

**FACTORS INFLUENCING CUSTOMER  
ACCEPTANCE TOWARDS ONLINE ISLAMIC  
BANKING TRANSACTIONS AMONG  
UNIVERSITY STUDENTS IN MALAYSIA**

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**Factors Influencing Customer Acceptance  
Towards Online Islamic Banking  
Transactions Among University Students In  
Malaysia**

by

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2024

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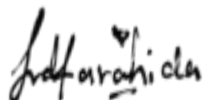
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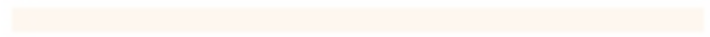
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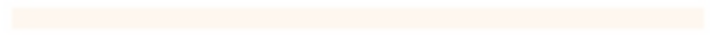
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## ABSTRACT

The purpose of this study was to investigate the factors influencing customer acceptance towards online Islamic banking transactions, focusing on aspects such as accessibility, social influence, security, and facilitating conditions among university students in Malaysia. The researchers surveyed 384 students via Google forms from Malaysian public universities. In this research, SPSS Statistics are used to analyze data collection that includes hypothesis testing. This study's findings demonstrated that accessibility, social influence, security and facilitating conditions are have a good relationship between customer acceptance towards online Islamic banking transactions. The research seeks to encourage wider use of online transactions, particularly among students, to facilitate easier purchasing of goods or study materials, thereby saving time and effort. Hence, the study also aims to provide valuable insights for future researchers by detailing the four factors mentioned above.

**Keywords:** *accessibility, social influence, security, facilitating conditions and online transactions*

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# CHAPTER 1

## INTRODUCTION

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### 1.1 BACKGROUND OF THE STUDY

Banking has always involved the collection and delivery of information to all users using information technology (IT). In addition to being crucial for information processing, banks that offer online banking also have an opportunity to set themselves apart from competitors with their offerings. Because of this, banks discover that in order to satisfy demands and challenging clients, they must continuously develop and upgrade information technology. This is to guarantee that they can offer every person who uses it a convenient, dependable, and helpful service. As a result, they employ more cutting-edge and effective technology to provide their banking services to customers via the internet, a brand-new channel. The technique of conducting all bank dealings online through the use of a phone, computer, or other internet-accessible device is known as internet banking. In today's technology era, online banking has turned into a rapid revolution in the online banking and financial sector to facilitate obtaining cash flow report information, checking daily transactions from the banking sector.

Since the changes in the Malaysian banking industry, they first presented in the mid-1980s, the banking sector and finance started the first Automated Teller Machines (ATMs). Afterwards, as the Internet developed, banks developed online banking programmes to enhance their existing delivery channel for all customers, building on the advantages of telephone banking in the 1980s and 1990s. Bank Negara Malaysia (BNM), sometimes known as Bank Negara Malaysia, started providing its clients with Internet banking services in June 2000. With the launch of its website, [www.maybank2u.com](http://www.maybank2u.com), on June 15, 2000, Malayan Banking Berhad (Maybank) became the first bank in Malaysia to offer online banking services. By October 2000, the bank had 45,000 active online Banking clients.

Theories and models that have been extended to explain the adoption of technology include the Unified Theory of Acceptance and Use of Technology (UTAUT; Venkatesh et al., 2003), Extended Technology Adoption Model (TAM2; Venkatesh and Davis, 2000), Decomposed Theory of Planned Behaviour (DTPB; Taylor and Todd, 1995), and Innovation Diffusion Theory (IDT; Rogers, 1983). This theoretical framework has significantly helped financial institutions by providing vital guidance to increase the use of online banking services. Nowadays, acceptance of internet banking services has become essential in the banking sector. Although the usage of internet banking services has been widely accepted in developed nations, Nasri & Charfeddine (2012) and AbuShanab et al. (2010) found that client adoption in underdeveloped countries is slower than anticipated. However, in Malaysia, if the accounts of academics and other members of the public are compromised, it would have an impact on them. Determining if Malaysian university students approve the usage of internet banking is therefore crucial and required.

## **1.2 PROBLEM STATEMENT**

Customers respond favourably to the excellent quality of services and products provided by banks that follow the Islamic banking system since these offerings are made in accordance with Islamic business principles in order to satisfy Islamic requirements (Mamat, 2003). Due to the drastic development of Islamic banking in Malaysia, it has attracted interest especially among university students to use online Islamic banking transactions. However, Islamic banking is still backward when compared to conventional banking in terms of online banking technology. Conventional banking provides so many conveniences in its online banking system. Nevertheless, Islamic banking has started to catch up little by little and reviewers believe that one day online Islamic banking will be used by almost all people and spread all over the world.

Several empirical studies have been undertaken to establish what hinders consumers from using Islamic banks' internet banking services (Alalwan et al., 2018; Mazhar et al., 2014). Although many Islamic banks provide online banking services, research into the variables that encourage Islamic banks in Malaysia to embrace internet banking services is still limited. If Islamic banks wish to continue to utilise the internet banking services provided by Islamic mobile banking services, they must consider the factors that influence clients' decisions to use them. The answer to this question contains the key to helping the Islamic banking sector develop its marketing strategy to support new types of internet banking systems in the future.

Many issues about online Islamic banking have arisen causing users to hesitate to use their services. We found that internet banking and Islamic banking mobile applications often suffer from access interruptions. This is either due to high traffic numbers or their applications experiencing glitches. Islamic banking must be wise in handling this issue as users will find it difficult to perform transactions if this problem persists and will lead to customer disloyalty towards Islamic banking

Due to recent technological developments, the use of online banking has become more widespread. Almost all university students for example already use online banking due to university regulations stipulating that fees should be paid online. Additionally, most restaurants and shops prefer customers to pay using QR codes. Whether we want it or not, the use of online banking is very important nowadays along with the flow of modernity. Online transactions are very common nowadays and are no longer foreign and are used almost universally.



Our analysis of the independent survey revealed that they used four criteria to determine the reasons for university students' adoption of online Islamic banking. Comparably, our study also makes use of four variables, but we change one of the component variables to increase the explanatory power of our study. While the previous survey's focus was on Universiti Malaysia Kelantan, the current study's scope has been expanded to include all universities in Malaysia.

### **1.3 RESEARCH QUESTION**

To fulfill the objective of this research, there are several questions developed:

- a) Is there a relationship between accessibility and the customer acceptance towards online Islamic banking transactions among university students?
- b) Is there a relationship between security and the customer acceptance towards online Islamic banking transactions among university students?
- c) Is there a relationship between facilitating conditions and the customer acceptance towards online Islamic banking transactions among university students?
- d) Is there a relationship between social influence and the customer acceptance towards online Islamic banking transactions among university students?

### **1.4 RESEARCH OBJECTIVES**

The purposes are:

- a) To examine the relationship between accessibility and customer acceptance towards online Islamic banking transactions among university students in Malaysia.
- b) To examine the relationship between security and customer acceptance towards online Islamic banking transactions among university students in Malaysia.
- c) To investigate the relationship between social influence and customer acceptance towards online Islamic banking transactions among university students in Malaysia.

- d) To determine the relationship between facilitating conditions and customer acceptance towards online Islamic banking transactions among university students in Malaysia.

### **1.5 SCOPE OF THE STUDY**

This study aims to focus on university students' acceptance of online Islamic banking transactions. Researchers will focus on university students in Malaysia because the rate of using online transactions is increasing every day, especially among university students who always make online transactions when doing things such as booking transport, ordering food, shopping online and so on. Therefore, the research findings will be collected from 291 undergraduate students in public universities in Malaysia such as UMK, UM, USM, UKM, UPM, UTM, UIAM, UUM, UNIMAS, UMS, UPSI, USIM, UITM, UMT, UTHM, UTeM, UMP, UniMAP, UniSZA, and UPNM. Therefore, the researchers want to conduct research related to factors influencing customer acceptance towards online Islamic banking transactions among university students.

### **1.6 SIGNIFICANCE OF STUDY**

The purpose of this study is to investigate the factors affecting the acceptance of Islamic online banking transactions among university students in Malaysia. As we know, the use of online banking transactions is increasing day by day these days because it can provide convenience and reduce the user's burden. In addition, the use of Islamic online banking transactions will also increase in 2020 due to the epidemic that hit Malaysia, the covid-19 epidemic. At the time, users only traded online due to the movement control order imposed by the government.

Thanks to this experience, many stores have QR code scanners for the convenience of buyers, and online sales or e-commerce are also increasingly common in this high-tech era. Several factors may

influence users to participate in this online transaction, especially among university students. Therefore, this study was conducted to investigate the factors affecting customer acceptance of Islamic online banking transactions, which include accessibility, social influence, security, and facilitating conditions among university students.

Next, this study can also be used as a benchmark for agencies involved in developing the use of online shopping, especially among students. Some users are afraid to use online transactions because many scammers can do unwanted things. Therefore, this discussion is organized more widely to alert users to the use of this online event, especially among students. It is easier for them to buy goods or study materials, it can indirectly relieve and save time.

Finally, the materials used in this study can be used as a resource for researchers and conclusions to ease their burden in the future. The aforementioned four factors are explained in detail. Therefore, this study is consistent with the scope of this study.

## **1.7 DEFINITION OF TERM**

To give a better understanding of this research, the following terms are explained in relation to it:

### **1.7.1 Accessibility**

The concept of accessibility describes whether or not any individual can use a good or service, regardless of how they come into touch with it. Although accessibility guidelines exist to support those with disabilities, designers should nevertheless strive to accommodate as many potential users as they can in as many situations as they can. There are benefits to doing this, chief among them being better designs for everybody.

### **1.7.2 Social Influence**

"Social influence is defined as the degree to which an individual perceives that important others believe he or she should use the new system," stated Venkatesh et al [36]. The knowledge that a person has as a result of their relatives, friends, classmates, coworkers, and other social groups is the source of social influence.

### **1.7.3 Security**

Security may be defined as the perceived or actual ability to anticipate, adjust to, withstand, and recover from dangers and emergencies caused by people's purposeful, hostile behaviour, such as terrorism, sabotage, organised crime, or hacking. According to Jarvis and Holland (2014), the phrase conjures up images of safety and the lack of dangers, giving some degree of comfort and certainty that one would not suffer any damage.

### **1.7.4 Facilitating Condition**

Facilitating condition, as defined by Chan et al. (2010), are the degree to which an individual believes that the organisational and technological infrastructure in place can support the use of technology. Facilitating condition include having enough resources and support available to enable individuals to use technology (Neslin & Shankar, 2009).

## **1.8. ORGANIZATION OF THE PROPOSAL**

This study focuses on the elements that may influence university students' acceptance of Islamic online banking transactions in Malaysia. Furthermore, this study focused on responding to the topic of user approval of accessibility, social impact, security, and enabling circumstances in Islamic online banking transactions among university students.

Chapter 1 explains the research background, problem definition, research question, research objectives, research scope, research significance, definition of terms and proposal organization. This chapter is a chapter that can give an overview of the research done.

Chapter 2 deals with the introductory literature review such as introduction, background theory, previous research, hypothesis statement, conceptual framework and summary or conclusion for this literature review discussion. This chapter can also give a specific explanation of the four independent variables mentioned in Chapter 1.

Chapter 3 deals with the research method of the research under study. The content of this chapter covers research design, data collection methods, research population, sample size, sampling techniques, research instrument development, variable measurement, data analysis procedure and summary of this chapter. Through this Chapter 3, the collected information is explored in more detail to make the research process run smoothly.

## **CHAPTER 2**

### **LITERATURE REVIEW**

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#### **2.1 INTRODUCTION**

In this chapter will tell more details about the literature study. Literature review is one of the important steps in the analysis process. As we know literature review is a consolidation to obtain information from secondary sources. This literature review aims to enlighten the reader about the concepts, knowledge, and outcomes of prepared works pertaining to well-known study subjects. Even the offered articles seek to elucidate and assess the subject of the study.

Through the enlightenment that has been done, the researcher has stated that this chapter will discuss factors influencing customer acceptance towards online Islamic banking transactions among university students in Malaysia. In this chapter we will also discuss the independent variables (IV) involving accessibility, social influence, security and facilitating conditions. While the dependent variable (DV) in this study is consumer's acceptance of online Islamic banking transactions. The important information that needs to be present in addition to the introduction is the underpinning theory, previous studies, hypotheses statement, conceptual framework and summary obtained by the researcher in the study conducted in this chapter 2.

#### **2.2 UNDERPINNING THEORY**

Underpinning theory is an essential procedure that must be completed for any research project. Utilizing the most relevant theories, the underlying theory aids in the evaluation of the investigation. Finding the research's primary idea and demonstrating how it will integrate with the study are helpful. The Unified Theory of Acceptance and Use of Technology will be used in this research.

As stated by UTAUT's theoretical paradigm, behavioural purpose determines real technology use. The anticipated likelihood of technology adoption is directly impacted by performance expectations, effort expectations, social influence, and favourable factors. The impact of predictors is moderated by age, gender, experience, and involuntariness of consumption (Venkatesh et al., 2003).

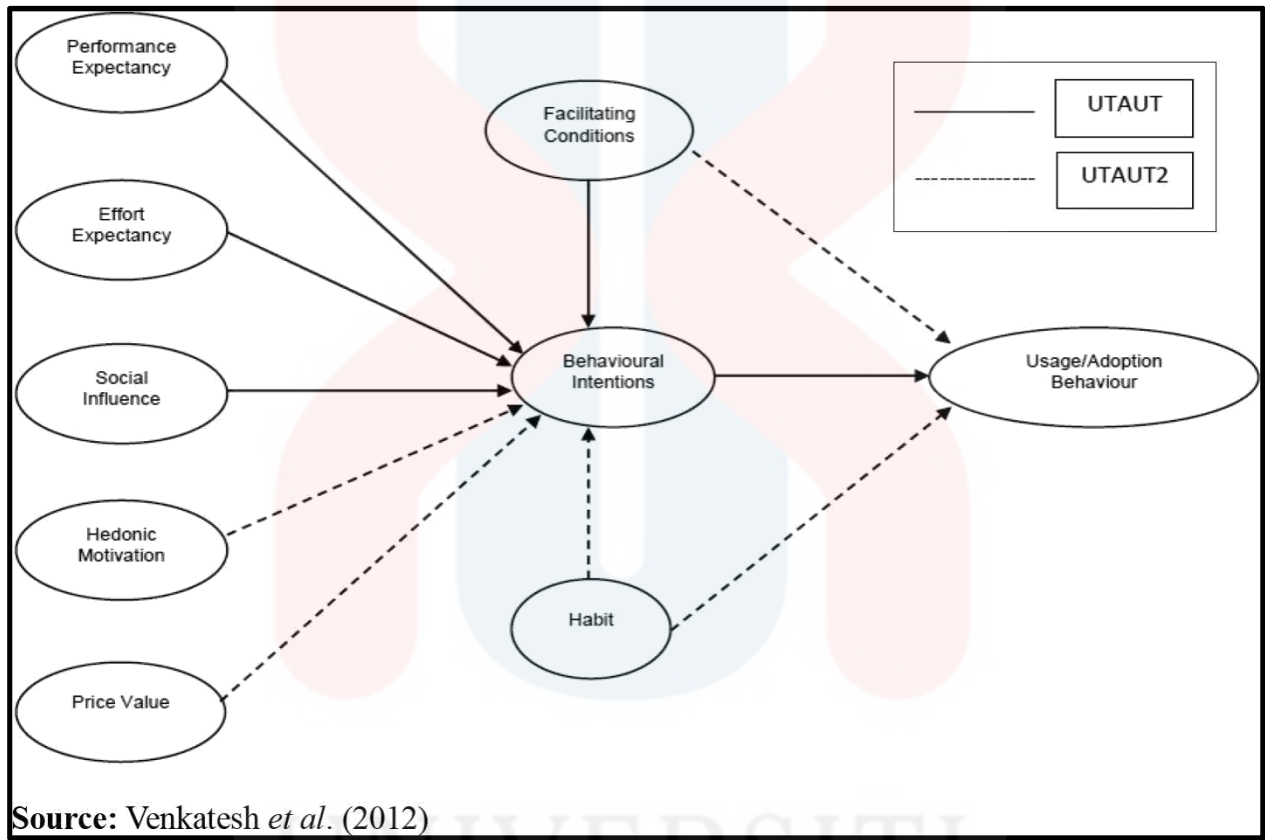


Figure 2.2.1: The unified theory of acceptance and use of technology (UTAUT1) & (UTAUT2) Model.

