship, emphasizing the universal importance of user-friendly interactions and easy navigation in building trust within the FinTech sector. Meryl Astin et al. (2020), regarding GO-Pay mobile payment, reveal a significant influence of ease of use on customer trust in mobile payments.

In the context of entrepreneurial students, these findings align with the hypothesis positing a positive relationship between ease of use and the acceptance of FinTech. The hypothesis suggests that as the perceived ease of using FinTech solutions increases, entrepreneurial students are more likely to accept and adopt these technologies. This aligns with the idea that user-friendly interactions contribute significantly to the overall acceptance of FinTech services.

5.3.4 Enhanced Customer Engagement – (Hypothesis IV)

The result shows that there is a significant relationship between enhanced customer engagement and the acceptance of FinTech among students at the University Malaysia Kelantan (UMK). (p-value = 0.000 < 0.01 sig. level). Because the correlation coefficient is positive, there is a positive relationship between enhanced customer engagement and the acceptance of FinTech. As for the degree of the relationship (the strength or consistency of the relationship, enhanced customer engagement, which is an independent variable, has a 0.771 correlation with the acceptance of FinTech. Therefore, it can be concluded that the degree of relationship between social media and the acceptance of FinTech is strong because the correlation is greater than 0.05.

According to Mansyur & Ali, (2022), performance expectancy is defined as the degree to which employing technology would help customers in executing specific tasks (Mansyur & Ali, 2022). In this study, define the performance expectation variable as the degree to which individuals believe that using the system will help them achieve gains in work performance is enhanced customer engagement among entrepreneur students in UMK. It signifies that customers expect a rise in the performance of their activity as a result of acquiring finance or a loan through Islamic Fintech. Previous study has found that enhanced customer engagement has a favourable influence on behavioural intention to use technology. The similar finding was observed in research performed by Acharya et al (2019), which also revealed that behavioural intention to utilize financial technology is highly influenced by performance expectancy in Thailand and India.

Furthermore, this finding supported that enhanced customer engagement has a favourable effect on millennials' behavioural intention to utilize sharia fintech in Indonesia (Mansyur & Ali, 2022). This demonstrates that Generation Z and Millennials have high adoption intentions for Sharia Fintech provided they believe the system is

user-friendly and simple to use. Sharia Fintech is defined as digital financial innovation that can be an effective solution for the millennial generation who wants easy and simple services, whether used for transaction purposes like Link Aja Syariah or Payten, online buying and selling needs, or getting loans for business actors like Ammana, Alami, Dana Syariah, and Qazwa (Mansyur & Ali, 2022).

"Performance Expectancy (PE) is the degree to which an individual believes that using the system will help him/her to attain gains in job performance." According to study, age and gender limit the effects of enhanced customer engagement on behavioural intentions, with males, particularly younger workers, benefiting the most. When people's expectations are not met, enhanced customer engagement predicts how they will respond. The most intriguing discovery was that persons who anticipated to do poorly performed remarkably well in relation to expectations. Apparently, by removing a good performance and replacing correct replies, the person's dissonance between expecting to do poorly and really performing well is reduced. Those who expected to do poorly modified more of their replies than those who expected to fare poorly but did not perform well in the tests (Ashraf et al., 2022).

Additionally, the study supported that looked at this link and found beneficial effects in the area of mobile payments and Zakat distribution via Fintech. Fintech payment systems enable users to conduct quick payment transactions, such expectations might impact technology adoption. It is because individuals are more likely to use anything or technology when they gain something from doing so.(Ahmad et al., 2021)

The initial goal of previous study supported that from investigate the impact of enhanced customer engagement on the uptake of Fintech payment services among employed young graduates. According to the findings, performance expectations had a substantial impact on the uptake of Fintech payment services among employed young

graduates. These findings are reinforced by (Ahmad et al., 2021), who stated that the benefits acquired from utilizing the system impact the adoption of Fintech payment service.

5.4 Implications of the Study

Based on the study and previous chapters, it can be concluded that the four independent variables, social media, availability of hardware and software, ease of use, and enhanced customer engagement, exhibit a significantly positive relationship with the acceptance of FinTech. The comparison between these four independent variables and the acceptance of FinTech among entrepreneurial students is made considering the findings. The objective is to determine why entrepreneurial students at UMK accept FinTech services daily. Therefore, these four factors play a crucial role in accepting FinTech. If these factors are effectively linked to the acceptance of FinTech services, more entrepreneurial students in public universities will be expected to use FinTech services.

