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## THE STUDY ON ADOPTION OF CASHLESS PAYMENT AMONG OFFICE SYSTEMS MANAGEMENT STUDENTS AT UITM PAHANG BRANCH, CAMPUS JENGA

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### ABSTRACT

This study aimed to identify the relationship between the factors of intention to use cashless payment and adoption of cashless payment among students in semesters four and five of Office Systems Management students at UiTM Pahang Branch, Campus Jengka. This study was conducted using the correlation survey research approach with three research objectives, three research questions, and two research hypotheses that involved 134 students in semesters four and five of Office Systems Management program. By using the simple random sampling method, 97 students have been selected to be the sample in this study. To collect data from the respondents, researchers used two types of scales that consist of Category Scale and Likert Scale. For section A titled: Demographic Profile, the researchers used the Category Scale on that section. Section B titled: Factors of Intention to Use Cashless Payment and Section, C titled: Adoption of Cashless Payment used the four-point Likert Scales on each section of the questionnaire. This investigation employed the Statistical Package for Social Sciences (SPSS, version 29) to interpret the acquired data, utilizing correlation analysis to evaluate the three research objectives. The study's findings indicate that there is a significant positive correlation between the intention to use cashless payment and the adoption of contactless payment among students enrolled in the Office Systems Management program at UiTM Pahang Branch, Campus Jengka. The researchers confirmed that a variety of factors, including performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived trust, influence students' strong predisposition to accept digital compensation.

**KEYWORDS:** Cashless Payment, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Perceived Trust

### 1. INTRODUCTION

The COVID-19 outbreak has significantly accelerated the introduction of electronic payment

alternatives. Some individuals and businesses have implemented preventive measures to mitigate the risk of transmission and minimize physical contact with the virus, which can spread through surface contact, such as currency. Legislative measures to mitigate COVID-19 have significantly affected consumer payment behaviors in tangible venues such as retail stores, restaurants, and petrol stations (Carbó-Valverde et al., 2023). According to the guidelines established by the World Health Organization (World Health Organization, 2020), businesses have implemented payment technologies supported by improved contactless payment systems to reduce their reliance on tangible monetary units. Additionally, the widespread proliferation of smartphones, portable devices, and a variety of e-commerce platforms is driving the global expansion of contactless payment systems.

In Malaysia, although the country has made significant strides toward becoming a cashless society, many consumers continue to rely on cash. According to Munikrishnan et al. (2022), approximately 72 percent of transactions in Malaysia are still conducted using cash, highlighting the slow adoption rate of cashless payment systems. This issue is particularly relevant to university students, who are expected to adapt to cashless payments as part of their everyday financial transactions. However, students at UiTM Pahang Branch, Campus Jengka, may face unique challenges in adopting these systems, including security concerns, poor network connectivity, and technical difficulties. Security is one of the most significant challenges for online banking companies since it involves the inherent concerns that had traditionally been associated with online banking. As we can see even though banking systems were designed to be nearly impenetrable, cyberattacks and fraudulent activity are still a possibility. As a result, students who were aware of their online cashless payment habits can avoid themselves without putting themselves in danger by using it, which may lead to students being less aware of the benefits of using cashless payment. According to Penney et al. (2021), cashless payment service providers had to develop hacker and fraud-free systems to gain the confidence of customers and increase their willingness to adopt the technologies. Other than that, some disadvantages of using non-payment cash consist of automated teller machine (ATM) card transactions to online credit payment transfers, direct debits, payment cards, and cheques that were going to suffer from security issues especially when the user is not technically savvy, phishing emails and the increasing number of scammers and hackers (Ha, 2020). Thus, loss of cash along with the possible theft of personal data compromises the confidence of consumers in payments made through the internet.

Moreover, the university's infrastructure is another issue that causes students to be less aware of the used of cashless payments due to poor network connectivity. Nowadays, online banking is the most convenient way for students to make a payment without physically going to an ATM to withdraw cash. Unfortunately, some facilities at UiTM did not had Wi-Fi, so the students must use their own internet connection, and some areas have poor signals for their telecom. Aside from that, it was

discovered that some students had internet connection issues at their colleges, making it difficult for them to make online banking payments to pay their bills. As a result, whenever there is no internet connection, students were unable to access any websites or applications to make payments. According to Sharif and Pal (2020), the cashless system is a new initiative, but in Himachal Pradesh, 90 percent of the country's population lives in rural areas with no infrastructure such as computers, wireless networking, and so on. In these kinds of situations, individuals might not be able to access the technologies that are required for the cashless system. As a result, individuals might remain unaware of the most up-to-date methods for transactions that did not require cash and the applications that support them. Additionally, financial resources, technological assistance, and well-constructed infrastructure were all aspects of the environment that can influence the adoption of the latest technological advances (Yang et al., 2021).

Furthermore, technical difficulties might arise among students who had gotten used to making payments via cashless payment methods. Besides, individuals whose internet connection slows or stops completely might encounter difficulty accessing their bank accounts. In a comparable manner regardless of how advanced technology might be, financial institution server networks were still vulnerable to both intentional and unintentional interruptions in operations. As a result, since individuals were unable to make payments or conduct transactions, the breakdown of the system might be difficult, causing worries about personal information and fund security might arise. According to De Luna et al. (2019), those who prefer to make payments via mobile devices must have constantly upgrade their devices to create effective online payment systems. Potential consumers were going to encounter issues with the applications on their mobile devices once they fail to accomplish this. The internet and mobile banking enabled cashless transactions to be carried out approximately 24 hours a day, seven days a week, without having to spend time in the queue in a bank's automated teller machine (ATM) (Zhou et al., 2021).