As can be seen in Figure 2.2.1, there is a notable difference between UTAUT and UTAUT2. until now UTAUT2, a more recent version of UTAUT, will serve as the foundation for our studies and evaluations. UTAUT is an all-encompassing integration model for learning how people react to brand-new systems and technology. The expected rate of technology adoption may be increased in three dimensions, (Venkatesh et al., 2003). Because (Venkatesh et al., 2003) classifies the manner in which customers employ new technology into the first group according to factors like population and culture.

New UTAUT predictor variables were synthesized by a second type, who is thought to be (Venkatesh et al., 2003). However, Venkatesh et al. (2003) underlined the necessity to include crucial predictors that may be employed in the context of consumer technology usage, despite the model being embedded into which multiple variables are commonly included. That's why the UTAUT2 framework is so important to the study of consumer behavior and historical opinion shifts (from organizations to people). This second model is now being utilized to investigate a wide range of topics, from self-service to mobile learning management systems to healthcare and finance. The next sections detail the evolution of the theory and the evidence supporting it.

### **2.2.1 Performance Expectancy**

The term "performance expectancy" refers to an individual's belief that the use of the system would improve their performance at work (Davis et al., 1992; Shin, 2009). The theoretical context of this variable, according to Compeau and Higgins (1995), is derived from perceived utility (Technology Acceptance Model), extrinsic motivation (Motivation Model), work ability (Technology Model), patterns of computer usage, relative advantage (diffusion of innovation theory), and expected outcomes (social cognitive theory). Shin (2009) identifies three factors that impact performance expectations: perceived usefulness, extrinsic reward, and willingness to work. In each of the models evaluated, the variable associated with performance expectations was the strongest predictor of intention to use the target technology.

### **2.2.2 Effort Expectancy**

According to UTAUT, effort expectancy is the ease of using the system. Venkatesh et al. (2003) state that this element is derived from the usability factor provided in the Technology Acceptance Model (TAM). Davis (1989) found that applications with higher approval rates tend to be easier to use. Comparable results by Davis et al. (1989) indicate that effort-oriented structures should be most



noticeable at the early stages of a new behaviour, when process issues become challenges to overcome and are thereafter overshadowed by tool-related issues. This is in line with earlier research by Venkatesh and Davis (2000), Davis (1989), Davis et al. (1989), and Diaz and Loraas (2010). Deng et al. (2011) discovered that performance and effort expectations are strong predictors of desire to adopt WBQAS.

### **2.2.3 Social Influence**

Social influence may be characterized as an individual's faith in his parents or friends if he utilizes technology, as stated by Venkatesh et al. (2003). It is the individual's assessment of how the parents or friend thought he was using online banking from the point of view of online banking. The effect of social influence in increasing customer intents and usage of online banking is comprehensively explored for the first time in study (Shih and Fang, 2004; Hong et al., 2008; Kaabachi and Obeid, 2014; Ali et al., 2015). These findings were published in Shih and Fang (2004), Hong et al. (2008), Kaabachi and Obeid (2014), and Ali et al. (2015).

### **2.2.4 Facilitating Conditions**

The degree to which people perceive that the organizational and technological infrastructure is available to support the system's usage is referred to as enablement. The PC Usage Model by Thompson et al. (1991) presents a comparable case. Elements of the technological and/or organizational environment that attempt to reduce obstacles to usage are included in the fundamental configuration of enabling circumstances (Keong et al., 2012). The UTAUT concept, which draws on characteristics of perceived behavioural control, describes the relationship between an organization's efforts to eliminate obstacles to use and prospective users' intentions to utilise them. The power of this variable predicted a decline in usage after first use, similar to the effort prediction. In their research, Gupta et al. (2008) discovered that factors such as expectations of

performance and effort, social effect, and facilitation environments all have a beneficial role in promoting ICT usage.

### **2.2.5 Price Value**

The cost-benefit analysis takes into consideration the alternatives. (Venkatesh et al., 2012) Technology use. Costs typical of the Internet banking costs, service fees, and transaction fees are all included. If the rate of interest exceeds monetary value. As stated by Hong et al. (2008) and Shin (2009), PV has a beneficial effect on the desire to use. When perusing the published works, there are a number of places to go for more information. The role of cost in influencing determinants of planned behaviour on digital platforms For examples, see (Gerrard et al., 2006; Lee and Allaway, 2002).

### **2.2.6 Behavioral Intention**

Factors that affect how people utilize technology are seen to have significant behavioral goals (Ajzen, 1985; Venkatesh et al., 2003, 2012). With the right motivation, meaningful action may be achieved and is crucial in the use of technology (Webb and Sheeran, 2006; Irani et al., 2009). User intent is considered crucial in the body of existing literature. Driving the use of technology or its actual application (Zhou et al., 2010; Zhou and colleagues, 2013; Shih and Fang, 2004)

In conclusion, the UTAUT or UTAUT2 model may be used by researchers who seek to examine behavioral intentions. You will be able to think about the variables that will be examined, upcoming research, and the theoretical structure that will be used in the study. This understanding supports management's efforts to guarantee that new technologies and systems are adopted and utilized by staff members.

## 2.3 PREVIOUS STUDIES

### 2.3.1 Accessibility

In the context of Islamic banking, Arsyad (2014) underscores that accessibility holds significant sway over the increasing public interest in this financial domain. When financial institutions prioritize user-friendly services and streamlined transactions, clients experience a heightened level of satisfaction. This satisfaction not only stems from the convenience of accessing services but also reflects the bank's commitment to meeting the unique needs of its Islamic clientele. By offering seamless transactions, such as efficient online banking platforms and accessible physical locations, Islamic banks create an environment where clients feel pleased with the ease of managing their financial affairs. This positive interaction fosters a sense of loyalty and dedication among customers. In the contemporary financial landscape, where digital interfaces and accessibility are paramount, the emphasis on user satisfaction through seamless transactions becomes even more critical for Islamic banks to thrive and attract a broader audience.

Zacharis (2012) asserts that online mobile transaction systems should be simple to use and emphasises the importance of simplicity in the field of mobile banking services. One of the most important factors in encouraging consumer acceptance and adoption of new systems is perceived ease of use, which is the degree of convenience associated with using the system. In a contemporary context, this means that mobile banking interfaces need to prioritize accessibility and straightforward navigation. When customers find it easy to understand and operate the online mobile transaction systems, it not only enhances their overall satisfaction but also significantly contributes to the likelihood of adopting these services. The intersection of perceived ease of use and accessibility is evident; a user-friendly mobile banking system that is easy to learn encourages a broader audience to engage with financial services. This is particularly relevant in an era where

digital interactions are the norm, making it essential for financial institutions to design mobile transaction systems that cater to diverse user needs, ensuring a seamless and accessible experience for all customers.

According to Age (2000), accessibility is associated with shorter wait times and greater user-friendliness for customers, especially those with flexible schedules, especially when it comes to services. In real words, this means that accessibility is enhanced when services are easily accessible without having to wait for a long time and when they can serve people with different time limitations. This idea fits in with the contemporary landscape, which emphasizes services that are flexible and efficient. Shorter wait times suggest that customers can get the services they require quickly, which enhances the user experience. Furthermore, accommodating persons with flexible work schedules recognizes the varied schedules of customers, guaranteeing that accessibility is not limited to regular business hours. Wait times must be kept to a minimum and flexible scheduling must be accommodated as businesses and services develop further. In today's dynamic and fast-paced climate, this not only improves customer happiness but also shows a dedication to making services convenient and accessible for a wider range of people.

According to Mustika's research from 2019, people expect Islamic banks to be more accessible to the general public. This includes providing more thorough, in-depth, and detailed information. However, most people believe that Islamic banks have clear information, improved facilities that are complete and adequate, good service that is prompt, accurate, and compliant with banking ethics, as well as being conveniently located for customers who will transact at Islamic banks (Alatyat et al., 2023).

According to Tjiptono and Gregorius (2016), communication-effect theory holds that a

customer's reaction to accessibility is what determines whether they are satisfied or not, not whether they are the result of a cognitive or affective assessment of the services they received. In real terms, this means that rather than a thorough evaluation of the services' quality or an emotional reaction to them, customers focus their assessments of customer satisfaction mostly on how simple it is for them to acquire and use the services. Regardless of cognitive or emotional judgements, customers are more likely to be happy with a service that is conveniently accessible and fits their needs. Conversely, accessibility issues might result in dissatisfaction. Businesses must recognize and take care of the accessibility element if they want to have a positive impact on consumer satisfaction in the fast-paced, convenience-driven world of today. According to this notion, enhancing accessibility can directly affect how customers perceive a product or service and how satisfied they are with it overall.

### **2.3.2 Social Influence**

According to the study of Zhou, T. (2011), social influence is behaviour that is influenced by three social processes, namely compliance, identification and internalization. The first process, which is compliance, will reflect an individual who complies with the opinions of others who consider other people's opinions to be important. The next process is the identification process which is the identification of individuals with the community which creates a sense of belonging and attachment between the community such as introducing a good facility for the public. The last process is the process of internalization, which is the acceptance of an individual to influence caused by the compatibility of his values with the values of group members. These three processes are often represented by subjective norms, social identity and group norms respectively. Mokhtar, S. A., Katan, H., & Imdadullah, H.-u.-R. (2018) found that social influence is a person's view of how new technology is used that is valued by others and he conforms to their expectations. Actually, social influence and the impact that friends or family members have on e-banking are also part of this social

influence. Utilised in popular technology usage models including the Theory of Planned Behaviour (TPB), Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM2), Integrated Acceptance and usage of Technology Theory (UTAUT), and UTAUT2, social influence is also significant.

According to Kexin Zhao, Stylianou, A. C., & Zheng, Y. (2018), social influence is the formation of opinions and behavioral changes caused by individual social. There are three types of social influence namely normative influence, expressive value influence and informational influence. These social influences may not be interconnected and may exist simultaneously at different levels. The first type of social influence is normative influence which is a process of compliance that occurs when an individual receives influence from others because one hopes to get a favorable reaction from others. Next, the type of expression influence occurs through the process of identification, which is when a person adopts a behavior because he associates with other people who represent the desired values. This causes a person to try to be like others by saying what others say and do. Lastly is the influence of the type of informational influence which is an internalization process when receiving influence from behavior that motivates intrinsically that gives to reward. This type of influence only wants to maximize benefits for itself.

According to Lin, W. R., Lin, C.-Y., & Ding, Y.-H. (2020), social influence has a positive and significant effect on customers' intention and behavior to use mobile payment, i.e. online banking. The variables that affect this social influence are performance expectations, effort expectations, hedonic motivation, price values, and habits. These variables influence the use of cashless transactions. Finally, according to Koenig-Lewis, N., Marquet, M., Palmer, A., & Zhao, A. L. (2015), mobile phones are something that is commonly used by society and this thing is able to observe the behavior of other people and likely to be influenced by peers or family.

### 2.3.4 Security

Security in mobile banking refers to the measures, protocols, and practices put in place to safeguard financial and personal information during transactions conducted through mobile devices such as smartphones and tablets. It encompasses a range of strategies and features aimed at ensuring the safety and integrity of banking operations, protecting users' sensitive data, and preventing unauthorized access or fraudulent activities.. Security is an important factor in determining customers' perceived value in banking transactions, especially in the context of technology-based services.

According to A Yussaivi , D Suhartanto , M. E. Syarief (2020), Studies pertaining to mobile banking services have repeatedly demonstrated that a reduction in security within these channels can result in a decline in confidence and, eventually, a reduction in the desire to use these banking channels. A digital native might see a transferring money using the app has a higher risk than checking an account balance. Security in mobile banking significantly impacts and positively influences mobile banking usage. When users perceive that mobile banking services are secure, it encourages and fosters greater adoption and usage. So that, security in mobile banking plays a pivotal role in shaping user perceptions and behaviors. When security measures are robust and users feel confident about the safety of their financial transactions and personal data, it leads to increased trust, higher usage, greater satisfaction, and loyalty among mobile banking users.

A financial instrument that can be exchanged and has monetary worth is referred to as a security in the financial environment. Customers' opinions of Islamic banking services may be impacted by security concerns in Islamic banking systems. Arcand et al. (2017) state that customer-perceived security has to do with data sent through digital technologies. According to Poon W. C. (2008), bank customers' approval of online banking services is significantly influenced by security. Everyday banking operations include credit card payments, ATM withdrawals, business transactions, money

transfers, and banking loans. Banks have an obligation to safeguard the privacy of their clients, which means they shouldn't give their sensitive information out to third parties without consent. Islamic banks should make sure that high-security fixes are applied consistently to all financial transactions. This is due to the fact that satisfied clients will be positively impacted by high banking transaction security. Zeshan M. (2016) found that Islamic banking's fast, safe, secure, and easy procedures make it a preferred option for customers. According to Butt et al. (2018), security and safety are important considerations when customers are choosing an Islamic banking service. Islamic banking. This study looks into the connection between perceptions of security and clients' level of satisfaction with Islamic banking offerings. Lai J. (2022) emphasized the significance of the Islamic financial system and the problem of banking transaction security.