Social media, which has a Pearson's correlation analysis coefficient of 0.786, is the first factor in the acceptance of FinTech among entrepreneurial students at UMK. The role of social media is used by FinTech firms as a marketing tool to engage with current and future users, particularly students (Oh et al., 2023). Therefore, the role of social media is not only a communication platform but also a telecommunication network that plays a positive role in promoting FinTech services. Based on the findings of Chapter 4, respondents prioritized social media, with a mean score of 4.2433. Therefore, the importance of social media in disseminating the latest information about FinTech brands and products to students cannot be disputed. FinTech firms must use social media effectively to maintain customer satisfaction and loyalty and attract more

university students. FinTech firms must provide relevant content and engage in meaningful interactions with UMK students. In addition, improving the quality of services, including competence knowledge, is important to meet the needs and expectations of students. Overall, this strategy is expected to increase the appeal of FinTech services among university students.

Second, based on the results, the availability of hardware and software is the most correlated factor in the acceptance of FinTech among entrepreneurial students at UMK. This is because it has the highest Pearson's correlation analysis coefficient of 0.814. Students generally agree that with basic infrastructure, students can easily access FinTech products or services. In addition to the availability of hardware and software nowadays, FinTech companies mostly take advantage of external hardware for their operations, especially focusing on existing technologies such as mobile phones (smartphones) (Wiki admin, 2020). According to the previous chapter, with a mean value of 4.2752, availability of hardware and software is the third most preferred factor among respondents. Therefore, good basic availability of hardware and software plays an important role in expanding the use of financial technology, creating wider opportunities for students to benefit from FinTech innovation.

According to Pearson's correlation analysis, ease of use was identified as the third important factor to prioritize in acceptance of FinTech to increase student choice. Every student generally expects FinTech services to provide a better customer experience, meeting their needs. Therefore, it is important for reviewers to ensure that ease of use plays an important role in accepting FinTech among student entrepreneurs. Based on the results presented in Chapter 4, the minimum score for attitude is 4.2895, which places it as the second highest in acceptance of FinTech among students. Therefore, FinTech can consider further improving their services to students. This can

show students' willingness to accept digital financial technology and their comfort in navigating the increasingly digital financial world.

According to Pearson's correlation analysis, enhanced customer engagement was identified as the fourth most important factor to prioritize in the acceptance of FinTech. The value of the coefficient in the Pearson correlation analysis recorded as much as 0.771. As students are included in this study, FinTech products and services continue to be a requirement that they can accept, this is because students believe that using FinTech will greatly benefit customers, especially in improving their work performance. By using FinTech innovation, customers can achieve convenience in financial transactions, increase efficiency and improve customer experience. However, according to Chapter 4 above, enhanced customer engagement is in the highest position, with a mean score of 4.3225. This implies that prioritizing and improving customer engagement can significantly contribute to a more widespread and effective adoption of FinTech innovations among students. The understanding is that FinTech is not only a practical tool but also a crucial role in enhancing customer interactions.

5.4 Limitation of the Study

This research aims for researchers to identify the role of social media that contributes to the use of Fintech for FEB students in UMK. After the data was obtained through the distribution of goggle forms, there were several weaknesses highlighted. The first limitation is that the target audience of the study is limited to university students Malaysia Kelantan (UMK) and specifically for entrepreneurship and business faculty students only. All responses are from respondents aged between 18 and 26 years. The conclusion of this survey not only reflects the perspective of the age of the respondents but because there is a specific target for the people who answered the

questionnaire. Although this questionnaire is targeted at UMK students, this FinTech is used by different generations according to their needs, users of different ages can accept Fintech at different rates. Because they are born in different generations, young individuals find it easier to adopt new and advanced technologies than older people. As a result, these factors may affect the accuracy and reliability of the findings in this study.