While various studies have examined cashless payment adoption in different Malaysian universities, no study has specifically addressed the experiences of students at UiTM Pahang Branch, Campus Jengka. Therefore, this study aims to fill this gap by examining the factors influencing the intention to adopt cashless payments among students in their fourth and fifth semesters of the Office Systems Management program. The findings will contribute to a better understanding of the challenges and opportunities for promoting cashless payment systems within this demographic. Hence, this study was to conduct based on the following objectives:

**RO1:** to identify influencing factors of intention to use cashless payment among students at UiTM Pahang Branch, Campus Jengka,

**RO2:** to determine the highest-level factors of intention to use cashless payment among students at

UiTM Pahang Branch, Campus Jengka, and

**RO3:** to examine the relationship between factors of intention to use cashless payment and adoption of cashless payment among students at UiTM Pahang Branch, Campus Jengka.

Based on the above objectives, three (3) research questions and two (2) research hypotheses have been developed:

**RQ1:** what are the influencing factors of intention to use cashless payment among students at UiTM Pahang Branch, Campus Jengka?

**RQ2:** what are the highest-level factors of intention to use cashless payment among students at UiTM Pahang Branch, Campus Jengka? and

**RQ3:** what is the relationship between factors of intention to use cashless payment and adoption of cashless payment among students at UiTM Pahang Branch, Campus Jengka?

**H<sub>0</sub>:** There is no significant positive correlation between factors of intention to use cashless payment and the adoption of cashless payment among students at UiTM Pahang Branch, Campus Jengka.

**H<sub>1</sub>:** There is a significant positive correlation between factors of intention to use cashless payment and the adoption of cashless payment among students at UiTM Pahang Branch, Campus Jengka.

## 2. LITERATURE REVIEW

This study highlights the concept of the influencing factors of intention to use cashless payments as the independent variables and adoption to use cashless payments.

### 2.1 Cashless Payments

A cashless society is characterized by an economic condition wherein financial transactions occur without the use of physical currency, such as paper-based money or coins. Instead, the parties concerned in the transaction exchange banking information. Cashless payments are financial transactions in which individuals exchange money without utilizing physical currency (Bilińska-Reformat & Kieźel, 2016). The majority of these transactions are conducted using electronic methods, including mobile money, near-field communication (NFC), mobile wallets, rapid response (QR) codes, peer-to-peer applications, and wearable payment devices (De Kerviler et al., 2016). The State Bank of Vietnam has identified a variety of prominent non-cash payment methods, such as internet banking, mobile banking, debit and credit cards, payment cards, electronic money transfers, payment orders, and online payment, as per Dieu et al. (2023). According to Dieu et al. (2023), cashless payments are financial transactions that do not entail the use of actual currency. In the current digital era, contactless payment options are becoming increasingly prevalent and are being implemented in a variety of situations. In numerous scenarios, such as medical visits, purchasing, and travel, consumers use cashless payment options frequently (Liu, 2021). Additionally, these strategies are employed by

consumers for a diverse array of purposes, such as the payment of utility bills, the purchase of airline tickets, the utilization of food delivery services, the making of charitable donations, and the participation in investment activities (Huang, 2020). In contrast to pre-pandemic levels, there is substantial evidence that currency payments at brick-and-mortar stores are declining. The COVID-19 pandemic has expedited the adoption of electronic payments, which have gained popularity in recent years. It is probable that contactless payments will remain prevalent and may eventually become the default mechanism for a significant number of transactions. Various factors contribute to its advancement. Cashless payments are expeditious and efficient due to their ability to be conducted from any location (Sivathanu, 2019).

This solution reduces taxes, streamlines document management, and reduces risk by reducing vulnerability. Digital payment systems allow users to transact quickly and easily without currency or change. In addition to security, electronic payment methods save users time and money (Karjaluo et al., 2020; Sivathanu, 2019). Plus, digital transactions can be tracked and monitored, reducing the risk of theft and fraud associated with currency handling. Also, product and service providers benefit from electronic payments. First, they speed up product and service delivery. Second, these methods use electronic data analysis to evaluate, classify, and expand customer groupings. Last, electronic payment techniques reduce costs and hazards while improving efficiency (Pandey & Chawla, 2019). Cashless payment options also offer rewards, loyalty programs, automatic transaction documentation, and remote payments.

### **2.1.1 Performance Expectancy**

According to Venkatesh et al. (2003), performance expectancy (PET) refers to one's belief that adopting a new technology can improve work performance. As stated by the researchers, performance expectancy refers to the extent to which individuals perceive a system, such as mobile technology, as beneficial in facilitating the execution of their routine work responsibilities (Venkatesh et al., 2003, as cited in Sobti, 2019). Performance expectancy, as defined in other research, pertains to the perception of individuals that utilizing a particular system will result in enhanced performance (Sair & Danish, 2018). As highlighted by Yadav et al. (2016), in regard to m-commerce, performance expectancy (PET) signifies the extent to which financial technology services are available round the clock and the ability to exchange individualized data is prevalent. Consequently, a number of previous studies have demonstrated that performance expectancy significantly influences the intention to utilize information technology (Alblooshi & Hamid, 2022). Thus, it may presume that the impact of performance expectancy on the behavioral intention to utilize information technology is substantial.