#### **2.3.4 Facilitating Condition**

According to a study by Ghaladari, K. (2012), he said that facilitating conditions are variables that facilitate conditions. In other words, it reflects how much a person feels the organisational and technological infrastructure required to utilise the intended and implemented system is available. This relates to the following: the adaptability—which is the innovation diffusion theory—the enabling condition—which is the PC usage model—the perceived control of behaviour, which is the theory of planned behaviour and the theory of planned behaviour that is deconstructed. In Shahzad, M., Qu, Y., Rehman, S. U., & Zafar, A. U.'s study from 2022, he stated that facilitating conditions are factors that prevent or make an activity easy for an individual to perform. The two levels of facilitating conditions are the individual level and the group level. The first level, which is individual, is about the individual's view of online banking support and the group level is about the organizational support available to groups such as Bank Negara Malaysia. Without these things, it is very challenging for customers to accept the latest technology such as online banking.



According to R S Johar and D Suhartanto (2019), the readiness of the bank in providing online transaction services can be seen through the readiness, reliability and facilities of Islamic banking transactions to meet the expectations of users and companies. The willingness to accept good Islamic banking technology will help facilitate availability to users in Islamic banking transactions. The ease of Islamic banking transactions has increased the bank's ability to provide ease of access, comfort when performing, quality of service and speed when performing online transactions to users and companies. The users will adopt the technology used in the transaction if they believe that the technology is useful and easy to operate. Besides, based on article by Mohd Thas Thaker, H., Mohd Thas Thaker, M.A., Khaliq, A., Allah Pitchay, A. and Iqbal Hussain, H. (2022), in the online context of Islamic banking transactions, each individual needs support and guidance in doing a transaction that is in terms of explaining the use of facilities, skills to use, security and FAQ. From the guidance available on the banking website, it has helped to increase the willingness of users to use and adopt the technology provided. Facilitating conditions also influence the intention and behavior of users in the continuous use of the technology.

According to Majeed Mustafa Othman Mansour (2020), facilitating conditions are "the degree to which individuals believe that the organisational and technical infrastructure exists to support the use of the system" (Venkatesh et al., 2003). The UTAUT model has been applied in a number of research to examine users' intentions and actual technology use. proving that customers' intentions to utilise online banking are significantly influenced by their expectations for effort and performance. Other internet domains, such e-commerce websites or applications for booking hotels, can make advantage of the integrated paradigm. The model's study generalisation will rise if it is replicated in other internet domains. This indirectly increases user knowledge in using online Islamic transactions. According to

Harahap, D., Afandi, A., & Siregar, T. M. (2023), the online Islamic banking design and functionality must then represent the positive impression and benefits that users need.

## **2.4 HYPOTHESES STATEMENT**

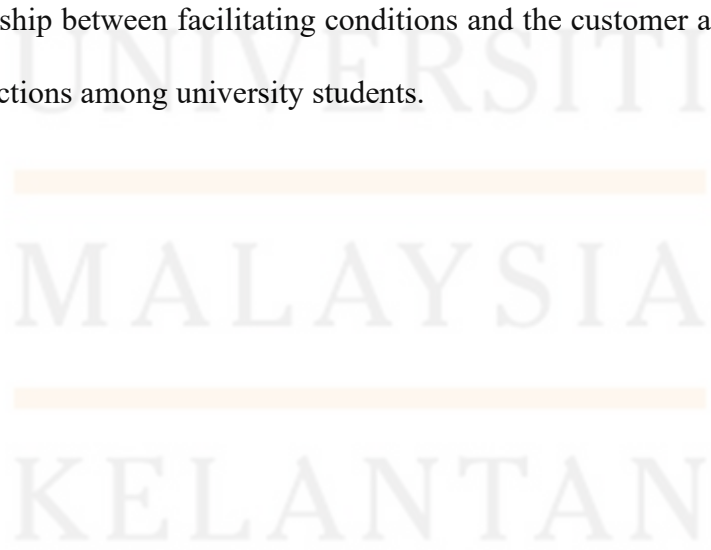
Through theory and research that has been done, there is a relationship between the independent and dependent variables that have been stated. Therefore, there are four research hypotheses that have been given to examine the relationship between accessibility, social influence, security and facilitating conditions with customer acceptance towards online Islamic banking transactions among university students.

H1: There is a relationship between accessibility and the customer acceptance towards online Islamic banking transactions among university students.

H2: There is a relationship between social influence and the customer acceptance towards online Islamic banking transactions among university students.

H3: There is a relationship between security and the customer acceptance towards online Islamic banking transactions among university students.

H4: There is a relationship between facilitating conditions and the customer acceptance towards online Islamic banking transactions among university students.



**2.5 CONCEPTUAL FRAMEWORK**

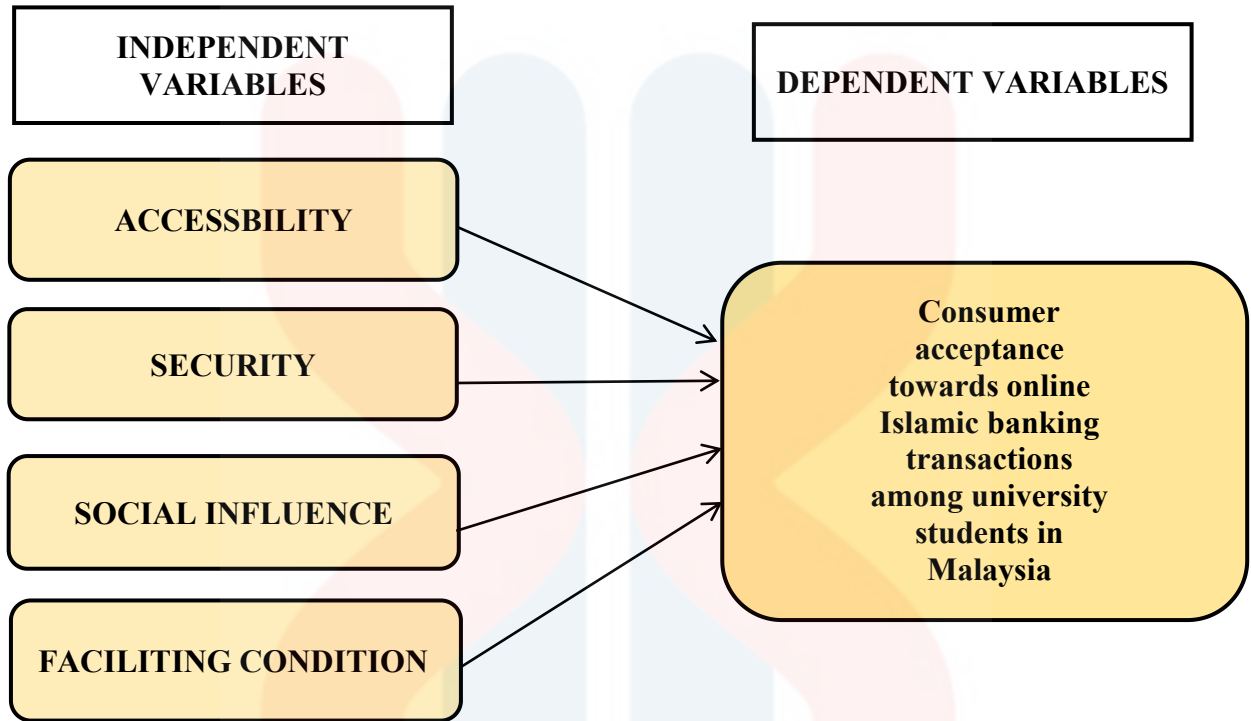


Figure 2.3: Conceptual framework

**2.6 SUMMARY**

Due to a number of important criteria, online Islamic banking is widely accepted among university students. First and foremost, the ease of online banking provided by Islamic financial institutions is crucial. Through digital platforms, students may readily access banking services and financial commerce, which makes managing their finances more convenient and simple. Second, social influence is a significant component as well. Online Islamic banking is becoming more and more well-liked and accepted by the general population, particularly college students. Peers, relatives, and social media that share favourable information and experiences concerning online Islamic banking have an influence on them.

University students choose online banking out of a strong concern about safety. Online Islamic banking provides a high level of security, including data protection and encryption technologies. Students now have the assurance needed to feel secure when transacting online. University students' embrace of online Islamic banking is also influenced by its convenience. Students frequently have hectic schedules and limited time; as a result, the convenience of online banking enables them to handle their finances easily and swiftly without having to frequently visit physical banks. Accessibility, beneficial social influence, security and convenience offered by digital platforms all contribute to the overall high acceptance of online Islamic banking among university students.

## **CHAPTER 3**

### **RESEARCH METHODS**

#### **3.1 INTRODUCTION**

The approach a study will take is known as its research methodology. An alternative definition of this research methodology would be a method or process for gathering and evaluating data related to the chosen study subject. Therefore, it can be related to how researchers design studies and obtain valid results. This is reliable and meets their research objectives.

Therefore, after completing the research in chapter 2, the researcher can start this chapter 3. This chapter is a chapter that describes the objective solution in chapter 1. The process begins with the research design and continues with the data collecting methods, study population, sample size, sampling techniques, construction of research instruments, measurement of the variables, data analysis procedures, and conclusion with a summary.

#### **3.2 RESEARCH DESIGN**

A framework approach and research technique selected by each researcher to carry out the study they are conducting are referred to as a research design. Researchers can investigate study methods that are more pertinent to the topic by using the newly introduced design, which aids in their success. The three main research forms of data collecting, measurement, and study analysis have also been established by this research design. There are two types of research design, namely quantitative research and qualitative research. We used a quantitative research strategy for this study. Through this quantitative study, the researcher was able to find out the factors influencing customer acceptance towards online Islamic banking transactions among university students in Malaysia.

The researcher will compile research statistics as part of a quantitative study, which will then be

briefly evaluated. Research gathered with established values and a fine focus will be the subject of this quantitative study. Researchers must select specific study questions and seek out unbiased solutions. Researchers should employ certain useful instruments, such questionnaires or computer software, to collect data digitally. The researcher employed dependent and independent variables to aid in the completion of this study and to help further understand the research that has been conducted.

### 3.3 DATA COLLECTION METHODS

The strategies or processes used to acquire data or information for a research or investigation are known as data collection methods. It covers the methods utilized to get relevant and trustworthy data for examination and assessment. To meet the study's goals, the researchers in this investigation gather data using quantitative techniques. We gathered data using this quantitative strategy by having respondents fill out questionnaire forms and distribute them to others. To facilitate respondents' response to the question, a questionnaire is included in the Google Form. We distributed the survey using social media sites including Facebook, Instagram, WhatsApp, and others. Malaysian university students are our target responders.

### 3.4 STUDY POPULATION

The purpose of this research is to investigate the elements that influence consumer acceptability of Islamic banking transactions conducted online. Students currently enrolled at one of Malaysia's public universities make up this study's demographic because of this reason.

Table 3.1 The Number of Students in Public Universities in Malaysia

No	University	Students
1	Universiti Utara Malaysia (UUM)	32,965

2	Universiti Tun Hussein Onn Malaysia (UTHM)	18,581
3	Universiti Teknologi MARA (UiTM)	188,701
4	Universiti Teknologi Malaysia (UTM)	32,900
5	Universiti Teknikal Malaysia Melaka (UTeM)	14,937
6	Universiti Sultan Zainal Abidin (UniSZA)	12,901
7	Universiti Sains Malaysia (USM)	31,674
8	Universiti Sains Islam Malaysia (USIM)	13,608
9	Universiti Putra Malaysia (UPM)	28,587
10	Universiti Pertahanan Nasional Malaysia (UPNM)	4,972
11	Universiti Pendidikan Sultan Idris (UPSI)	26,554
12	Universiti Malaysia Terengganu (UMT)	10,323
13	Universiti Malaysia Sarawak (UNIMAS)	16,551
14	Universiti Malaysia Sabah (UMS)	17,498
15	Universiti Malaysia Perlis (UNIMAP)	13,176
16	Universiti Malaysia Pahang (UMP)	13,607
17	Universiti Malaysia Kelantan (UMK)	11,058
18	Universiti Malaya (UM)	35,885
19	Universiti Kebangsaan Malaysia (UKM)	30,844
20	Universiti Islam Antarabangsa Malaysia (UIAM)	29,254

Sources: Education Statistics, 2020 by Department of Statistics, Malaysia

According to Table 3.1, there are 584,576 students enrolled in public colleges nationwide, which means that the targeted group will be made up of 584,576 students.

### 3.5 SAMPLE SIZE

Sample sizes, whether small or big, can have an impact on the accuracy and quality of research. The prefix "s" is commonly used to represent sample size. The sample size for this study is calculated using the entire number of Malaysian students studying in public universities. To find an appropriate sample size, the researchers in this study used Krejcie and Morgan's (1970) table. The data by Krejcie and Morgan indicates that in order to accurately reflect the 584,576 students in the student body, a minimum sample size of 384 respondents is needed.

Table 3.5 Determine Sample Size of a Known Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3200	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285		

Note.—*N* is population size. *S* is sample size.  
Source: Krejcie & Morgan, 1970

Source: Krejcie, R. V., & Morgan, D. W. (1970)



### 3.6 SAMPLING TECHNIQUES

The sample techniques employed in this investigation was a convenience sample. This sampling techniques is defined as a way for obtaining the most easily accessible units or persons (Zikmund, 2000). The choice of this strategy is based on the respondents' capacity to complete the questionnaire at their leisure and their desire to participate in the study. It should be noted that this particular sample is subject to inaccuracies in sampling. According to Brown's (1947) findings, probability or random sampling is the most unbiased method for sampling, given a certain degree of sampling error. However, this method may also require the most time and energy, making it the most expensive option. Simple random sampling, stratified random sampling, cluster sampling, systematic sampling, and multi-stage sampling are some of the several probability sampling techniques. Randomization is not used in the selection of respondents in non-probability sampling. However, it is necessary to provide a transparent rationale for why certain individuals or situations were chosen over others.

For this research, the sampling techniques used are simple random sampling. The utilization of simple random sampling is prevalent in scientific research as a sampling method. Bhardwaj (2019) suggests that simple random sampling is a suitable method for research involving highly homogeneous populations. This method involves randomly selecting members of the population to participate in the study. Simple random sampling is a commonly used technique for sample selection, according to Singh (2003). Using this strategy, every sample unit is chosen with an equal chance of being chosen at every draw. It is considered to be the simplest method of sample selection. (p. 71).