The next limitation we found was the limitation of the data collection technique chosen. In this study, we used a quantitative approach to conduct a questionnaire through Google Forms. This method is the easiest because we can approach many respondents easily without spending money or energy. However, the weakness of this method is that we cannot identify the verification of the information provided by the respondents since most of the respondents are anonymous. Also, some of them may have trouble understanding the questions and have difficulty answering honestly. Therefore, has been affected research progress because the inaccuracy of the data collected affects the quality and reliability of the data. Furthermore, the quantitative method is initially a time-saving method. However, due to the casual attitude among the respondents, we need to spend extra time to get and collect their feedback on its questionnaire. The attitude here includes their refusal to open Google Forms links that have been revealed through social media platforms such as WhatsApp and Telegram, causing us to share Google Forms links regularly because respondents did not cooperate in answering the questionnaire provided, even though it only took no more than 5 minutes to complete. At worst, some respondents simply ignore the Google Form link we provide. Therefore, the limitations in the chosen data collection method affected the progress of the research, which allowed us to take longer to complete this study.

5.5 Recommendations for future research

Based on the findings in the previous chapter, there are several factors that based on several findings in the previous chapter, there are factors that influence the use of FinTech among FEB University Malaysia Kelantan (UMK) students. There are several aspects of the study that need to be improved for future studies. This study is specific to students under the Faculty of Entrepreneurship and business (FEB) only. If the researcher expands the study by including all students studying from all faculties and including all campuses in University Malaysia Kelantan to increase the number of respondents, the results of the study may be improved. This study may be relevant for future researchers who are likely to conduct similar research in the future to use their guidelines. In fact, if the researcher conducts a future study using the same title, it is necessary to expand the age range of the target group, not only the young but also the elderly. As a result, to increase the accuracy of discoveries, different generations of humans have evolved with varying degrees of technological growth, which is very linked to the FinTech system that develops over time.

The next suggestion is that, if the next researcher wants to conduct a similar study with this title, they can employ both quantitative and qualitative research approaches if they are concerned that the study will take a lengthy time to finish. Because combining these two approaches incorporates the advantages of both approaches, researchers may obtain a more comprehensive picture than they might with just quantitative or qualitative investigations. It is possible to use both online and offline to combine quantitative and qualitative data. When conducting an in-person interview to gather qualitative data, researchers may ask the respondent to complete a survey or provide a link to a Google Form so the respondent may complete it immediately. In the event that responders want more explanation, they have the option to do so immediately.

Consequently, this methodology enhances the reliability and precision of the findings and, at the same.

Aside from that, according to the findings, the recommendations are related to the independent variable, trust is a contributing element that affects the acceptance of FinTech, and there is a positive relationship between trust and the use of FinTech because trust gives confidence to customers to use FinTech systems. FinTech systems need to address the issue of trust and certainty to ensure public confidence in accepting FinTech. Creating a lasting relationship with your desired audience requires consumer trust. After all, it keeps more customers, improves customer satisfaction and increases loyalty. User trust can be easily increased by encouraging users to post reviews. Further investigation of the elements that influence the use of FinTech services by consumers is something that researchers may do in the future. Improving customer satisfaction will promoting FinTech as a transparent service is important for organizations that want to increase the number of users and encourage repeat use.

5.6 Overall Conclusion of the Study

The purpose of this research is to identify the role of social media in FinTech acceptance among entrepreneurship students at UMK. Factors that have been incorporated into this study is social media, the availability of hardware and software, ease of use and enhanced customer engagement. The study was based on earlier research done by previous researchers on the parameters. Following that, because this is a quantitative analysis, then the variable has been changed to several questions and was asked in a questionnaire provided in goggle form. In the findings, according to the statistical results obtained, all variables were highly reliable, normally distributed, and

showed strong positive relationships. FinTech acceptance among entrepreneurship students at UMK.

Social media has the highest mean score, while the availability of hardware and software has the lowest mean score. The role of social media in FinTech acceptance is important in determining the relationship in this study. Nowadays, FinTech is important to ensure the sustainability of the country's economy and facilitate business affairs in a short time. In this approach, the university needs to improve student financial management by increasing the number of businesses that use FinTech services such as “cashless campaign”.