Consumers may hold certain expectations regarding the degree of convenience and utility that new technologies will provide, including but not limited to reduced processing time, accelerated task

completion, and enhanced precision. As documented by additional research, the perceived advantages of social networks will encourage users to continue utilizing the technology (Utomo et al., 2021). In general, existing literature suggests that consumers are more likely to adopt emergent technologies when they perceive them as beneficial and practical (Alalwan et al., 2017, as cited in Sair & Danish, 2018). Performance expectancy influences the adoption of cashless payment due to the perceived benefits and usefulness that individuals associate with using cashless payment methods. When consumers believe that adopting cashless payment methods will lead to improved efficiency, convenience, and task performance, they are more likely to have a positive intention to adopt these methods and subsequently, to actually adopt and use them in their daily lives' transactions. Consumers' behavior regarding the implementation of various contactless payment technologies, such as mobile banking (Zhou et al., 2010; Oliveira et al., 2014, as cited in Dieu et al., 2023), internet banking (Tarhini et al., 2016; Dieu et al., 2023), mobile payment (Jung et al., 2020; Dieu et al., 2023), and digital payment (Sivathanu, 2019), has also been found to be influenced by the performance expectancy.

### **2.1.2 Effort Expectancy**

Effort expectancy refers to the perceived level of ease or difficulty experienced by individuals when utilizing new technological advancements (Venkatesh et al., 2003). In accordance with Thakur and Srivastava (2013), an increased effort in the utilization of e-commerce technology may lead to a lower degree of acceptance and adoption of cashless payments. The enhancement of effort expectations can be achieved by utilizing the presence of easily accessible cashless payment service providers and ensuring seamless access to smartphone applications and other mobile devices that support device-independent applications (Penney et al., 2021). The significance of effort expectancy was essential in influencing both the adoption of cashless payment systems and the actual use of technology. As reported by Grob (2015), mobile shopping applications can be considered user-friendly when consumers are able to readily access product information, complete cashless payments, and track the progress of their deliveries. In modern life, there was a growing trend among consumers to engage in online buying through e-commerce platforms, primarily driven by the ease afforded by cashless payment methods. If a new technological advancement necessitates less effort in terms of learning and comprehending its usage, it is likely to result in a higher willingness among consumers to adopt this technology. Just like the study by Park and Ohm (2014), there was a positive and significant relationship between the user-friendliness of mobile apps and their adoption. This is due to the fact that when mobile apps are easier to use, users see them as requiring less effort. The adoption of cashless payments has clearly grown due to its enhanced efficiency and ease. Cashless transactions provide a more efficient and simplified way of conducting financial activities, such as making purchases, transferring funds, and managing personal accounts, through the utilization of many options including mobile wallets, credit or debit cards, and online payment systems. As claimed by the study conducted by Yang (2015), young consumers' behavioral intention in utilizing mobile

shopping apps, demonstrated that effort expectancy was a positive predictor of the adoption of cashless payments. It is determined that the second most important factor in determining behavioral intention is effort expectancy. This is supported by Tan et al. (2012), that effort expectancy has a big impact on behavioral intention. They stated that this is due to the fact that customers would be discouraged from adopting cashless payments that demand a significant amount of work to use.

Effort expectancy emerges as a significant determinant influencing the acceptance and utilization of cashless payment systems, hence establishing itself as the preferred and convenient mode of transaction among customers in Malaysia. Consumers exhibit a recognition that Internet banking and cashless payments provide a greater level of convenience as compared to traditional methods of payment. Effort expectancy in the context of cashless payments refers to the perceived ease of signing up for services, the accuracy of the transaction process, and the minimal number of steps required to complete transactions (Penney et al., 2021). As a result, people continue to believe that doing transactions through these new channels requires less work and produces better outcomes. The technological processes required for mobile banking necessitate a particular level of proficiency, knowledge, expertise, and effort. Reducing the amount of labor that consumers believe is required to utilize these technologies may increase their likelihood of adoption (Alalwan et al., 2017). According to recent research, effort expectancy has a positive relationship with the propensity to use advanced cashless payment technologies such as wearable payment, e-wallet, contactless payment, mobile banking, and M-payment (Rabaa'I et al., 2021; Yang et al., 2021; Karjaluo et al., 2020; Oliveira et al., 2014; Gupta & Arora, 2020; Hossain et al., 2020).