As per Acharya's (2013) research, a method was employed where each individual in the population had an equal opportunity of being chosen for the sample (p. 330). According to Thomas (2020), the utilization of simple random sampling ensures that each individual within a given population has an equal chance of being selected as a respondent. In this approach, researchers

typically create a numerical inventory of all potential sample sizes and employ computer programmers to generate random numbers, particularly when dealing with large sample sizes (Rahi, 2017; Omair, 2014). This process yields a population list that is relevant to the research project at hand. According to Rahi (2017), the utilization of simple random sampling is common in quantitative research designs and surveys. The utilization of simple random sampling ensures that all individuals within the population have an equal opportunity to be selected for participation in the study.

### **3.7 RESEARCH INSTRUMENT DEVELOPMENT**

#### **3.7.1 Questionnaire Design**

As stated by Yaya, J. A. (2014), the notion of a measurement instrument in research pertains to the diverse techniques employed by researchers to gather data from participants. In quantitative research, the focus is on collecting and analyzing numerical data, enabling the identification of patterns, prediction, testing relationships, and deriving generalizable results for a broader population. The chosen data collection method for this quantitative study is a questionnaire, sourced from prior research endeavors. The questionnaire comprises closed-ended questions, with predefined answer options, ensuring that the collected data aligns with the specific needs of the research.

Because the data was in the form of an ordinal scale, it was used as primary data in this study. The data came from the responses to online user survey questions using Google Form. Part A, Part B, and Part C are the three divisions. The demographics of the respondents in parts A, and B include standardized variables, such as user acceptance of online Islamic banking among Malaysian university students, while part C contains non- standardized variables, such as accessibility, social influence, security, and facilitating conditions. On a 5-point Likert scale, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree, Part C is evaluated.

### **3.7.2 Pilot Test**

Pilot studies can be conducted to assess methodological efficacy, detect possible problems, and assess dependability prior to beginning data collecting. Before the questionnaire survey is widely sent to the majority of respondents, a pilot test involving the sample subset will be conducted to identify any issues. This approach plays an important role in preventing unclear or vague questions and reactions. Pilot tests play an important role in minimizing questionnaire errors and ensuring accurate data collection during the main data collection phase. In particular, 30 individuals of the total sample of 384 survey respondents will be selected to participate in the pilot test.

### **3.8 MEASUREMENT OF THE VARIABLES**

Scales of measurement are used to define and categorise variables. Stanley Stevens, a psychologist, created the four standard measurement scales: nominal, ordinal, interval, and ratio. Every measuring scale has qualities that influence how the data is examined. There are four types of measuring scales that are often employed in research studies: nominal, ordinal, interval, and ratio. In this study, only the ordinal and nominal scales—two of the four measures—were used. The questionnaire is divided into three sections: A, B, and C. Sections B and C will employ ordinal scales, whereas Section A will use nominal scales.

Section A will include demographic questions for the responders. In contrast, Sections B and C used the framework from the previous study to build an interval scale for both dependent and independent variables. In the second and third sections, precise data is collected using five-point Likert scales. Because the findings of this questionnaire will be evaluated, researchers will be able to look at the variables for each scale.

### **3.8.1 Nominal Scale**

Since scale nominal variable values are clustered, sorting is not possible. Research often employs this kind of scale through the use of qualitative variables. There are a few nominal scale portions that should be separated into several categories or groups for the sake of this study. The questionnaire's nominal scale comprises questions about the respondent's gender, age (19-24 years old and older), race (Malay, Chinese, or other), educational background (diploma to professional certificate), income bracket, and use of Islamic banks. All of these questions will be combined to ensure that each participant's demographic profile is accurate.

### **3.8.2 Ordinal Scale**

In research, an ordinal scale is a measurement tool that is used to divide data and incorporate elements of ranking, degree, or level through a specific evaluation. An ordinal scale can be used to make subjective, objective, or a mix of the two kinds of assessments. Ordinal scales are useful for assessing a wide range of attributes, such as added value, motivation, success in relationships, satisfaction, and success. This is because they have levels. An ordinal variable is a form of measuring variable used in this study that accepts quantitative variable values in a certain rank or order. The ordinal variable, a subset of the nominal variable, denotes the second degree of measurement. This scale is used to organise items in decreasing order of satisfaction, or from least to most satisfied.

## **3.9 PROCEDURE FOR DATA ANALYSIS**

In research, data analysis is the process of collecting data, modelling data, and evaluating data with the use of statistical and logical methods or techniques. A firm must rely on its processes and analytical tools to provide insights that support all operational and strategic decisions. Data analysis may also assist lower the risks associated with an organization's decision-making process by offering insightful information and statistics in the form of graphs, tables, charts, and pictures. SPSS software will help

with data analysis in this study so that the information acquired can be examined and assessed. Thus, data for this study were gathered using multiple linear regression (MLR), descriptive analysis, reliability and validity testing, and Spearman correlation.

### **3.9.1 Reliability and Validity Tests**

This study used reliability and validity methods in data analysis. This aims to measure the reliability and validity of the answers to the questions that have been prepared by the researchers and collected from the respondents involved. which. According to Nicolas, A (2021), reliability refers to the consistency of data measurement. This reliability also shows how reliable the test scores used in the study are. Meanwhile, validity refers to accuracy in performing data measurements. Validity also shows about how a specific examination or study is appropriate in a certain situation. This study used reliability and validity methods in data analysis. This aims to measure the reliability and validity of the answers to the questions that have been prepared by the researchers and collected from the respondents involved. According to Alvin Nicolas (2021), reliability refers to the consistency of data measurement.

This study uses coefficient values to estimate the measurement scale., and the consistency of the measured coefficients is evaluated using the Cronbach's alpha technique. As per Frost, J (2023), the internal consistency or reliability of a research item set is evaluated using Cronbach's alpha coefficient. Actually, this coefficient aids in determining if the study items consistently assess the same attribute. On a typical 0–1 scale, Cronbach's alpha is used to measure the degree of agreement. Greater agreement between the items or research topics is indicated by higher values.

### **3.9.2 Descriptive Analysis**

Data Analysis that uses descriptive statistics methods also used in this study. According to Bhandari, P (2023), Descriptive Statistics is a method of summarizing and organizing set characteristics on the data

obtained. Whereas, the data set is a collection of respondents from a sample of the entire population used. Therefore, it is clear that frequency, percentage and MCT are measured using measures of central tendency which consist of Mean. This analysis method will be used in the respondent's demographic section, which is in the Questionnaire part A which consists of gender, age, race, education level, university and level income.

### **3.9.3 Multiple Linear Regression (MLR)**

The multiple linear regression method also used in this research which aims to estimate the relationship between two or more independent variables and one dependent variable (Bevans, R, 2022). In this case four independent variables are used which are accessibility, security, social influence and facilitating conditions that will be used in the multiple linear regression method for the purpose of examining the components and completing the study on the factors influencing customer acceptance towards online Islamic banking transactions among university students in Malaysia.

### **3.9.4 Spearman Correlation**

The Spearman Correlation serves as the non-parametric counterpart to the Pearson correlation, particularly suitable when the association between variables is non-linear or when the variables are measured on an ordinal scale. This method is also applicable when the data deviates from a normal distribution and is robust against outliers, in contrast to the Pearson correlation. The Spearman correlation, in contrast to the Pearson correlation coefficient, is based on rankings rather than assumptions about the distributions of the two variables, hence it does not need continuous-level data (interval or ratio). The examination of correlations between variables recorded at the ordinal level is made possible by this flexibility. Furthermore, the Spearman correlation is useful in situations where the Pearson correlation's assumptions—such as continuous-level variables, linearity, heteroscedasticity, and normality—are not met. This is because it does not need a normal distribution

for the variables.

### 3.10 SUMMARY

To sum up, this chapter provides a clear and detailed description of the study approach that will be employed. As a matter of fact, this chapter also covers the following topics: research instrument creation; variable measurement; study population; sampling methodology; sample size for sampling design; and, lastly, the data analysis process. As a result, the target demographic for this study is Malaysian university students. Respondents will get an electronic questionnaire using Google Form in order to facilitate data collection. Three sections make up the disseminated questionnaire. Part A asks about demographic information. Part C deals with independent factors, followed by Part B, which covers questions pertaining to dependent variables. As a result, chapter 4, the next chapter, will provide a more thorough analysis of the data collecting outcomes.

## CHAPTER 4

### DATA ANALYSIS AND FINDINGS

FKP

#### 4.1 INTRODUCTION

More attention will be paid to data analysis in this chapter 4 of the research. Using the demographic data collected in the preceding chapter, descriptive statistics using the Statistical Package for Social Science (SPSS) programme are performed. After that, the researcher's examination of the questionnaire will also be covered in this chapter's part. Furthermore, a research and hypothesis will be established based on the findings from the data analysis supplied by the respondents. Numerous tests will be performed on the study, including the ANOVA test, Pearson correlation analysis, and reliability test.

#### 4.2 PRELIMINARY ANALYSIS

According to Thomas (2023) states that the Pilot test is a software test that can give confirmation to the component system or the entire system that is in a real operational state. The purpose of the pilot Test is to evaluate the feasibility, project performance, risk, time and also the cost of the research project carried out. The pilot test is one of the important tests in this study because this test can help in various ways such as checking the readiness of the product, measuring the success of the research done and so on.

The Cronbach's alpha coefficient was utilised to assess the pilot test's dependability. This is believed to be the case since a set of survey items and internal trust are measured. For every investigation, the degree of agreement will be measured using Cronbach's alpha, which starts on a conventional 0 to 1 scale. As a result, a greater score that denotes a higher level of agreement between each study's item may be shown. In this study, the researcher collected thirty sets of questionnaires from the respondents through section 4.2. Respondents will only take a few minutes to answer this



research question. After that, the researcher will use the SPSS program as a calculation process through the given questionnaire. Through the survey the questionnaire will also be reviewed to obtain a pilot test.

Table 4.2 Summary Reliability Pilot Test

VARIABLES	CRONBACH'S ALPHA	NO OF ITEM	LEVEL OF RELIABILITY
Customer Acceptance Online Islamic Banking			
Transactions Among University Students In Malaysia	0.912	5	Excellent
Accessibility	0.898	5	Good
Security	0.980	5	Excellent
Social Influence	0.940	5	Excellent
Facilitating Condition	0.971	5	Excellent

Table 4.2 summarises the study's dependent variable, which is university students' approval of online Islamic banking transactions in Malaysia. Its Cronbach's alpha coefficient is 0.912. In the meanwhile, the study's independent variables include social influence, accessibility, security, and facilitating conditions. The four independent variables yielded values of 0.898, 0.980, 0.940, and 0.71 for the Cronbach's alpha coefficient, which is positive. Every value derived from variables has adequate and suitable values.

Based on this calculation it shows that this researcher has a variable Cronbach's alpha charge that exceeds 0.7. This shows that all variables have higher values. This also shows that the questionnaire was approved and all respondents had a good understanding of the questions given.

### 4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

The questionnaire we created for this study has been completed by 384 respondents in total. Our study's participants include a diverse group of college students from various backgrounds, including gender, age, race, educational attainment, kind of university, and socioeconomic status. In Chapter 4, the respondents' demographics will be discussed in more detail.

Table 4.3.1 Demographic Respondents Based on Gender

RESPONDENT PROFILE	CLASSIFICATION	FREQUENCY (N=384)	PERCENTAGE
GENDER	Female	259	67.4
	Male	125	32.6

Table 4.3.1 has shown the demographic profile of respondents based on gender. The total number of respondents was 384, including men and women. According to table 4.3.1, a total of 259 people were female respondents and the percentage of female respondents was 67.4%. While the number of male respondents was 125 people and the percentage of male respondents was 32.6%. In conclusion, the total number of female respondents was 259 which was 67.4% and the number of male respondents was 125 which was 32.6%.

Table 4.3.2 Demographic Respondents Based on Age

<b>RESPONDENT PROFILE</b>	<b>CLASSIFICATION</b>	<b>FREQUENCY (N=384)</b>	<b>PERCENTAGE</b>
<b>AGE</b>	20 years old and below	49	12.8
	21 - 25 years old	261	68.0
	26 - 30 years	58	15.1
	31 years old and above	16	4.2

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The age-based demographic profile of the respondents is displayed in Table 4.3.2. With 68% (261 respondents) of those between the ages of 20 and under and 31 and over answering the questions, those between the ages of 21 and 25 had the largest proportion. The age range of 26 to 30 years old, with 15.1% (58 replies), is the second largest. However, age 20 and under (12.8%) accounts for the third-highest percentage (49 responses). Last but not least, the age group with the fewest responses—31 years and older—was 4.2%, or 16 respondents.

Table 4.3.3 Demographic Respondents Based on Race

<b>RESPONDENT PROFILE</b>	<b>CLASSIFICATION</b>	<b>FREQUENCY (N=384)</b>	<b>PERCENTAGE</b>
<b>RACE</b>	Chinese	66	17.2
	Indian	61	15.9

Malay	246	64.1
Others	11	2.9

Table 4.3.3 shows the demographic profile of respondents based on race. The Malays were the most numerous respondents in answering the question with 246 respondents out of 384 respondents and the rest were from the Chinese, Indians and other races. The percentage of Malays is 64.1%. Followed by the Chinese at 17.2% of 66 respondents. Indians were 15.9% equivalent to 61 respondents and finally other races were the least in answering the question at 2.9% equivalent to 11 respondents.

Table 4.3.4 Demographic Respondents Based on Education Level

<b>RESPONDENT PROFILE</b>	<b>CLASSIFICATION</b>	<b>FREQUENCY (N=384)</b>	<b>PERCENTAGE</b>
<b>EDUCATION LEVEL</b>	Degree	234	60.9
	Diploma	36	9.4
	Master	76	19.8
	Phd	26	6.8
	Sijil	12	3.1

Table 4.3.4 shows the demographic profile of respondents based on education level. Degree students are the most respondents in answering the question which is 60.9% equivalent to 234

respondents. Master's students are the second largest at 19.8%, equivalent to 76 respondents. While diploma students are the third highest at 9.4% equivalent to 36 respondents. PHD students are in fourth place at 6.8% equivalent to 26 followed by 'sijil' students at 3.1% equivalent to 12.