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QUESTIONNAIRE

THE ROLE OF SOCIAL MEDIA IN ACCEPTANCE OF FINTECH AMONG
ENTREPRENEURIAL STUDENT AT UNIVERSITY MALAYSIA KELANTAN

**SECTION A / BAHAGIAN A: DEMOGRAPHIC BACKGROUND / LATAR
BELAKANG DEMOGRAFIK**

1. Gender / Jantina

- Male / Lelaki
- Female / Perempuan

2. Age / Umur

- 18 - 20 Years / Tahun
- 21 - 23 Years / Tahun
- 24 - 26 Years / Tahun
- 26 Years old and above / Tahun keatas

3. Race / Kaum

- Malay / Melayu
- Chinese / Cina
- Indians / India
- Other / Lain-lain

4. Marital Status / Status perkahwinan

- Single/Bujang

- Married/Berkahwin

5. Years of Study / Tahun Pengajian

- 1
- 2
- 3
- 4

6. Course of study / Kos pengajian

- SAA
- SAB
- SAE
- SAK
- SAL
- SAR

7. Do you enjoy using FinTech services in business, buying and selling? / Adakah anda gemar menggunakan perkhidmatan FinTech dalam perniagaan, pembelian dan penjualan?

- Ya/Yes
- No/Tidak

**SECTION B / BAHAGIAN B: DEPENDENT VARIABLE / PEMBOLEHUBAH
BERSANDAR: ACCEPTANCE OF FINTECH / PENERIMAAN FINTECH**

1. I prefer to use FinTech services when doing transactions. / Saya lebih suka menggunakan perkhidmatan FinTech semasa melakukan transaksi.

STRONGLY DISAGREE STRONGLY AGREE

1 2 3 4 5

2. As an existing user, I will continue utilizing FinTech for my financial needs. / Sebagai pengguna sedia ada, saya akan terus menggunakan FinTech untuk keperluan kewangan saya.

STRONGLY DISAGREE STRONGLY AGREE

1 2 3 4 5

3. I rely on FinTech for my future transactions. / Saya bergantung pada FinTech untuk transaksi masa depan saya.

STRONGLY DISAGREE STRONGLY AGREE

1 2 3 4 5

4. I prefer to use FinTech services because it is useful in business to make money. /

Saya lebih suka menggunakan perkhidmatan FinTech kerana ia berguna dalam perniagaan untuk menghasilkan pendapatan.

STRONGLY DISAGREE STRONGLY AGREE
1 2 3 4 5

5. In the future the acceptance of FinTech in financial transactions can be handled widely to other users. / Pada masa hadapan penerimaan FinTech dalam urusan kewangan boleh dikendalikan secara meluas kepada pengguna lain.

STRONGLY DISAGREE STRONGLY AGREE
1 2 3 4 5

SECTION C / BAHAGIAN C: INDEPENDENT VARIABLE 1/

PEMBOLEHUBAH BEBAS 1: SOCIAL MEDIA (SOSIAL INFLUENCED) /

SOSIAL MEDIA (PENGARUH SOSIAL)

1. Social media influenced me to use FinTech services. /Media sosial mempengaruhi saya untuk menggunakan perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

2. Advertisements in social media influence me to use FinTech services. / Iklan dalam media sosial mempengaruhi saya untuk menggunakan perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

3. Accurate information in social media influenced me to use FinTech services.
 /Maklumat yang tepat dalam media sosial mempengaruhi saya untuk menggunakan perkhidmatan FinTech.