### **2.1.3 Social Influence**

Social influence can be defined as an individual's beliefs regarding the perspectives of those in their immediate social circle, such as family, friends, coworkers, or communities, in relation to the acceptance and utilization of a specific technology (Venkatesh et al., 2003). We often have friends or close contacts who consistently exert influence on us, encouraging us to venture into new technology or explore unusual experiences. Social influence is linked to the impact of external factors on user behavior, such as the experiences and views of close relatives, the viewpoints of superiors, and the remarks of friends (Zhou et al., 2010; Baptista & Oliveira, 2015). Oliveira et al. (2016) found that the endorsements of well-known and influential individuals in society had a significant impact on consumers' intention to use online payment systems. The study conducted by Tarhini et al. (2016), found that social influence, as an external motivational factor, has a beneficial impact on consumers' willingness to use online payment. Social influence has a positive and significant effect on consumers' intention to adopt various forms of cashless payment methods, including mobile payment, digital payment, mobile banking, e-wallet, m-commerce, and mobile money, as indicated by recent studies (Lwoga & Lwoga, 2017; Jung et al., 2020; Sivathanu, 2019; Zhou et al., 2010; Oliveira et al., 2014;

Yang et al., 2021; Pandey & Chawla, 2019; Penney et al., 2021).

Furthermore, the COVID-19 pandemic has a major impact on consumers' perceptions of social influence in regard to cashless payment adoption. Several merchants started engaging in online selling during the lockdown period. Consumers possess a tendency to avoid any kind of personal interaction by making purchases via cashless payment methods throughout the lockdown period. Consumers are inclined to acquire similar applications through their reference groups, such as friends, family, and colleagues, in order to interact and share information with them. Social influence pertains to the extent to which individuals consider that influential individuals in their lives, such as family and friends, hold the belief that they should utilize a certain technology (Martin & Herrero, 2012). They have a tendency to exert influence on an individual's behavior, encouraging them to embrace or utilize a new system. In the study of mobile commerce by Chong (2013), the author suggested that social influence significantly influences users' behavioral intentions. This is corroborated by Chong et al. (2012), who found that social influence plays a crucial role in shaping the intention of Malaysian customers to utilize mobile applications. People who seek social acceptance are likely to conform to the expectations of others, and this can influence their intention to use the system (Gruzd et al., 2012).

The impact of social influence is substantial in determining individuals' intentions to adopt a cashless payment system. Within the realm of cashless payments, social influence can arise from various causes, including familial connections, companions, friends, and even strangers. These individuals have the ability to shape their own perception of cashless payment and determine whether or not they choose to utilize it (Sivathanu, 2019). Moreover, social media and other digital platforms have the capacity to amplify societal influence, thereby spreading information and viewpoints regarding cashless payments. Companies that provide various cashless payment options can enhance an individual's inclination to adopt them by employing influencers and social media marketing (Patil et al., 2020). As stated by Wei et al. (2009), they categorized social influence into two distinct categories: mass media influence and interpersonal influence. For instance, the behavioural intention of individuals about their adoption of cashless payment systems may be influenced by advertisements presented through various media channels such as television, newspapers, radio, and the Internet. These advertising mediums can be classified as forms of mass media influence. Interpersonal influence typically arises from reference groups that exert influence on an individual's opinions, attitudes, and behaviours. These reference groups can include family, friends, co-workers, and other significant social connections.

The study by Laforet and Li (2015), reported that there was no significant influence for social influence. According to a previous study conducted by Wu et al. (2012), it has been proved that the impact of social influence on behavioral intention may be influenced by an individual's level of



experience. According to Varshney and Vetter (2012) findings, it can be inferred that social influence has a significant role only during the initial stages of consumer engagement with technology. Over time, the influence of social influence will decrease and change from being important to being unimportant as users get greater expertise with the technology. According to Yang (2013), the significance of social influence decreased as individuals gained more expertise. This aligns with the study by Grob (2015), and Rezaei (2018), in their study examining the impact of user experience on social influence within mobile shopping applications. The findings indicate that there was a relationship between the duration of usage experience of mobile shopping applications and the impact of social influence on the intention to use. Consumers' behavioral intentions are less likely to be influenced by social influences when they have more experience.

#### **2.1.4 Facilitating Conditions**

As explained by Sivathanu (2019), facilitating conditions can be described as the consumer's belief that the technological infrastructure and resources are available to make a new system work. Aside from that, facilitating conditions is a person's perception of how readily accessible technological resources can help a person use information systems (Venkatesh et al., 2003). It could be possible to evaluate consumers' willingness to accept cashless payments throughout their understanding of the systems developed. The widespread availability of information systems, consumers' comprehension of information systems, skills, and both internal and external support to use information systems are all facilitating conditions for technological advancement. Koksai (2016) demonstrates that intention and facilitating conditions are two fundamental components of usage behavior. Facilitating conditions are consumers' beliefs in the availability of technological infrastructure and resources that allow the widespread use of a new system (Venkatesh et al., 2012). As defined by Sivathanu (2019), facilitating conditions can be a source of information, guidance, training when it comes to the implementation of the latest technological advances. Facilitating conditions is associated with frequent availability of resources, fostering rapid implementation of specific technological advancements (Penney et al., 2021). According to Tarhini et al. (2016), several approaches to implement the use of Internet banking, such as providing access to the latest technologies and organizational support can reduce the limitations of utilizing online banking and as a result, increase actual adoption of cashless payment. The financial resources, technological support, along well-constructed infrastructure is each of the environmental variables that can influence the level of implementation of any cutting-edge technology (Yang et al., 2021). Kiconco et al. (2020), making a cashless payment requires the acquisition of a few fundamental abilities and regulations, such as the ability to use mobile payment applications along with sending and receiving text messages, known as facilitating conditions. Besides, the facilitating conditions, such as the availability of cashless payment agents and merchants, as well as the ease of consumers have access to services on portable devices via features and mobile applications, could enhance utilization (Penney et al., 2021). As a result, the development of facilitating conditions has a

significant impact on banking via mobile device implementation (Alalwan et al., 2017).