Table 4.3.5 Demographic Respondents Based on Universiti

<b>RESPONDENT PROFILE</b>	<b>CLASSIFICATION</b>	<b>FREQUENCY (N=384)</b>	<b>PERCENTAGE</b>
	Universiti Islam Antarabangsa Malaysia (UIAM)	10	2.6
	Universiti Kebangsaan Malaysia (UKM)	26	6.8
	Universiti Malaya (UM)	23	6.0
	Universiti Malaysia Kelantan (UMK)	95	24.7
UNIVERSITY	Universiti Malaysia Pahang (UMP)	11	2.9
	Universiti Malaysia Perlis (UNIMAP)	5	1.3
	Universiti Malaysia Sabah (UMS)	6	1.6
	Universiti Malaysia Sarawak (UNIMAS)	5	1.3
	Universiti Malaysia Terengganu (UMT)	18	4.7
	Universiti Pendidikan Sultan Idris (UPSI)	15	3.9

Universiti Pertahanan Nasional Malaysia (UPNM)	7	1.8
Universiti Putra Malaysia (UPM)	16	4.2
Universiti Sains Islam Malaysia (USIM)	11	2.9
Universiti Sains Malaysia (USM)	21	5.5
Universiti Sultan Zainal Abidin (UniSZA)	16	4.2
Universiti Teknikal Malaysia Melaka (UTeM)	15	3.9
Universiti Teknologi Malaysia (UTM)	22	5.7
Universiti Teknologi MARA (UiTM)	35	9.1
Universiti Tun Hussein Onn Malaysia (UTHM)	18	4.7
Universiti Utara Malaysia (UUM)	9	2.3

Table 4.3.5 shows the demographic profile of respondents based on University. We have students from 20 different universities in Malaysia that we took as respondents. Students from Universiti Malaysia Kelantan were the most numerous respondents at 24.7% (95 respondents) followed by Universiti Teknologi Mara (UiTM) at 9.1% (35 respondents). This was followed by Universiti Kebangsaan Malaysia (UKM) with 6.8% (26 respondents) and Universiti Malaya (UM) with 6% (23

respondents). Universiti Teknologi Malaysia (UTM) was 5.7% (22 respondents) and Universiti Sains Malaysia (USM) was 5.5% (21 respondents). Universiti Malaysia Terengganu (UMT) and Universiti Tun Hussein Onn Malaysia (UTHM) had the same number of respondents at 4.7% (18 respondents) followed by Universiti Putra Malaysia (UPM) and Universiti Sultan Zainal Abidin (UniSZA) at 4.2% (16 respondents). Furthermore, Universiti Pendidikan Sultan Idris (UPSI) and Universiti Teknikal Malaysia Melaka (UTeM) also had the same number of respondents at 3.9% (15 respondents) including Universiti Malaysia Pahang (UMP) and Universiti Sains Islam Malaysia (USIM) also had the same number at 2.9% (11 respondents). University Islam Antarabangsa Malaysia (UIAM) was 2.6% (10 respondents) followed by Universiti Utara Malaysia (UUM) with 2.3% (9 respondents) and Universiti Pertahanan Nasional Malaysia (UPNM) with 1.8% and Universiti Malaysia Sabah with 1.6% (6 respondents). The least number of respondents were from Universiti Malaysia Perlis (UNIMAP) and Universiti Malaysia Sarawak (UNIMAS) at 1.3% (5 respondents).

Table 4.3.6 Demographic Respondents Based on Income Level

RESPONDENT PROFILE	CLASSIFICATION	FREQUENCY (N=384)	PERCENTAGE
INCOME LEVEL	RM 1100 - RM 1500	54	14.1
	RM 600 - RM 1000	79	20.6
	RM0 - RM 500	251	65.4

Table 4.3.6 shows the demographic profile of respondents based on income level. The income Level of RM 0-RM 500 was the highest with 251 respondents equivalent to 65.4% . The income Level of RM 600 - RM 1000 was the second highest with 79 respondents equivalent to 20.6% and the lowest

respondents were from among the income level of RM 1100-RM 1500 with 54 respondents equivalent to 14.1%.

Table 4.3.7 Demographic Respondents Based on Often in Using Online Islamic

RESPONDENT PROFILE	CLASSIFICATION	FREQUENCY (N=384)	PERCENTAGE
Do you often use online Islamic banking transactions?	No	26	6.8
	Yes	358	93.2

Table 4.3.7 shows the demographic profile of respondents based on often in using online Islamic banking. A total of 358 respondents who often use online Islamic banking transactions equivalent to 93.2% while a total of 26 respondents who do not often use online Islamic banking transactions equivalent to 6.8%.

Table 4.3.8 Demographic Respondents Based on Having Islamic Internet Banking or Not

RESPONDENT PROFILE	CLASSIFICATION	FREQUENCY (N=384)	PERCENTAGE
Do you have an account at the Islamic Internet Banking?	No	21	5.5
	Yes	363	94.5

Table 4.3.8 shows the demographic profile of respondents based on having Islamic Internet banking or not. The results showed that most respondents have an account in Islamic internet banking.



The number of respondents who have an account is 94.5% equivalent to 363 people. The number of respondents who did not have an account was only 5.5%, equivalent to 21 people.

#### 4.4 DESCRIPTIVE ANALYSIS

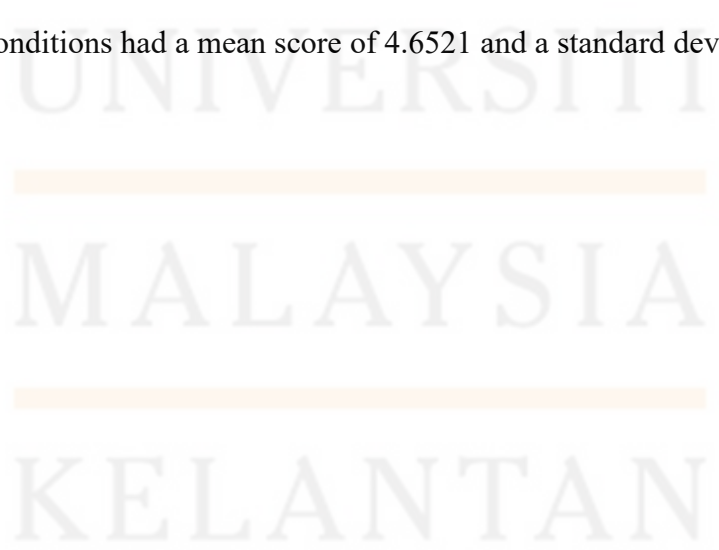
Descriptive analysis is a branch of statistics that focuses on distilling and presenting a dataset's main features. Its primary goal is to present a pertinent and understandable explanation of the core characteristics of the data. Descriptive statistics aid in the comprehension of the underlying patterns, trends, and distributions seen in datasets. The dependent variable in this study is customer acceptance of online Islamic banking transactions, whereas the independent variables include accessibility, security, social influence, and facilitating conditions.

Table 4.4.1 Overall Mean Scores for Variables

PART	DIMENSION	MEAN	STD. DEVIATION	N
B	DEPENDENT VARIABLE	4.7021	0.5287	384
	CUSTOMER ACCEPTANCE ONLINE ISLAMIC BANKING TRANSACTIONS AMONG UNIVERSITY STUDENTS IN MALAYSIA	4.7021	0.5287	384
	INDEPENDENT VARIABLE	4.6165	0.5643	384
C	ACCESSIBILITY	4.6587	0.5752	384
	SECURITY	4.6286	0.6343	384

SOCIAL INFLUENCE	4.5354	0.6423	384
FACILITATING CONDITION	4.6521	0.6011	384

Two factors have been classified as dependent and independent variables based on the analysis shown in Table 4.4.1. Customer approval of online Islamic banking transactions among Malaysian university students serves as the dependent variable, whereas accessibility, security, social influence, and facilitating conditions serve as the independent variables. University students in Malaysia had mean scores of 4.7021 for the dependent variables that were shown by consumer acceptability towards online Islamic banking transactions. Consumer approval of Islamic banking transactions conducted online has resulted in a standard deviation value of 0.5287. With a mean score of 4.6587 among independent factors, accessibility obtains the highest rating. A standard deviation for accessibility is 0.5752. Another one of the independent variables, security, with a mean score of 4.6286 and a standard deviation of 0.6343. With a mean score of 4.5354, social influence has the lowest value. Social influence has a standard deviation of 0.6423. Facilitating conditions make up the last independent variable. Facilitating conditions had a mean score of 4.6521 and a standard deviation of 0.6011.



#### 4.4.2 Descriptive Analysis For Variables

Table 4.4.2.1 Descriptive Analysis for Dependent Variables

NO	ACCESBILITY	MEAN	STD. DEVITION	N
1	The accessibility and smooth transaction facilities make me more loyal to my Islamic bank.	4.63	0.673	384
2	The ease of using online Islamic banking services encourages me to continue using them for my transactions.	4.67	0.610	384
3	I prefer Islamic banking services that allow me to complete transactions in a shorter amount of time.	4.70	0.602	384
4	I am generally satisfied with the accessibility, clarity, facilities, speed, and convenience provided by online Islamic banks	4.64	0.648	384
5	When assessing my satisfaction with Islamic banking services, I primarily consider how easily accessible the services are, rather than analyzing them cognitively or emotionally	4.66	0.610	384

The accessibility independent variable's mean and standard deviation are analysed and displayed in Table 4.4.2.1. Question 3, where the respondent firmly agreed that they prefer Islamic banking services that allow them to complete transactions in a shorter length of time, had the highest mean, at the level

of 4.70 with a standard deviation of 0.602. Question 1 had the lowest mean, 4.63 with a standard deviation of 0.673. The respondents firmly agreed that the easy-to-use transaction facilities and accessibility increase their loyalty to Islamic banks.

Table 4.4.2.2 Independent Variables (Security)

NO	SECURITY	MEAN	STD. DEVITION	N
1	I feel safe when I release my credit card information through internet banking	4.52	0.852	384
2	I feel safe checking my account balance	4.68	0.630	384
3	I feel safe managing my account	4.65	0.640	384
4	Islamic bank ensure all their operating system are updated with high security patches	4.64	0.668	384
5	I feel safe paying bills	4.66	0.631	384

The analysis of the mean and standard deviation of the independent variables—security—is displayed in Table 4.4.2.2. The respondents strongly agreed that they feel comfortable checking their account balance in question 2, which had the highest mean score of 4.68 with a standard deviation of 0.630. Question 1 had the lowest mean, with a mean score of 4.52 and a standard deviation of 0.852. This suggests that respondents submit their credit card information via online banking with a sense of security.

Table 4.4.2.3 Independent Variable (Social Influence)

NO	SOCIAL INFLUENCE	MEAN	STD. DEVIATION	N
1	People around me have used online transactions	4.61	0.598	384
2	My friend has introduced online Islamic banking transactions to me to make it easier for me to make payments.	4.48	0.785	384
3	People often use online Islamic bank transactions as their new technology	4.56	0.671	384
4	The use of cashless transactions has made me intend to change my behaviour by using online Islamic bank transactions	4.51	0.708	384
5	The public who use online Islamic banking products encourage me to use it	4.51	0.740	384

Table 4.4.2.3 shows the third independent variable, the social influence factor. The highest mean was a question 1 where the mean score is 4.61 with a standard deviation 0.598. Respondents strongly agree that people around them have used online transactions and that factor influences them to use online Islamic banking. The lowest mean was question 2 which the mean score is 4.48 with a standard deviation 0.785 where they also agree that their friend has introduced online Islamic banking transactions to them to make it easier to make payments.

Table 4.4.2.4 Independent Variable (Facilitating Condition)

NO	FACILITING CONDITION	MEAN	STD. DEVIATION	N
1	The availability of technology used in Islamic banking has helped me to carry out online transactions more easily.	4.65	0.641	384
2	It is easy for me to access the online Islamic transaction.	4.65	0.632	384
3	Online Islamic transaction have provided information to users.	4.65	0.634	384
4	Online Islamic banking is compatible with other technologies I use.	4.66	0.626	384
5	I have the knowledge necessary to use the Online Islamic banking.	4.65	0.681	384

Table 4.4.2.4 presents the analysis for the mean and standard deviation of independent variables, which can be seen facilitating conditions. The highest mean was question 4 which the mean score is 4.66 with a standard deviation 0.626 where the respondent believed that online Islamic banking is compatible with other technologies they used. Question 1, 2, 3 and 5 have the same mean score which is 4.65. A standard deviation for question 1 is 0.641 and they were asked whether the availability of technology used in Islamic banking has helped them to carry out online transactions more easily, question 2 is 0.632 it is easy for them to access the online Islamic transaction, question 3 is 0.634 if online Islamic transaction have provided information to users and last one question 5 is 0.681 if they have the knowledge necessary to use the online Islamic banking.

## 4.5 VALIDITY AND RELIABILITY TEST

### 4.5.1 Mean Score And Standard Deviation For Variables

The standard deviation is a simple measure of how each observation deviates from the mean. The total mean score and standard deviation of the variables and sub-variables in this study were determined using five likert scales: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for highly agree.

Table 4.5.1 Mean Score and Standard Deviation for Variables

PART	DIMENSION			MEAN	STD. DEVIATION	N
	Dependent Variable			4.7021	0.5287	384
B	Customer Acceptance	Online Islamic Banking	Transactions Among Universiti Students In Malaysia	4.7021	0.5287	384
	Independent Variable			4.6165	0.5643	384
	Accesbility			4.6587	0.5752	384
C	Security			4.6286	0.6343	384
	Social Influence			4.5354	0.6423	384
	Faciliting Condition			4.6521	0.6011	384

Based on Table 4.5.1 that has been shown, there are two types of variables which are dependent variable and independent variable. The mean scores and standard deviation in dependent variable which is customer acceptance online Islamic banking transactions among University students in Malaysia is 4.7021 for mean scores. While the standard deviation of this dependent variable is 0.5287. Besides, the independent variable showed a high mean score and standard deviation (M = 4.6165 , SD = 0.5643). In the sub variables also showed the high score for mean and standard deviation which is for

accessibility the mean score is 4.6587 (SD = 0.5752), Security mean score is 4.6286 (SD = 0.6343), Social Influence mean score is 4.5354 (SD = 0.6423) and for Facilitating condition mean scores is 4.6521 (SD = 0.6011).

#### 4.5.2 Reliability Test For All Variables

Table 4.5.2 Reliability Test for All Variables

VARIABLES				CRONBACH'S ALPHA	NO OF ITEM	LEVEL OF RELIABILITY
Customer Acceptance	Online Islamic	Banking Transactions	Among Universiti Students In Malaysia	0.922	5	Excellent
Accesbility				0.951	5	Excellent
Security				0.955	5	Excellent
Social Influence				0.950	5	Excellent
Faciliting Condition				0.964	5	Excellent

After creating the scale, the reliability of the test should be tested because to see the scale items are internally consistent. Therefore Cronbach's alpha coefficients can be used in this research. Based on Table 4.5.2, the dependent variable showed that in Cronbach's alpha coefficient the value is 0.922 which is a very good value (excellent). While independent variable also showed very good value for each of them which are in accessibility the value is 0.951, security is 0.955, social influence is 0.950 and facilitating condition is 0.964. Therefore, it is clear that the questionnaire issued and presented to the respondents can be used in this study because it is very reliable.