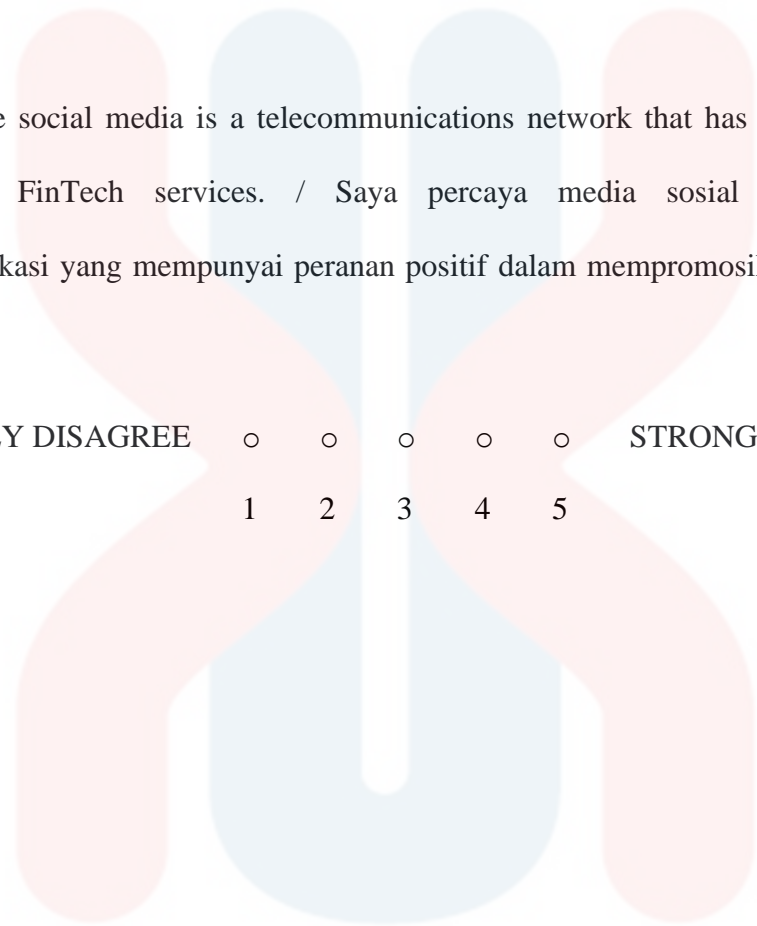
STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

4. I am interested in using FinTech services because the information in social media is comprehensive. / Saya sangat berminat menggunakan perkhidmatan FinTech kerana maklumat dalam media sosial adalah menyeluruh.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

5. I believe social media is a telecommunications network that has a positive role in promoting FinTech services. / Saya percaya media sosial ialah rangkaian telekomunikasi yang mempunyai peranan positif dalam mempromosikan perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5



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FKP

SECTION D / BAHAGIAN D: INDEPENDENT VARIABLE 2
PEMBOLEHUBAH BEBAS 2: AVAILABILITY OF HARDWARE AND SOFTWARE (FACILITATING CONDITIONS) / KETERSEDIAAN PERKAKASAN DAN PERISIAN (KEADAAN MEMUDAHKAN)

1. I use my mobile phone for FinTech services. / Saya menggunakan telefon bimbit saya untuk perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

2. I use another device (laptop or tablet) for FinTech services. / Saya menggunakan peranti lain (komputer riba atau tablet) untuk perkhidmatan FinTech

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

3. Financial and internet usage affects the way I access and use FinTech service platforms. / Penggunaan kewangan dan internet mempengaruhi cara saya mengakses dan menggunakan platform perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

21. Due to the existence of basic infrastructure, I can easily access FinTech product or services. / Disebabkan kewujudan infrastruktur asas, saya boleh mengakses produk atau perkhidmatan FinTech dengan mudah.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

5. Due to accessible infrastructure, it is easy for me to initiate and complete transactions using FinTech services. / Disebabkan oleh infrastruktur yang boleh diakses, adalah mudah bagi saya untuk memulakan dan menyelesaikan transaksi menggunakan perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5



SECTION E / BAHAGIAN E: INDEPENDENT VARIABLE 3 /

PEMBOLEHUBAH BEBAS 3: EASY OF USE (EFFORT EXPECTATIONS) /

MUDAH DIGUNAKAN (USAHA JANGKAAN)

1. FinTech services are easy to use by anyone. / Perkhidmatan FinTech mudah digunakan oleh sesiapa sahaja.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

2. I find the FinTech service to be clear and easy to understand. / Saya mendapati perkhidmatan FinTech adalah jelas dan mudah difahami.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

3. I find it easy to have the necessary equipment (cell phone, app, Wifi, etc.) to use FinTech services. / Saya rasa mudah untuk memiliki peralatan yang diperlukan (telefon bimbit, aplikasi, Wifi, dll.) untuk menggunakan perkhidmatan FinTech.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

4. I find experience with FinTech services enjoyable. / Saya mendapati pengalaman dengan perkhidmatan FinTech menyeronokkan.