### **2.1.5 Perceived Trust**

According to Gefen et al. (2003), the expectation that when a consumer chooses to trust others, they will not act deliberately by taking advantage of the circumstances is often referred to by the term perceived trust. As a result, trust could mitigate fraud, unforeseen circumstances, and potential threats, eliminating these concerns while encouraging electronic commerce and electronic payment methods transactions. Besides, perceived trust provides a subjective commitment to ensure consumers will be able to have an excellent experience with the ability, honesty, and goodwill of the mobile payment service provider (Patil et al., 2020). Perceived trust is an important factor that influences consumers' willingness to make use of cashless payment methods by reducing risks in financial transactions (Kim et al., 2017). Once consumers who have developed trust in a service provider are more likely to depend on the effectiveness of the service that processes payments along with tend to be more bound to make use of the payment method (Dieu et al., 2023). Penney et al. (2021) stated that to gain consumers' trust and increase their intention to adopt cashless payment systems, cashless payment service providers must build hacker and fraudulence-free systems. As we can see, consumers could be concerned with the security and reliability of payments in the very beginning stages of application development for mobile payments simply because of their unfamiliarity (Jung et al., 2020). According to Chong et al. (2012), consumers are unlikely to access online banking services if their privacy and security are not guaranteed. As a result, consumers who trust payment methods or providers of services are significantly more inclined to use these services on a regular basis (Yang et al., 2021).

Additionally, the happiness of consumers as well as their ongoing utilization of online payment systems are influenced by trust (Cao et al., 2018). Thus, Lee et al. (2011) believed customers' trust can be obtained through providing accurate and reliable information, in accordance with the recommendations in which managers of online channels, for example, ought to seek ways to increase the transfer of trust from offline to online stores through the implementation of good site content, operational control for consumers, as well as privacy and security characteristic features. As explained by Karjaluoto et al. (2020), the main value proposition of electronic payment methods is to provide all of the necessary protocols, policies, and procedures to allow secure transactions with no security breaches. Chawla and Joshi (2023) have logically hypothesized that the higher the perceived security, the greater the trust in the technological advancement's platform, which leads to a higher tendency for adoption. However, the perceived technology security is defined as the buyers' perception of the sellers' inability and unwillingness to provide adequate protection for the financial information of their customers (Rahi & Ghani, 2016). As a result, the technology security systems available in businesses should ensure that the consumers' information is adequately protected (Shaikh & Karjaluoto, 2015). Additionally, when a business applies a solid security system for its technological advances activities,

the consumer's engagement with such technical systems increases significantly (Rahman et al., 2020).

## **2.2 Adoption of Cashless Payment**

Everything we want to do must start with an intention first. The intention to use cashless methods is a significant behavioural trait influenced by motivation, hedonics, performance expectations, and habitual behaviours (Tusyanah et al., 2021). Ying and Mohamed (2021) found that the primary motivation for Malaysian consumers opening e-wallet accounts is to take advantage of the initiatives. The fact that the majority of respondents wants to credit the initiatives demonstrates the effectiveness of the government's strategies. A person's attitude significantly influences their propensity to use new technology, and their intention shapes their actual behaviour, especially in terms of how they feel about technology (Wulandari, 2017). The user's attitude, particularly regarding time savings and lifestyle fit, determines their use of mobile payments (Yandi, 2020). From this statement, the researchers found that comfort factors such as saving time and compatibility with the consumer's lifestyle can be important drivers of the intention to use cashless payment methods. If consumers believed that the use of mobile payments is in line with their lifestyle and saved their time, they are more likely to accept and use cashless payment options, which will increase the adoption of cashless payments.

According to Alfia and Amin (2018), a positive perception of cashless payment increased the likelihood of usage, while a negative perception decreased it. The intention to use cashless payment is positively influenced when one adopts the mindset that it is simple to use (Ahmad et al., 2021). The findings indicated that Gen X's intention to adopt mobile payments is most significantly influenced by perceived usefulness, as it reduces the time, expense, and effort needed for transactions (Ahmad et al., 2021). From this statement we also understand that the user's intention to use cashless payment is also based on certain reasons that lead to profit for the user himself. Since the outbreak of the Covid-19 epidemic in 2019, cashless use has become one of the best ways to curb the spread of this epidemic. Thanks to developments in automation, networks, and the internet, many developing economies are on the verge of significant digital transformations. The effect, cash-based payments have given way to cashless payments as a result of technological advancements in finance (Dieu et al., 2023). Interestingly, even though Malaysia is moving towards a greater adoption of cashless, the majority of its online population is still regarded as "infants" with a high degree of internet literacy, which raises questions about the use of cashless (Intan et al., 2018). With 72 percent of transactions still being completed in cash, Malaysia's adoption rate of cashless payment systems remained relatively low. Therefore, it is imperative for service providers to understand the factors that motivated customers in Malaysia to adopt cashless payment methods. Hence, in order to identify the factors that could encourage the widespread adoption of cashless payment, a thorough investigation is necessary (Uma et al., 2022).