### 4.5.3 Reliability Result For Customer Acceptance Online Islamic Banking Transactions Among Universiti Students In Malaysia

Table 4.5.3 Reliability Result for Customer Acceptance Online Islamic Banking Transaction Among University Students in Malaysia

VARIABLES	CRONBACH'S ALPHA	CRONBACH'S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Customer Acceptance Online Islamic Banking Transactions Among Universiti Students In Malaysia	0.922	0.926	5

Based on Table 4.5.3 showed that the reliability result for customer acceptance online islamic banking transactions among university students in Malaysia have a good value in Cronbach's alpha which is 0.922. But Cronbach's alpha based on standardized item has a more good value which is 0.926. This shows the dependent variable has a good reliability in the questionnaire.

### 4.5.4 Reliability Result For Independent Variable

Table 4.5.4.1 Reliability result for Accessibility

VARIABLES	CRONBACH'S ALPHA	CRONBACH'S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Accesbility	0.951	0.951	5

According to Table 4.5.4.1, the reliability result for accessibility in independent variables is the same and very excellent value in both Cronbach's alpha and Cronbach's alpha based on standardised items, which is 0.951. This shows the independent variable has an excellent reliability in the questionnaire.

Table 4.5.4.2 Reliability Result for Security

<b>VARIABLES</b>	<b>CRONBACH'S ALPHA</b>	<b>CRONBACH'S ALPHA BASED ON STANDARDIZED ITEM</b>	<b>NO OF ITEM</b>
Security	0.955	0.961	5

Based on Table 4.5.4.2 showed that the reliability result for security has a good value in Cronbach's alpha which is 0.955. But Cronbach's alpha based on standardized items has a more good value which is 0.961. This shows the independent variable has a good reliability in the questionnaire.

Table 4.5.4.3 Reliability Result for Social Influence

<b>VARIABLES</b>	<b>CRONBACH'S ALPHA</b>	<b>CRONBACH'S ALPHA BASED ON STANDARDIZED ITEM</b>	<b>NO OF ITEM</b>
Social Influence	0.950	0.951	5

Based on Table 4.5.4.3 showed that the reliability result for social influence has a good value in Cronbach's alpha which is 0.950. But Cronbach's alpha based on standardized item has a more good value which is 0.951. Besides, the independent variable also has a good reliability in the questionnaire.

Table 4.5.4.4 Reliability Result for Facilitating Condition

VARIABLES	CRONBACH'S ALPHA	CRONBACH'S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Facilitating Condition	0.964	0.964	5

Based on Table 4.5.7 showed that the reliability result for Facilitating condition in independent variables have a same and very good value in both Cronbach's alpha and Cronbach's alpha based on Standardized item which is 0.964. This shows the independent variable has an excellent reliability in the questionnaire.

#### 4.5.5 Model Summary

Table 4.5.5 Modal Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807 <sup>a</sup>	.651	.648	.31381

a. Predictors: (Constant), ACCESSIBILITY, SECURITY, SOCIAL INFLUENCE, FACILITATING CONDITION

In the Table 4.5.5 showed the strength of the model summary for correlation with the customer acceptance online Islamic banking transactions among university students in Malaysia which is R the multiple correlation are 0.807. This show that the relationship between variable are strong because have a higher value. While in coefficient of determination which is R Square are 65.1% are change in customer acceptance online Islamic banking transactions in the change of accessibility, security, social influence and facilitating condition. Another 34.9% does not have a relationship between customer

acceptance of online Islamic banking transactions in the change of accessibility, security, social influence and facilitating conditions.

#### 4.5.6 Anova

Table 4.5.6 Anova

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.716	4	17.429	176.990	.000
	Residual	37.322	379	.098		
	Total	107.038	383			

a. Dependent Variable: CUSTOMER ACCEPTANCE ONLINE ISLAMIC BANKING TRANSACTIONS AMONG UNIVERSITI STUDENTS IN MALAYSIA

b. Predictors: (Constant), ACCESBILITY, SECURITY, SOCIAL INFLUENCE, FACILITING CONDITION

Table 4.5.6 shows that the p-value is 0.000 and the F value is 176.990, showing significance below the 0.05 alpha threshold. This demonstrates the disparities between the independent and dependent variables. Thus, the dependent variable—customer acceptance of online Islamic banking transactions among Malaysian university students—fulfills the prediction given the independent variables of accessibility, security, social influence, and enabling conditions.

**4.5.7 Coefficient**

Table 4.5.7 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.185	.134		8.841	.000
	Accessibility	.389	.062	.423	6.241	.000
	Security	.172	.051	.207	3.385	.001
	Social Influence	.048	.040	.059	1.198	.232
	Facilitating Condition	.148	.070	.168	2.127	.034

a. Dependent Variable: CUSTOMER ACCEPTANCE ONLINE ISLAMIC BANKING  
TRANSACTIONS AMONG UNIVERSITI STUDENTS IN MALAYSIA

Based on Table 4.5.7, the p-value of accessibility and security result showed 0.000 value which is less than 0.05 and its mean that accessibility and security have influenced the customer acceptance of online Islamic banking. Besides p-value for social influence and facilitating condition are 0.232 and 0.034 value. For this p-value are not influencing the factors of customer acceptance online Islamic banking. This is because the p value is more than table 4.5.7: Coefficients an 0.05.

#### 4.6 NORMALITY TEST (MULTIPLE LINEAR REGRESSION)

Multiple regression is a statistical approach for assessing the connection between a single dependent variable and numerous independent variables. Multiple regression analysis uses well-established independent variables to predict the value of a single dependent variable.

Spearman $\rho$	Correlation
$\geq 0.70$	Very strong relationship
0.40-0.69	Strong relationship
0.30-0.39	Moderate relationship
0.20-0.29	Weak relationship
0.01-0.19	No or negligible relationship

This descriptor applies to both positive and negative relationships.  
(Adapted From Dancey and Reidy, 2004)<sup>40</sup>

Figure 4.6 Interpretation Table of Spearman Rank-Order Correlation Coefficients

Figure 4.6 depicts the interpretation table of Spearman rank-order correlation coefficients, which is a non-parametric form of Pearson's product moment correlation. The Spearman correlation coefficient ( $\rho$ ) quantifies the strength of the association between two ranking variables.

Table 4.6.1 The Results of Spearman Correlation Analysis

		MEANDV	MEAN IVA	MEAN IVB	MEAN IVC	MEAN IVD
<b>Spearman's rho</b>	The Customer Acceptance Towards Online Islamic Banking Transactions	1.000	.817**	.814**	.607**	.806**

Accessibility	.817**	1.000	.824**	.672**	.856**
Security	.814**	.824**	1.000	.638**	.856**
Social Influence	.607**	.672**	.638**	1.000	.714**
Facilitating Conditions	.806**	.856**	.856**	.714**	1.000

FKP

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

MEAN IVA : Independent Variable Accessibility

MEAN IVB : Independent Variable Security

MEAN IVC : Independent Variable Social Influence

MEAN IVD : Independent Variable Facilitating Condition

According to Table 4.6.1, the results of Spearman Correlation Analysis among dependent variables which is the customer acceptance towards online Islamic banking transactions and independent variables which are accessibility, security, social influence and facilitating conditions had been shows by using Spearman Correlation Coefficient.

Based on Table 4.6.1, the result of Spearman Correlation Analysis showed that between first independent variable which is accessibility and the dependent variables which is the customer acceptance towards online Islamic banking transactions were significantly correlated at ( $\rho = 0.817$ ,  $p < 0.01$ ). Indirectly, the correlation coefficient indicated a very strong relationship between accessibility and the customer acceptance towards online Islamic banking transactions, based on in Interpretation Table of Spearman Rank-Order Correlation Coefficients. The accessibility also the highest than other

independent variables which are security, social influence and facilitating conditions. This showed that a good accessibility will affects customer trust when they want to used online Islamic transactions.

The next independent variable is security. For security, the result of Spearman Correlation Analysis showed that the significantly correlated at ( $\rho = 814$ ,  $p < 0.01$ ). Therefore, in the interpretation table showed that a very strong relationship between security and the customer acceptance towards online Islamic banking transactions. The security is the second higher than two independent variables which are social influence and facilitating conditions. this is because, security is a factor that every customer cares especially among university students when using the online Islamic banking transaction. So, factors influencing customer acceptance towards online Islamic banking transactions among university students in Malaysia are related with security.

Besides, the result of Spearman Correlation Analysis showed that the significantly correlated at ( $\rho = 607$ ,  $p < 0.01$ ) in the third independent variables which is social influence. Hence, the Interpretation Table of Spearman Rank-Order Correlation Coefficients showed that the social influence is have strong relationship and it have the lowest result compared to the other independent variables which are accessibility, security, and facilitating conditions.

Lastly is facilitating conditions. In this correlation between facilitating conditions and the customer acceptance towards online Islamic banking transactions, the result of Spearman Correlation Analysis reveals a strong correlation at ( $\rho = 806$ ,  $p < 0.01$ ). The Interpretation Table of Spearman Rank-Order Correlation Coefficients revealed a fairly significant association between these independent factors and dependent variables. As a result, it was determined that there is a substantial positive association link for facilitating conditions.



In conclusion, the social influence is the one and only independent variables that have strong relationship in correlation. While, other independent variables which are accessibility, security, and facilitating conditions are have a very strong relationship in correlation between dependent variables that is the customer acceptance towards online Islamic banking transactions.

Table 4.6.2 Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta		
1	(Constant)	1.206	.133			.000
	MEANIVA	.404	.061	.440		.000
	MEANIVB	.174	.051	.208		.001
	MEANIVD	.174	.065	.198		.008

a. Dependent Variable: MEAN DEPENDENT VARIABLE

Based on Table 4.6.2, the p-value for mean iv A (accessibility) , mean iv B (security) and mean iv D (facilitating condition) showed results 0.000, 0.001 and 0.008 value which is less than 0.05 and that mean scores are influencing the mean dependent variable. This shows that the mean of dependent variable which is customer acceptance towards online Islamic banking transactions is significant to independent variable that is accessibility, security and facilitating condition.

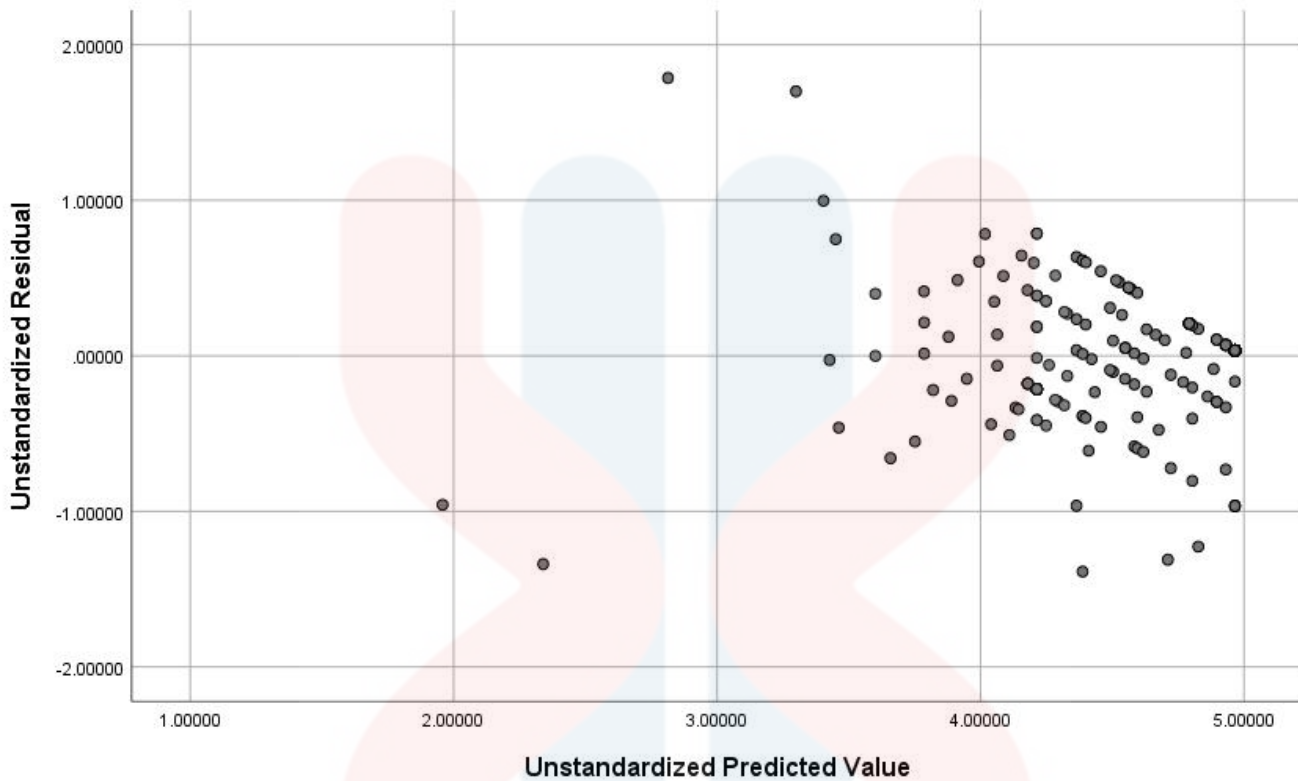


Figure 4.6 Scatter Plot (Bivar)

## 4.7 HYPOTHESIS TESTING

### 4.7.1 Relationship Between Accessibility And The Customer Acceptance Towards Online Islamic Banking Transactions

H0: There is no relationship between accessibility and the customer acceptance towards online Islamic banking transactions among university students in Malaysia

H1: There is a relationship between accessibility and the customer acceptance towards online Islamic banking transactions among university students in Malaysia

According to Spearman's rank correlation coefficient table 4.6, university students in Malaysia have a substantial association between accessibility and consumer acceptability of online Islamic banking transactions. This is due to the Spearman's rank correlation coefficient value of 0.814 and the p-value of 0.000, which is less than  $\alpha=0.05$ , indicating a significant association between accessibility and consumer acceptability towards online Islamic banking transactions among Malaysian university students. The H1 gets approved as a result.

#### **4.7.2 Relationship Between Social Influence And The Customer Acceptance Towards Online Islamic Banking Transactions**

H0: There is no relationship between Social Influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

H2: There is a relationship between Social Influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

Based on table 4.6 which is Spearman's rank correlation coefficient showed that there is significant relationship between social influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia. This is because the p-value is 0.000 which is less than  $\alpha=0.05$  and the Spearman's rank correlation coefficient value is 0.607 that is a substantial relationship between Social Influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia. Therefore, we found out that H2 is accepted.

### **4.7.3 Relationship Between Security And The Customer Acceptance Towards Online Islamic Banking Transactions**

H0: There is no relationship between security and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

H3: There is a relationship between Security and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

According to table 4.6, there is a significant relationship between security and the customer acceptance towards online Islamic banking transactions among university students in Malaysia. This is because the p-value is 0.000 which is less than  $\alpha=0.05$  and the Spearman's rank correlation coefficient value is 0.814 that is a substantial relationship between Social Influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia. Therefore, we found out that H3 can also be accepted.

