



FACTORS THAT INFLUENCE THE INTENTION TO ADOPT CRYPTOCURRENCY
AS AN ELECTRONIC PAYMENT AMONG YOUNG GENERATION IN MALAYSIA

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JULY 2019

DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

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- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks sources of my information have been specifically acknowledged.

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LETTER OF SUBMISSION

JUNE 2019

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Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project titled “**FACTORS THAT INFLUENCE THE INTENTION TO ADOPT CRYPTOCURRENCY AS AN ELECTRONIC PAYMENT AMONG YOUNG GENERATION IN MALAYSIA**” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours Sincerely,

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Bachelor of Business Administration (Hons.) International Business

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ABSTRACT

In recent years, a rapid growth has been seen in cryptocurrencies as a virtual currency throughout the world. Cryptocurrencies is a protocol which allows value to be exchanged over the internet without a central bank or intermediary. Cryptocurrencies are technological tools that arguably can contribute to reduced transaction costs. The usage of cryptocurrencies as electronic payment also has reached a significant number and continue to be increasing. The objective of this study is to analyze the factors that influence the intention to adopt cryptocurrencies as electronic payment among young generation. To carry out the goals, this study adapted TAM and UTAUT model and extended it by adding other variables which are awareness and perceived risk. A total of 64 respondents' data were collected and analyzed by using Statistical Package for Social Science (SPSS) application. The findings of the study will give contributions to the government, financial institutions and industry players.