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**FACULTY OF ADMINISTRATIVE SCIENCE & POLICY
STUDIES**



**BACHELOR OF ENVIRONMENTAL ADMINISTRATION
(HONS)**

**THE EFFECTIVENESS OF CASHLESS SOCIETY TOWARDS
ENVIRONMENTAL SUSTAINABILITY IN MALAYSIA**

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ABSTRACT

Cashless society is the new normal in this era. The concept of a cashless society is brought to the community through digital wallets (Handayani & Novitasari, 2020). Cashless payment methods that are available in Malaysia include debit card payment, credit card payment, e-wallets like Shopeepay, TnGo e-wallet, and Grab, as well as QR payment. Customers in Malaysia are still shifting to developing markets. E-commerce infrastructure and procedures are still being developed, and they are still mostly using cash for their transactions (Mohamad Anuar et. al., 2020). In the context of public health wellbeing, the pandemic of Covid-19 has influenced consumption and payment patterns worldwide, simultaneously boosting the effort to establish a cashless community to embrace sustainable development goals. The purpose of the study was to determine the level of the factors influencing the effectiveness of cashless society towards environmental sustainability as well as their relationships. The study has 384 respondents and uses quantitative methods as well as cross-sectional study as the research design. The study found that there are positive relationships between all of the factors, including readiness and adoption of cashless payment, security, government initiatives, and environmental sustainability, towards the effectiveness of a cashless society. Moreover, stringent actions need to be taken to address the effectiveness of the cashless society, especially the environmental sustainability associated with sustainable development goals, while simultaneously reaching out to an increasing number of tech-savvy customers who would choose digital and contactless shopping (Nathan, 2022).

Keywords: Cashless Society, Environment Sustainability, Sustainable Development Goals, Readiness Cashless Payment, Adoption Cashless Payment, Security, Government Initiatives

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