### **4.7.3 Relationship Between Facilitating Condition And The Customer Acceptance Towards Online Islamic Banking Transactions**

H0: There is no relationship between facilitating condition and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

H4: There is a relationship between facilitating condition and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

According to table 4.6, there is a significant relationship between facilitating condition and the customer acceptance towards online Islamic banking transactions among university students in Malaysia. This is because the p-value is 0.000 which is less than  $\alpha=0.05$  and the Spearman's rank

correlation coefficient value is 0.806. This is a substantial relationship between facilitating condition and the customer acceptance towards online Islamic banking transactions among university students in Malaysia. Therefore, the H4 can also be accepted.

#### **4.8 SUMMARY**

Chapter 4 displays the overall findings of the analysis using SPSS. The purpose of Chapter 4 is to guarantee that the link between the independent and dependent variables with Malaysian university students is positive. Various elements have been observed using the normalcy test, descriptive analysis, reliability analysis, and so on. So, in Chapter 5, we will see how far the findings of the dependent variable and independent variable are related to the factor influencing customer acceptability of online banking transactions among Malaysian university students.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 INTRODUCTION

Chapter 5 reviews the analysis from Chapter 4 and includes the study's objectives, methodologies, limitations, and suggestions for more research. The researchers also provided findings to investigate the connection between Malaysian university students' acceptance of online Islamic banking transactions and customer satisfaction. The researchers will discuss any difficulties or problems encountered throughout the investigation in the limitations section. The research project will come to a conclusion with this chapter.

#### 5.2 KEY FINDINGS

The primary goal of the research is to examine how independent variables like accessibility, security, social influence, and facilitation conditions relate to the dependent variable, "Factors Influencing Customer Acceptance of Online Islamic Banking Transactions Among Malaysian University Students." Participation in the study is required of 384 students from all public universities. The researchers conducted descriptive, correlation, normality, and reliability investigations, and the results indicated a link between the independent and dependent variables.

Table 5.2 Summary of Independent Variable

HYPHOTHESES	RESULT	FINDING OF DATA ANALYSIS
H1: There is a relationship between accessibility and the customer acceptance towards online Islamic banking transactions	$r = 0.817$	Very Strong Relationship

among university students in Malaysia		
H2: There is a relationship between Security and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.	$r = 0.814$	Very Strong Relationship
H3: There is a relationship between Social Influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.	$r = 0.607$	Strong Relationship
H4: There is a relationship between facilitating condition and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.	$r = 0.806$	Very Strong Relationship

### 5.3 DISCUSSION

#### 5.3.1 Accessibility

According to table 5.1, the accessibility from Spearman's rank correlation coefficient showed the p-value is 0.000 which is less than the alpha value that is 0.05. In table 5.1 also shows that the correlation coefficient value is 0.814 which the results indicates that there are have a positive relationship between accessibility and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

Based on Nicole E.Flynn (2021), accessibility can help a financial institution achieving integration to almost all parts of the online platform to reach and retain a large number of its customers. This clearly proves that the accessibility are the one of the important thing to maintain and increased the trust and acceptance among the university students in Malaysia. This is because, the researcher believe when they used the online Islamic banking transactions the smoothness in carrying out transactions without involving any problems causes many customers to be more interested in using it. They can also save time and money when performing this transaction compared to traditional transactions. This can also see in the article by Saleh M. Nsouli & Andrea. S (2020), access of online transaction is fast, available around the clock and wherever customer stay and convenient. Besides, banks also can provided services more efficiently and at the low of cost.

### **5.3.2 Social Influence**

Based on the table 5.1, Spearman's rank correlation coefficient for social influence shows the p-value is 0.000 which was less than the alpha value that is 0.05. The correlation coefficient value from table 5.1 also showed 0.607 that is the perfect positive correlations. Therefore, there are positive and significant relationship between social influence and the customer acceptance towards online Islamic banking transactions among university students in Malaysia and its can be accepted.

According to the past research by Yuni Nustini & Nurul Fadhillah (2020), Social influence is a person's belief in the use of a new system from social influence that receives pressure from outside such as family, friends, and supervisors. The amount of confidence from others such as support from colleagues, superiors and organizations will have a positive influence on social factors in influencing individuals to take advantage of information technology. Social influence can affect the use of online banking transactions because with many people using online transactions, it can influence other people's thinking that online transactions be used easily and can help them to be more smooth. Based



on Abouring, A. (2021), social influence is also introduced implicitly or explicitly through human interaction. Any deviation from these rules of conduct is permitted through the resulting social network. Hence, the findings of this study match with the past study and this shows that university students in Malaysia are influenced by their people around them.

### 5.3.3 Security

Based on the table 5.1, the p-value is 0.000 is shows in the Spearman's rank correlation coefficient for security which was less than the alpha value that is 0.05. The perfect positive correlation coefficient also showed in the table 5.1 which is 0.814. Therefore, the substantial relationship between security and the customer acceptance towards online Islamic banking transactions among university students in Malaysia have been showed and its also can be accepted.

Based on research conducted by Shuo-Chang. T, Chih-Hsien. C, Keng-Chang. S (2022), they stated that there are many researchers who think that security and trust are the biggest considerations for users in their research on the issue of online Islamic transactions. In fact, the bank needs to ensure that users also need to use the new service with full comfort, guaranteed security and low risk when using the service. Therefore, privacy protection and information security management are the main keys a bank needs to provide for user confidence in using its website. Only when users can be assured of the security of payment transactions will users dare to transact through online or mobile payments. In addition, based on a study conducted by Saprikis & Antoniadis (2018) they believe that if there is a situation where there is a higher sense of security among individuals, the higher they accept the use of new services, namely cashless financial transactions using Islamic banking. Ramos-de-Luna et al. (2016) also stated that university students are more likely to believe in security when implementing cashless payments because they have already adopted new technologies. Therefore, it is clearly proven

that this study is a match with the previous study which is that security is one of the important factors to attract the acceptance of university students in Malaysia to use online Islamic banking transactions.

#### **5.3.4 Facilitating Condition**

According to the table 5.1, the Spearman's rank correlation coefficient for Facilitating condition are shows the p-value that is less than alpha value (0.05) which is 0.000. Besides, the correlation coefficient also showed the perfect positive value which was 0.806 and this can also shows the positive and substantial relationship between facilitating condition and the customer acceptance towards online Islamic banking transactions among university students in Malaysia.

Previous research by Yang, Mamun, A.A., Mohiuddin, M.; Nawi, N.C.; Zainol, N.R. (2021) and others indicates that facilitating conditions (FC) are elements of technical infrastructure and user capabilities and training that improve mobile banking. This streamlined scenario has really demonstrated that the usage of online transactions has a favourable and noteworthy impact on the consumer's desire to purchase a good. The user is obligated to utilise the service indefinitely after experiencing the ease of utilising the bank's facilities, which offer services that enable payments and transactions. Furthermore, in this digital age, favourable settings have a favourable impact on the way people share information while utilising modern technologies. These results suggest that when supportive environments are present, people frequently engage in virtual communities. A condition of facilitation, according to Almaiah MA, Al-Rahmi AM, Alturise F, Alrawad M, Alkhalaf S, Lutfi A, Al-Rahmi WM, and Awad AB (2022), is the extent to which an individual feels that the organisation and technology infrastructure facilitate the usage of the system. In order to conduct online banking transactions, one must have access to the internet, strong internet-connected devices, such as PCs, laptops, and tablets, as well as the necessary software and programming abilities. Actually, a person has to have certain technological abilities and capabilities in order to use Internet banking transaction

services. This clearly proves that university students in Malaysia have these skills when using online Islamic banking transactions.

#### **5.4 IMPLICATIONS OF THE STUDY**

The study conducted is to understand factors influencing customer acceptance towards online Islamic banking transactions among university students in Malaysia. Through the study, there are various factors that can influence online Islamic banking, but this study has focused on four factors, namely accessibility, social influence, security and facilitating conditions. Through this study it has also given implications to society, students and so on.

Through this study it can also be seen that it can provide good implications for online Islamic banking. Among them is having an impact on financial issues. This is said to be so because through the research conducted the researcher has provided clear information on online Islamic banking in order to attract the interest of the public. Therefore, the use of technology will also increase. All groups, whether old or young, will use online Islamic banking as a purchase transaction that can make it easier for them.

In addition, the effect that can be obtained is that the use of online Islamic banking can be expanded. This is said to be so because with easily accessible facilities it can make it easier for users to make payments anywhere. Therefore, users will not hesitate to use online Islamic banking. We as Malaysians can also prove that our country can progress by only using online transactions and will not spend a lot of money.

Finally, while security is one of the factors that most influences consumers' choice of online payment methods, this research will also contribute to the enhancement of the system's security. As a result, developing the standard on security is necessary to gain over customers' trust, and financial

institutions may find that their marketing and advertising strategies are improved by the findings that social influence plays a significant role in the acceptance of online banking.

## 5.5 LIMITATIONS OF THE STUDY

Through this study, we have discussed the factors influencing customer acceptance towards online Islamic banking transactions among university students in Malaysia. Quantitative methods were used as a research method and the google form platform was used to collect respondents. The researcher gathered data from 384 respondents.

There are several limitations of the study throughout the research. The first limitation of the study faced by the researcher is limited time. This is said so because we have a lack of time to collect 384 responses from respondents. In addition, due to the questionnaire being advertised online, the time to collect it is a little long. There are also a few respondents who do not have time and do not want to answer the questionnaire honestly. Maybe some of them don't have the application discussed by the researcher.

Next, the limitation of the study is the respondents' understanding of online banking. This is said to be so because a few respondents just use it without understanding more about online banking. Therefore, it affects the data collection done by the researcher. With that, there is a handful of data collected that looks weak and less positive.

Finally, the results of the study conducted for the study were used with a larger sample size and a larger study population. This is said to be so because it can help in producing research findings that can represent the entire population. Therefore, the research conducted can gather more respondents from various universities. Thus it can increase the level of findings that can help in a deeper understanding of the acceptance of online banking by students.

## 5.6 RECOMMENDATIONS / SUGGESTION FOR FUTURE RESEARCH

A suggestion that we can give for future research is to do a more in-depth study of cultural factors that can influence the acceptance of online Islamic banking among university students in Malaysia. Do research on how cultural beliefs and values can influence them in choosing online services by considering the different cultural landscape in Malaysia as Malaysia is a multiracial country.

The next step is to investigate whether financial education initiatives have an impact on how university students perceive and comprehend online Islamic banking. Examine the relationship between greater financial literacy and higher acceptance rates and investigate practical strategies for advancing financial education in academic settings.

Engage in collaborative efforts with experts in the banking industry including bank officers with extensive knowledge and experience in online Islamic banking. Their insights provide a more nuanced understanding of industry dynamics, technological advancements and customer behavior. Establishing partnerships with relevant organizations can also provide access to valuable resources and datasets. Also recognize the different perspectives within the research landscape by involving not only students but also bank officers' policymakers and other stakeholders. The research can capture a holistic picture of the factors influencing online Islamic banking acceptance and uncover potential areas for improvement from both the demand and supply sides.

In the data collection process, combine both online surveys and face-to-face interviews. Online surveys offer a broad reach and facilitate the collection of quantitative data from a larger sample, while face-to-face interviews provide an opportunity for in-depth exploration of individual experiences, opinions and nuances. This mixed-methods approach can enhance the validity and comprehensiveness of the research results.

There is a chance to go deeper into the dynamics of customer satisfaction and selection criteria in Islamic banking, given the narrow scope of current studies that concentrate on the perception, understanding, awareness, and demographic factors of Islamic banking among chosen students from Malaysian universities. Examine in-depth how satisfied Muslim and non-Muslim clients are with Islamic banking offerings. Comprehending the distinct requirements and inclinations of these diverse consumer segments may yield significant perspectives for customizing offerings to disparate demographic cohorts. Examine the factors that consumers—Muslim and non-Muslim—consider when choosing Islamic banking services and products. This might include things like technical advancements, customer service, convenience, ethical issues, and financial results.

## **5.7 OVERALL CONCLUSION OF THE STUDY**

In summary, the focus of this study is to identify the factors that impact Malaysian university students' acceptance of online Islamic banking as a service provider. The online questionnaire used to collect data for this study had 384 respondents. The survey was administered via Google Form. The study team next utilized IBM SPSS Statistics for thorough analysis, which included hypothesis testing, validity and reliability tests, descriptive analysis, preliminary analysis, and normality tests. The reliability test's results provide assurance in terms of dependability. The responses to each question demonstrated a high level of consistency and reliability, confirming the validity of the variables utilised in the study. This dependability is critical for the validity of the findings, as it fosters faith in the soundness of the study technique. This study creates opportunities for more research even though it provides insightful information about the elements affecting student admission. It invites prospective researchers to go further into the complex world of online Islamic banking by serving as an educational resource. Future research might examine more variables, focus on certain aspects of Islamic banking platforms online, or examine how cultural and demographic factors affect adoption.

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## APPENDIX 1 : QUESTIONNAIRE DRAFT



FKP

### **FACTORS INFLUENCING CUSTOMER ACCEPTANCE TOWARDS ONLINE ISLAMIC BANKING TRANSACTIONS AMONG UNIVERSITY STUDENTS IN MALAYSIA**

Dear respondents,

We're final-year University Malaysia Kelantan (UMK) students, Faculty of Entrepreneurship and Business. This study is for our Bachelor of Business Administration (Islamic Banking and Finance); FinalYear Project (FYP). We are conducting a final year project research entitled "FACTORS INFLUENCING CUSTOMER ACCEPTANCE TOWARDS ONLINE ISLAMIC BANKING TRANSACTION AMONG UNIVERSITY STUDENTS IN MALAYSIA". We are request you to answer all the survey questionnaire through a google form. Your personal data is strictly confidential and only be used for academic purposes. This survey will take 3-5 minutes. Your support towards my following research will help conduct the study ideally.

Thanks for participate.