However, going cashless is a global trend, but we should be aware that, due to cultural and technological differences, what works in one country might not work in another (Mahfuzur et al., 2020). Paying with cash can limit the likelihood of tax evasion, the shadow economy, and corruption. Measuring the tax gap accurately is typically challenging due to tax evasion and the shadow economy (Mahfuzur et al., 2020). Still, the quick development of technology in terms of data availability, time savings, and workload reduction has led to significant strides in internet technology. Nowadays, most people use technology-based transaction systems to cut down on time, and lower the risk associated with carrying cash. In Malaysia, a small percentage of people currently use cashless transactions, and this number is expected to rise significantly in the near future (Kawsar et al., 2021).

### **3. METHODOLOGY**

This study aimed to explore the correlation between the intention to use cashless payment systems and their adoption among students enrolled in the Office Systems Management program at UiTM Pahang Branch, Campus Jengka. The researchers employed a simple random sampling technique to select a sample of 97 students. Respondents were invited to participate via Google Forms, which was distributed through WhatsApp groups managed by class representatives. A three-week response window was provided, with reminders sent midway through the data collection period to encourage participation. An additional three days were granted to those who had not completed the questionnaire within the initial timeframe, ensuring a 100 percent response rate.

The survey instrument was adapted from a validated questionnaire by Dieu et al. (2023) and was divided into three sections. Section A collected demographic information (10 items), Section B assessed factors influencing the intention to use cashless payment systems (30 items), and Section C measured the actual adoption of cashless payment systems (10 items). Both Section B and Section C employed a 4-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree). After data collection, responses were analysed using SPSS version 29. The data underwent screening and cleaning to remove any outliers, followed by descriptive analysis to summarize key variables, including means, standard deviations, and frequencies. The reliability of the scales used was also tested to ensure internal consistency. The final dataset included responses from all 97 invited participants, yielding a response rate of 100 percent.

### **4. RESULT AND DISCUSSION**

The descriptive analysis was used to describe the characteristics of the respondents in terms of their semester, class, gender, age, marital status grade point average (GPA), cumulative grade point average (CGPA), how frequent are you using cashless payment per week and what is your experience in using cashless payment. There were 97 data points collected to produce the percentage shown in the Table 1.

**Table 1: Demographic Profiles of Respondents**

<b>Category</b>	<b>N</b>	<b>Percentage (%)</b>
<b>Semester</b>		
4	32	33.0
5	65	67.0
<b>Gender</b>		
Female	90	92.8
Male	7	7.2
<b>Age</b>		
21 - 23 years old	89	91.8
24 - 26 years old	8	8.2
<b>Marital Status</b>		
Single	97	100.0
<b>Highest Education Level</b>		
Sijil Tinggi Pelajaran Malaysia (STPM)	28	28.9
Matriculation Diploma	9	9.3
	60	61.9
<b>Grade Point Average (GPA)</b>		
2.50 - 2.99	3	3.1
3.00 - 3.49	63	64.9
3.50 - 4.00	31	32.0
<b>Cumulative Grade Point Average (CGPA)</b>		
2.5 - 2.99	5	5.2
3.00 - 3.49	68	70.1
3.50 - 4.00	24	24.7
<b>How frequent are using cashless payment per week</b>		
1 - 5 times	19	19.6
6 - 10 times	26	26.8

11 - 15 times	14	14.5
15 times and above	38	39.4
<b>What is your experience in using cashless payment?</b>		
Fair	5	5.2
Good	39	40.2
Very good	31	32.0
Excellent	22	22.7
<b>Total Respondents</b>	97	100

From the table 1, majority of the respondent's 67 percent of those with 65 respondents were students from semester five, as compared to only 33 percent of the respondents with 32 students who were in semester four. Next, researchers also found that 92.8 percent of them were female students with 90 respondents and the remaining 7.2 percent of it was male respondent with seven respondents only. The results also show that 91.8 percent of respondents were between the ages of 21 to 23 years old, followed by 8.2 percent of respondents between the ages of 24 to 26 years old. Move to the marital status, the results showed that all of the respondents were single where results showed 100 percent results. Meanwhile for highest education level, majority of respondents with 61.9 percent of them which is 60 students from the respondents have a Diploma certificate background, followed by Sijil Tinggi Pelajaran Malaysia (STPM) background students with 28.9 percents of respondents and only remaining 9.3 percent of respondents were Matriculation background students. Apart from that, based on the table above, it clearly shows that most of the respondents have a GPA 3.00 to 3.49 with 64.9 respondents, 32 percent of them have a GPA in the range of 3.50 until 4.00 and only 3.1 percent of them has a GPA 2.50 to 2.99.

Based on the CGPA results, it shows that most of the respondents have a CGPA 3.00 to 3.49 with 70.1 percent of respondents. Other than that, 24.7 percent of the respondents have a CGPA 3.50 to 4.00 and only 5.2 percent of respondents have a CGPA of 2.50 until 2.99. Based on this study, researchers found out that 39.4 percent of respondents frequently using cashless payment more than 15 times a week, 26.8 percent of them frequently using cashless payment six to 10 times a week, 19.6 percent of them using one to five times a week and other 14.5 percent of the respondents using cashless payment 11 to 15 times a week. The results, 40.2 percent of the respondent's rate that using cashless payment in the level of good, 32.0 percent of the respondents' rate in the level of very good, 22.7 percent of them rate as excellent and only part of them, 5.2 percent, rate it as fair.