STRONGLY DISAGREE STRONGLY AGREE

5. I feel that FinTech meets my service demands adequately. /Saya merasakan bahawa FinTech memenuhi permintaan perkhidmatan saya dengan secukupnya.

STRONGLY DISAGREE

STRONGLY AGREE

1

2

3

4

5

SECTION F / BAHAGIAN F: INDEPENDENT VARIABLE 4 / PEMBOLEHUBAH BEBAS 4: ENHANCED CUSTOMER ENGAGEMENT (PERFORMANCE EXPECTANCY) / PENGLIBATAN PELANGGAN YANG DIPERTINGKATKAN (JANGKAAN PRESTASI)

1. I believe that the FinTech service capabilities system is very efficient in transactions. / Saya percaya bahawa sistem keupayaan perkhidmatan FinTech sangat cekap dalam transaksi.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

2. I sure customer involvement in the adoption of FinTech due to its wide reach. / Saya pasti penglibatan pelanggan dalam penggunaan FinTech kerana jangkauannya yang luas.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

3. I can obtain information faster, and the information found can be reliable. / Saya boleh mendapatkan maklumat dengan lebih cepat dan maklumat yang ditemui boleh dipercayai.

STRONGLY DISAGREE STRONGLY AGREE
 1 2 3 4 5

4. I believe that using FinTech will help customers achieve gains in workperformance. / Saya percaya bahawa menggunakan FinTech akan membantu pelanggan mencapai keuntungan dalam prestasi kerja.

STRONGLY DISAGREE STRONGLY AGREE
1 2 3 4 5

5. I believe the FinTech service is useful in my daily transactions. / Saya percaya perkhidmatan FinTech berguna dalam transaksi harian saya.

STRONGLY DISAGREE STRONGLY AGREE
1 2 3 4 5



GANTT CHART

SEARCH ACTIVITIES	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14
Distribution of groups, supervisors, and evaluators														
Final year project process briefing														
Meeting with supervisor (ongoing)														
Database searching & reference manager class														
Confirmation of appropriate title														
CHAPTER 1: INTRODUCTION														
1.1 Background of the study														
1.2 Problem Statement														
1.3 Research Question														
1.4 Research Objectives														
1.5 Scope of the Study														
1.6 Significance of Study														
1.7 Definition of Term														
1.8 Organization of the Proposal														

CHAPTER 2: LITERATURE REVIEW														
2.1 Introduction														
2.2 Underpinning Theory														
2.3 Previous Studies														
2.4 Hypotheses Statement														
2.5 Conceptual Framework														
2.6 Summary / Conclusion														
CHAPTER 3: RESEARCH METHODS														
3.1 Introduction														
3.2 Research Design														
3.3 Data Collection Methods														
3.4 Study population														
3.5 Sample size														
3.6 Sampling Techniques														
3.7 Research Instrument Development														
3.8 Measurement of the Variables														
3.9 Procedure for Data Analysis														
3.10 Summary / Conclusion														
Report Submission FYP 1														
Online Presentation FYP 1														

RESEARCH ACTIVITIES	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14
Preparation the Questionnaire														
Discuss with supervisor about Questionnaire														
Start Distribute and Collect Data (Pilot Test) 30 Respondents														
CHAPTER 4: DATA ANALYSIS AND FINDINGS														
Pilot Test and Analyze Data Using SPSS														
Distribute Questionnaire and Collect Data Respondents														
Analyze Data 351 Respondents by SPSS														
4.1 Introduction														
4.2 Preliminary Analysis														
4.3 Demographic Profile of Respondents														
4.4 Descriptive Analysis														
4.5 Validity and Reliability Test														
4.6 Normality Test														
4.7 Hypothesis Testing														
4.8 Conclusion														
CHAPTER 5: DISCUSSION AND CONCLUSION														
5.1 Introduction														
5.2 Key Findings														

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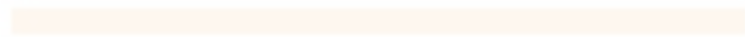


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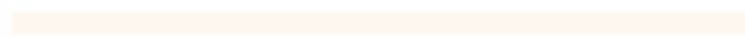
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