Prepared by:

NUR FITRIANA BINTI KADIR (A20A1728)

NUR HABIBAH BINTI AZID (A20A1730)

NUR HAZIQAH BINTI ABDULLAH (A20A1735)

NUR IRDA FARAHIDA BINTI MOHAMMAD IZHAM (A20A1740)

**SECTION A : DEMOGRAPHICS**

*Demographics questions are about the respondents themselves. Please answer the questions correctly and answer ONE of the answers provided. /*

*Soalan demografi adalah mengenai responden itu sendiri. Sila jawab soalan dengan betul dan jawab SATU daripada jawapan yang disediakan.*

**GENDER / JANTINA\***

Male / Lelaki


Female / Perempuan

**AGE / UMUR\***

20 years old and below / 20 tahun dan ke bawah


21 - 25 years old / 21 - 25 tahun

26 - 30 years old / 26 - 30 tahun

31 years old and above / 31 tahun dan ke atas

**RACE / BANGSA\***

Malay / Melayu


Others / Lain - lain

Chinese / Cina

Indian / India

**EDUCATION LEVEL / TAHAP PENGAJIAN\***

Sijil


Diploma

Degree

Phd

Master

**UNIVERSITY / UNIVERSITI\***

Universiti Malaysia Kelantan (UMK)


Universiti Tun Hussein Onn Malaysia (UTHM)

Universiti Teknologi MARA (UiTM)

Universiti Teknologi Malaysia (UTM)

Universiti Teknikal Malaysia Melaka (UTeM)

Universiti Sultan Zainal Abidin (UniSZA)

- Universiti Sains Malaysia (USM)
- Universiti Sains Islam Malaysia (USIM)
- Universiti Putra Malaysia (UPM)
- Universiti Pertahanan Nasional Malaysia (UPNM)
- Universiti Pendidikan Sultan Idris (UPSI)
- Universiti Malaysia Terengganu (UMT)
- Universiti Malaysia Sarawak (UNIMAS)
- Universiti Malaysia Sabah (UMS)
- Universiti Malaysia Perlis (UNIMAP)
- Universiti Malaysia Pahang (UMP)
- Universiti Utara Malaysia (UUM)
- Universiti Malaya (UM)
- Universiti Kebangsaan Malaysia (UKM)
- Universiti Islam Antarabangsa Malaysia (UIAM)


**INCOME LEVEL / TAHAP PENDAPATAN\***

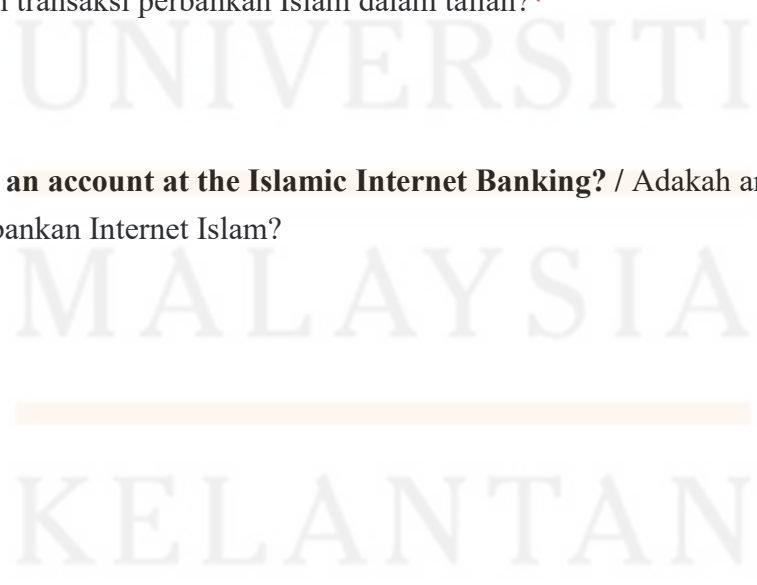
- RM0 - RM 500
- RM 600 - RM 1000
- RM 1100 - RM 1500


**Do you often use online Islamic banking transactions?** / Adakah anda sering menggunakan transaksi perbankan Islam dalam talian?\*

- Yes / Ya
- No / Tidak


**Do you have an account at the Islamic Internet Banking?** / Adakah anda memiliki akaun di Perbankan Internet Islam?

- Yes / Ya
- No / Tidak

**SECTION B: CUSTOMER ACCEPTANCE TOWARDS ONLINE ISLAMIC BANKING TRANSACTIONS AMONG UNIVERSITY STUDENTS IN MALAYSIA**

This section of the questionnaire contains questions that investigate the relationship between the Customer acceptance towards online islamic banking transactions among university student in Malaysia. Respondents will evaluate statements based on a scale ranging. / *Bahagian soal selidik ini mengandungi soalan yang menyiasat hubungan antara penerimaan Pelanggan terhadap transaksi perbankan Islam dalam talian dalam kalangan pelajar universiti di Malaysia. Responden akan menilai pernyataan berdasarkan skala julat:*

- 1 = Strongly disagree / *Sangat tidak setuju*
- 2 = Disagree / *Tidak Setuju*
- 3 = Neutral / *Neutral*
- 4 = Agree / *Setuju*
- 5 = Strongly agree / *Sangat Setuju*

**I can use online banking whenever and wherever I am.***Saya boleh menggunakan perbankan dalam talian pada bila-bila masa dan di mana sahaja saya berada.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**The bank offers enough information regarding its offerings on its website.** *Bank menawarkan maklumat yang mencukupi mengenai tawarannya di laman webnya.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**I would rather conduct my transactions online rather than in person at a branch.** *Saya lebih suka menjalankan urus niaga saya dalam talian daripada secara bersemuka di cawangan.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**The use of online transaction allows me to use the service more quickly.**

*Penggunaan transaksi dalam talian membolehkan saya menggunakan perkhidmatan dengan lebih cepat.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**I can make bill payments online quickly without any hesitation using a**

**smartphone.** *Saya boleh membuat pembayaran bil dalam talian dengan cepat tanpa sebarang keraguan menggunakan telefon pintar\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**SECTION C: FACTORS INFLUENCING ONLINE ISLAMIC BANKING TRANSACTIONS AMONG UNIVERSITY STUDENTS IN MALAYSIA.**

This section of the questionnaire contains questions that investigate the relationship between the factors that influencing online islamic banking transactions among university students in Malaysia. Respondents will evaluate statements based on a scale ranging. / *Bahagian soal selidik ini mengandungi soalan-soalan yang menyiasat hubungan antara faktor- faktor yang mempengaruhi transaksi perbankan islam dalam talian dalam kalangan pelajar universiti di Malaysia. Responden akan menilai pernyataan berdasarkan julat skala:*

1 = Strongly disagree / *Sangat tidak setuju*

2 = Disagree / *Tidak Setuju*

3 = Neutral / *Neutral*

4 = Agree / *Setuju*

5 = Strongly agree / *Sangat Setuju*

***I) ACCESSIBILITY***

**The accessibility and smooth transaction facilities make me more loyal to my**

**Islamic bank.** *Kemudahan akses dan kemudahan transaksi yang lancar menjadikan saya lebih setia kepada bank Islam saya.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**The ease of using online islamic banking services encourages me to continue using them for my transactions.** *Kemudahan menggunakan perkhidmatan perbankan islam dalam talian mendorong saya untuk terus menggunakannya untuk transaksi saya.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**I prefer Islamic banking services that allow me to complete transactions in a shorter amount of time.** *Saya lebih suka perkhidmatan perbankan Islam yang membolehkan saya menyelesaikan transaksi dalam masa yang lebih singkat.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**I am generally satisfied with the accessibility, clarity, facilities, speed, and convenience provided by online islamic banks.** *Saya secara amnya berpuas hati dengan kebolehcapaian, kejelasan, kemudahan, kelajuan dan kemudahan yang disediakan oleh bank islam dalam talian.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**When assessing my satisfaction with Islamic banking services, I primarily consider how easily accessible the services are, rather than analyzing them cognitively or emotionally.** *Apabila menilai kepuasan saya dengan perkhidmatan perbankan Islam, saya terutamanya mempertimbangkan betapa mudahnya perkhidmatan tersebut, dan bukannya menganalisisnya secara kognitif atau emosi.*

1      2      3      4      5

Strongly disagree                        Strongly agree



**II SECURITY**

**I feel safe when I release my credit card information through internet bankings**

*Saya berasa selamat apabila saya mengeluarkan maklumat kad kredit saya melalui perbankan internet.\**

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly agree

**I feel safe checking my account balance.** *Saya berasa selamat menyemak baki akaun saya\**

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly agree

**I feel safe managing my account.** *Saya berasa selamat menguruskan akaun saya\**

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly agree

**Islamic bank ensure all their operating system are updated with high security patches.** *Bank Islam memastikan semua sistem operasi mereka dikemas kini dengan tampung keselamatan yang tinggi.\**

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly agree

**I feel safe paying bills.** *Saya rasa selamat membayar bill.\**

	1	2	3	4	5	
Strongly disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly agree

**III SOCIAL INFLUENCE**

**People around me have used online transactions.** *Orang sekeliling saya telah menggunakan transaksi dalam talian.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**My friend has introduced online Islamic banking transactions to me to make it easier for me to make payments.** *Rakan saya telah memperkenalkan transaksi perbankan Islam dalam talian kepada saya untuk memudahkan saya membuat pembayaran.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**People often use online Islamic bank transactions as their new technology.** *Orang ramai sering menggunakan transaksi bank Islam dalam talian sebagai teknologi baru mereka\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**The use of cashless transactions has made me intend to change my behavior by using online Islamic bank transactions.** *Penggunaan transaksi tanpa tunai menyebabkan saya berhasrat untuk mengubah tingkah laku saya dengan menggunakan transaksi bank Islam dalam talian\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**The public who use online Islamic banking products encourage me to use it.** *Orang ramai yang menggunakan produk perbankan Islam dalam talian menggalakkan saya menggunakannya*

1      2      3      4      5

Strongly disagree                        Strongly agree

***IV FACILITATING CONDITION***

**The availability of technology used in Islamic banking has helped me to carry out online transactions more easily.** *Ketersediaan teknologi yang digunakan dalam perbankan Islam telah membantu saya menjalankan transaksi dalam talian dengan lebih mudah.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**It is easy for me to access the online islamic transaction.** *Mudah untuk saya mengakses transaksi islamik dalam talian.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**Online Islamic transaction have provided information to users.** *Urus niaga Islam dalam talian telah memberikan maklumat kepada pengguna.\**

1      2      3      4      5

Strongly disagree                        Strongly agree

**Online Islamic banking is compatible with other technologies I use.** *Perbankan Islam dalam talian adalah serasi dengan teknologi lain yang saya gunakan\**

1 2 3 4 5

Strongly disagree      Strongly agree

**I have the knowledge necessary to use the Online Islamic banking.** *Saya mempunyai pengetahuan yang diperlukan untuk menggunakan perbankan Islam dalam talian.*

1 2 3 4 5

Strongly disagree      Strongly agree

Thank you for answering our google form.

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KELANTAN

## APPENDIX B : GANTT CHART


GANTT CHART (YEAR)	2023							2024
	March	April	May	June	October	November	December	January
<b>Distribution of related information:</b> <ul style="list-style-type: none"> <li>• Division of groups, supervisors and evaluators</li> <li>• Division of Pdp activities, guidelines and rubrics</li> </ul>								
<b>Student meeting with supervisor:</b> <ul style="list-style-type: none"> <li>• Briefing related to the FYP process.</li> </ul>								
<b>Selection of research topics and submission:</b> <ul style="list-style-type: none"> <li>• Discussion of appropriate topics for study with supervisor.</li> <li>• Get information related to the title</li> </ul>								
<b>Writing the chapter 1 which is the introduction:</b> <ul style="list-style-type: none"> <li>• Make an explanation related to the study title, which is related to the background of the study, problem statement, research question, research objective, scope of the study, significance of study, definition of term and organization of the proposal.</li> </ul>								

<p><b>Submission of chapter 1:</b></p> <ul style="list-style-type: none"> <li>Supervisors make an evaluation related to the writing of chapter 1.</li> <li>Group members make corrections from the evaluation made by the supervisor.</li> </ul>										
<p><b>Writing the chapter 2 which is literature review:</b></p> <ul style="list-style-type: none"> <li>Gather information related to research from articles, journals, books and theses.</li> </ul>										
<p><b>Submission chapter 2:</b></p> <ul style="list-style-type: none"> <li>Supervisors make an evaluation related to the writing of chapter 2.</li> <li>Group members make corrections from the evaluation made by the supervisor.</li> </ul>										
<p><b>Writing the chapter 3 which is research methods:</b></p> <ul style="list-style-type: none"> <li>Making decisions and start the writing about the methods that will be used by group members in the study.</li> </ul>										

<p><b>Submission all chapter:</b></p> <ul style="list-style-type: none"> <li>• Supervisor makes the final evaluation for this study.</li> <li>• Group members make corrections from the evaluation made by the supervisor.</li> </ul>								
<p><b>Research Proposal Presentation</b></p> <ul style="list-style-type: none"> <li>• Make a presentation about the research to supervisors and examiner.</li> </ul>								
<p><b>Final Draft Proposal Submission which is chapter 1, 2, and 3</b></p>								
<p><b>Distribution of related information:</b></p> <ul style="list-style-type: none"> <li>• Division of groups, supervisors and evaluators</li> </ul>								
<p><b>Meeting with supervisor:</b></p> <ul style="list-style-type: none"> <li>• Give briefing about research</li> </ul>								
<p><b>Distribution of related information:</b></p> <ul style="list-style-type: none"> <li>• Distribution of groups, supervisors and evaluators</li> <li>• Student meeting with Supervisor (ongoing)</li> </ul>								
<p><b>Distribution of related information:</b></p> <ul style="list-style-type: none"> <li>• Distribution of teaching and learning activities</li> <li>• Distribution of guidelines and rubrics</li> <li>• Preparation of data collection</li> </ul>								

<p><b>Distribution of related information:</b></p> <ul style="list-style-type: none"> <li>• Distribution of PPTA2 Process Briefing Recordings</li> <li>• Data collection</li> </ul>								
<p><b>Writing the chapter 4</b></p> <ul style="list-style-type: none"> <li>• Quantitative and Qualitative Analysis Data Class</li> <li>• Data collection</li> </ul>								
<p><b>Writing the chapter 4</b></p> <ul style="list-style-type: none"> <li>• Data Analysis</li> <li>• Draft research project writing</li> <li>• Report findings</li> </ul>								
<p><b>Writing the chapter 5</b></p> <ul style="list-style-type: none"> <li>• Interpretation and discussion of findings</li> <li>• Implications of findings</li> <li>• Conclusion</li> </ul>								
<p><b>Make a review</b></p> <ul style="list-style-type: none"> <li>• Writing of final reports, papers and posters</li> </ul>								
<p><b>Preparation for presentation:</b></p> <ul style="list-style-type: none"> <li>• Sending a soft copy of the poster to the supervisor for review and correction of the physical presentation of the colloquium</li> </ul>								



<p><b>Meeting with supervisor:</b></p> <ul style="list-style-type: none"> <li>• Give update about final report</li> </ul>								
<p><b>Preparation for presentation:</b></p> <ul style="list-style-type: none"> <li>• Delivery of completed and complete posters in soft copy to PPTA supervisors, evaluators and coordinators on 31.12.2023</li> <li>• Continuation of writing final reports and papers in the final stage</li> <li>• Preparation of the poster presentation to the physical colloquium</li> </ul>								