**RQ1:** What are the influencing factors of intention to use cashless payment among students at UiTM Pahang Branch, Campus Jengka?

**RQ2:** What are the highest-level factors of intention to use cashless payment among students at UiTM Pahang Branch, Campus Jengka?

Table 3 below shows the descriptive statistics analysis of means and standard deviations of five (5) influencing factors of intention to use cashless payment among students of the Office Systems Management at UiTM Pahang Branch, Campus Jengka. The interpretation of the scores was based on the rule of Best Principle by Fajardo-Mohammad (2022) in measuring the findings of the first two (2) research questions for this study. Due to the fact that the researchers were employing a modified Likert-type scale with one to four points and four distinct levels—very low, low, high, and very high—this rule of best practices was selected:

**Table 2: Rules of Best Principle (Fajardo-Mohammad, 2022)**

Range	Level
1.00 – 1.79	Very Low
1.80 – 2.59	Low
2.60 – 3.39	High
3.40 – 4.00	Very High

**Table 3: Mean and Standard Deviation of Factors of Intention to Use Cashless Payment among at UiTM Pahang Branch, Campus Jengka**

Factors	N	Mean	Std. Deviation
Performance Expectancy	97	3.3072	2.13653
Effort Expectancy	97	3.2701	2.34539
Social Influence	97	3.2412	2.03582
Facilitating Conditions	97	3.2309	2.28373
<b>Perceived Trust</b>	<b>97</b>	<b>3.9093</b>	<b>2.70424</b>
Valid N (listwise)		97	

Based on the table 3 above, the results recorded for the influencing factors of intention to use cashless payment were high and very high. The performance expectancy factor recorded (M=3.3072, SD=2.13653), effort expectancy factor recorded (M=3.2701, SD=2.34539), social influence factor

recorded, ( $M=3.2412$ ,  $SD=2.03582$ ), facilitating conditions factor recorded ( $M=3.2309$ ,  $SD=2.28373$ ), and perceived trust factor recorded ( $M=3.9093$ ,  $SD=2.70424$ ). According to the Fajardo-Mohammad (2022), when the range was between 3.40 – 4.00, the result was interpreted as very high and when the range was between 2.60 – 3.39, the result was interpreted as high. Therefore, **performance expectancy, effort expectancy, social influence, facilitating conditions and perceived trust were the factors of intention to use cashless payment** among students of Office Systems Management at UiTM Pahang Branch, Campus Jengka.

This study is supported by previous research. Alalwan et al. (2017) explain that performance expectancy refers to consumers' expectations that using a technology will improve its performance. They found that setting high performance standards can help electronic payment systems grow. Vankatesh et al. (2012) define effort expectancy as the perceived ease of using a technology. Technologies that are easy to learn and use are more likely to be adopted, as confirmed by Zhou et al. (2010). Social influence, according to Martin and Herrero (2012), refers to the positive encouragement from family and friends, which can increase the perceived usefulness of a technology, leading to higher adoption rates. Facilitating conditions include the availability of resources, knowledge, and support needed to use a technology effectively, as Khechine et al. (2020) point out. Lastly, perceived trust plays a key role in adoption. When consumers trust a system or provider, they are more likely to use it for future purchases, as Yang et al. (2021) and Kim et al. (2017) note. Therefore, this study confirmed that key factors such as performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived trust significantly influence the intention to use cashless payment among Office Systems Management students at UiTM Pahang Branch, Campus Jengka. The findings suggest that students have a strong intention to adopt cashless payments because they view these factors positively.

From table 3 also, researchers found that **the highest-level factors of intention to use cashless payment was Perceived Trust ( $M=3.9093$ ,  $SD=2.70424$ )**. Not every person can get a perceived trust on something that they never knew is it save or not. Individual willingness to adopt specific behaviours in the absence of prior experience or knowledge about the endeavour is a necessary component of perceived trust (Jouda et al., 2020). However, from this research shows that most of the users of cashless payment put their trust on the method of cashless payment. Convenience, privacy, and security were the factors that pushed people towards cashless transactions. It was also discovered that people were sufficiently aware of the information security risks associated with these transactions (Yuravaj & Sheila, 2018). Moreover, the result also showed **the least factors of intention to use cashless payment was facilitating condition ( $M=3.3209$ ,  $SD=2.70424$ )**. Even though the facilitating conditions was the least factors of intention to use cashless payment, the result still showed that it is still in the high score level that affects the intention to use cashless payment and most of the study



about facilitating conditions is still rare. This can be supported by the statement made from Tusyanah et al. (2020) that said there was still little information available about how facilitating conditions influence intentions to use cashless payment. However, the results above still show a good and high level of results.

#### 4.1 Correlation Analysis

**Table 4: Rule of Thumb for Interpreting the Strength of a Correlation Coefficient (Hair, 2003)**

<b>Strength of Correlation</b>	<b>Interpretation</b>
0.90 to 1.00 (-0.90 to -100)	Very high positive/negative correlation
0.70 to 0.90 (-0.70 to -0.90)	High positive/negative correlation
0.50 to 0.70 (-0.50 to -0.70)	Moderate positive/negative correlation
0.30 to 0.50 (-0.30 to -0.50)	Low positive/negative correlation
0.0 – 0.30 (0.00 to -0.30)	Negligible correlation

**Table 5: Pearson Correlation between factors of intention to use cashless payment and the adoption of cashless payment**

	Factors of Intention to use Cashless Payment	Adoption of Cashless Payment
Factors of Intention to use Cashless Payment	1	.795**
		.001
	97	97
Adoption of Cashless Payment	.795**	1
	.001	
	97	97

The researchers employed the Pearson product-moment correlation analysis to ascertain the acceptance of two (2) research hypotheses and to establish a significant positive relationship between the variables. Table 5 above shows the finding of Pearson Correlation between factors of intention to use cashless payment and the adoption of cashless payment. The classification of correlation coefficient value was adopted from Hair (2015) and was used to explain the strength of the relationship for the variables used in this study. Based on the table, it can be concluded that there was a high positive significant relationship between factors of intention to use cashless payment and the adoption

of cashless payment ( $p < 0.001$ ,  $r = 0.795$ ) with a high positive correlation. According to the Pearson Correlation result above, the researchers concluded that factors of intention to use cashless payment have a significant relationship with the adoption of cashless payment of respondents at UiTM Pahang Branch, Campus Jengka. The factors that influence the intention to use cashless payment are performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived trust. The rising view of consumers regarding monetary worth is being influenced by factors such as perceived trust, social influence, facilities conditions, and performance expectancy (Rahman et al., 2020).

Merhi et al. (2019) conducted a study that demonstrates the significance of performance expectancy in influencing the adoption behavior of online payment systems. The decision to use online payment is influenced by performance expectancy, as indicated by a previous study conducted by Shaikh et al. (2018). A recent study conducted by Sivathanu (2019) revealed a positive and favorable relationship between the intention of individuals to implement online payment and their effort expectancy. Sharif et al. (2019) conducted a study that demonstrated that the intention to use electronic payment is significantly influenced by social influence. This factor is deemed essential during the early stages of adoption, and its impact diminishes following adoption, as per Lu (2014). Zhou et al. (2021) discovered that the adoption of contactless payment is significantly influenced by facilitating conditions. Online payment provides consumers with substantial benefits, such as improved security and cost efficiency (Karjaluo et al., 2020). Then, consumers' decision to use contactless payment is significantly influenced by their perceived trust, which mitigates the potential hazards associated with financial transactions (Kim et al., 2017). Consumers are more inclined to rely on the payment service's efficacy and to employ the payment method after establishing trust in a service provider (Lwoga & Lwoga, 2017). The perception of trust has a substantial influence on the continued adoption of online payment systems and user satisfaction (Penny et al., 2021). Therefore, the researchers have determined that the intention to implement digital payment is positively influenced by performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived trust. Each factor exists and influences consumer adoption of digital payment. Consequently, the null hypothesis was refuted, and the research hypothesis was accepted.

**Table 6: Summary of Hypotheses Result**

<i>Hypotheses</i>	<i>Results</i>	<i>Interpretation</i>
<b>H<sub>0</sub>:</b> There is no significant positive correlation between factors of intention to use cashless payment and the adoption of cashless payment among students at UiTM Pahang Branch, Campus Jengka.		<b>Rejected</b>
<b>H<sub>1</sub>:</b> There is a significant positive correlation between factors of intention to use cashless payment and the adoption of cashless payment among students at UiTM Pahang Branch, Campus Jengka.	<b>(<math>r=0.795</math>, <math>p&lt;0.001</math>)</b>	<b>Accepted</b>

## 5. CONCLUSION AND RECOMMENDATION

Overall, the researchers concluded that most respondents were 92.8 percent female, and 7.2 percent were male. Descriptive analysis achieved the first two research objectives, while correlational analysis addressed the third objective by examining the relationship between factors of intention to use cashless payment and its adoption. For the first objective, the study found that all five influencing factors of performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived trust had a positive effect on the adoption of cashless payments among students. Regarding the second objective, "perceived trust" was identified as the most significant factor influencing cashless payment adoption, while "facilitating conditions" had the least influence. Finally, the third objective revealed a strong positive relationship between these factors and the adoption of cashless payments, leading to the rejection of the null hypothesis and the acceptance of the alternative hypothesis. The researchers encountered several challenges, including a limited sample size and focus only on fourth- and fifth-semester students. To address this, future research should consider increasing the sample size to include students from all semesters (one to six) in the Office Systems Management program at UiTM Pahang Branch, Campus Jengka. Expanding the study to include other UiTM campuses offering the same program would also enhance the findings.

Additionally, it is recommended that future research broadens its scope to include students from other programs at UiTM Pahang Branch, such as Bachelor of Science (Hons.) Chemistry with Management, Bachelor of Sports Science (Hons.), and Bachelor of Science (Hons.) Furniture Technology. Including students from various disciplines would provide a more comprehensive understanding of cashless payment adoption. Finally, conducting similar studies in other public and private higher education institutions, such as Universiti Malaya (UM), Universiti Kebangsaan Malaysia (UKM), and

Multimedia University (MMU), would allow for greater generalizability of the findings. Collaborations between researchers from different institutions can yield more comprehensive data and offer diverse insights into the factors influencing cashless payment adoption.

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