



National
College *of*
Ireland

Configuration Manual

MSc Research Project
Finance Technology

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MSc Project Submission Sheet
School of Computing



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Programme: MSC FinTech **Year:** 2022

Module: Research Project

Supervisor: Victor Del Rosal

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Project Title: AN ANALYSIS OF THE LAUNCH OF DIGITAL CURRENCY AS LEGAL TENDER IN INDIA

Word Count: 1288 **Page Count** - 17

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Signature: **Rohit Bilqi**

Date: 14/Aug/2022

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Configuration Manual

How to Run R-Program for the survey file.

- 1) Install the packages by running the program.
- 2) Call the functions from the library by running the code.
- 3) Read the file “Book1.xlsx” through the R program. Depending on where you keep it on your computer, you'll need to adjust the source address.
Example: - I have saved the excel file in the “E” drive and under the “MSC FinTech” folder, and under that “Final Project” and subfolder “1” and the excel file name is “Book1.xlsx”.

```
10 rohit <- read_excel("E:/MSC FinTech/Final Project/1/Book1.xlsx")
```

- 4) Continue to run the program, for checking the missing values and deleting/replacing them. In the below image we can see the data and choose the column such as ID, Start, completion, email, gender, etc. is taken off since those columns are not useful for our analysis.

The screenshot displays the RStudio interface. The main window shows a data table with the following columns: ID, Start, completion, email, gender, age, employment, city, awareness, and gov poli. The data is as follows:

ID	Start	completion	email	gender	age	employment	city	awareness	gov poli
1	2022-06-12	2022-06-12	anonymous	Female	31 <40	Salaried Employee	Karnataka	1	
2	2022-06-12	2022-06-12	anonymous	Male	+30	Salaried Employee	Hyderabad	2	
3	2022-06-12	2022-06-12	anonymous	Male	+30	Salaried Employee	Miraj	1	
4	2022-06-12	2022-06-12	anonymous	Male	31 <40	Salaried Employee	Pune	1	
5	2022-06-12	2022-06-12	anonymous	Female	+30	Unemployed	Belgaum	2	
6	2022-06-12	2022-06-12	anonymous	Male	31 <40	Salaried Employee	Belgaum	1	
7	2022-06-12	2022-06-12	anonymous	Male	+30	Unemployed	Belgaum	2	
8	2022-06-12	2022-06-12	anonymous	Male	31 <40	Salaried Employee	Bangalore	4	

The console window shows the following R commands and their output:

```
R 4.1.1 - E:/MSC FinTech/Final Project/1/ > library(readxl)
Warning message:
package 'readxl' was built under R version 4.1.2
> library(corrplot)
corrplot 0.92 loaded
Warning message:
package 'corrplot' was built under R version 4.1.3
> library(ggplot2)
Warning message:
package 'ggplot2' was built under R version 4.1.3
> rohit <- read_excel("E:/MSC FinTech/Final Project/1/Book1.xlsx")
> view(rohit)
> |
```

- 5) Since the data has initial unwanted survey columns which will not be useful for correlation, the program is written such that those columns are deleted. Only relevant columns are kept to analyze, which can be seen in the below image.

The screenshot shows the RStudio interface. The main window displays a data table with 11 columns and 8 rows of data. The columns are: awareness, government policies, enhance the security of financial activities, Improve the speed of financial transactions, increase costs for an individual, accept, perceive digital currency, percent, carrying out financial transactions, and strict laws for people misusing the platform. The console shows the following R code:

```

# government policies <dbl>, enhance the security of financial activities <dbl>,
# Improve the speed of financial transactions <dbl>,
# increase costs for an individual <dbl>, accept <dbl>, perceive digital currency <dbl>,
# percent <dbl>, carrying out financial transactions <dbl>,
# strict laws for people misusing the platform <dbl>, adopt the digital currency <dbl>,
# mode <chr>, type <chr>
> rohit <- rohit[ , -c(1,2,3,4,5,6,7,8)]
> drops <- c("ID", "start", "completion", "email", "gender", "age", "employment", "city", "mode", "type")
> rohit$ID <- rohit$start <- rohit$completion <- rohit$email <- rohit$gender <- rohit$age <- rohit$employment <- rohit$city <- rohit$mode <- rohit$type <- NULL
> View(rohit)
>

```

- 6) Once those columns are deleted Correlation results are viewed and the graph is plotted.

```

View(rohit)
head(rohit)
result = cor(rohit)
View(result)
corrplot(cor(result), tl.col = "black", tl.srt = 90, sig.level = 0.05)

```

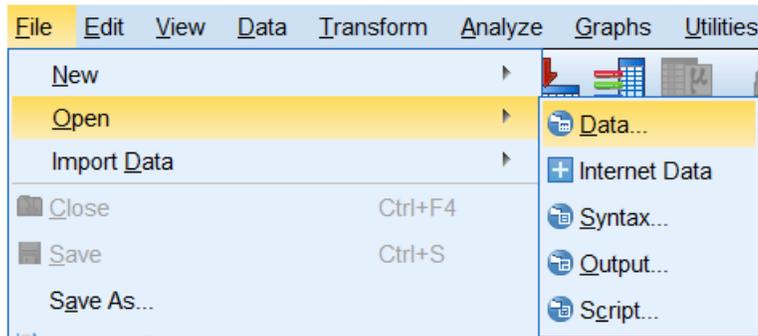
7) The graph corrplot is plotted and the image can be imported to the report for further analysis of correlation.

The screenshot displays the RStudio interface with the following components:

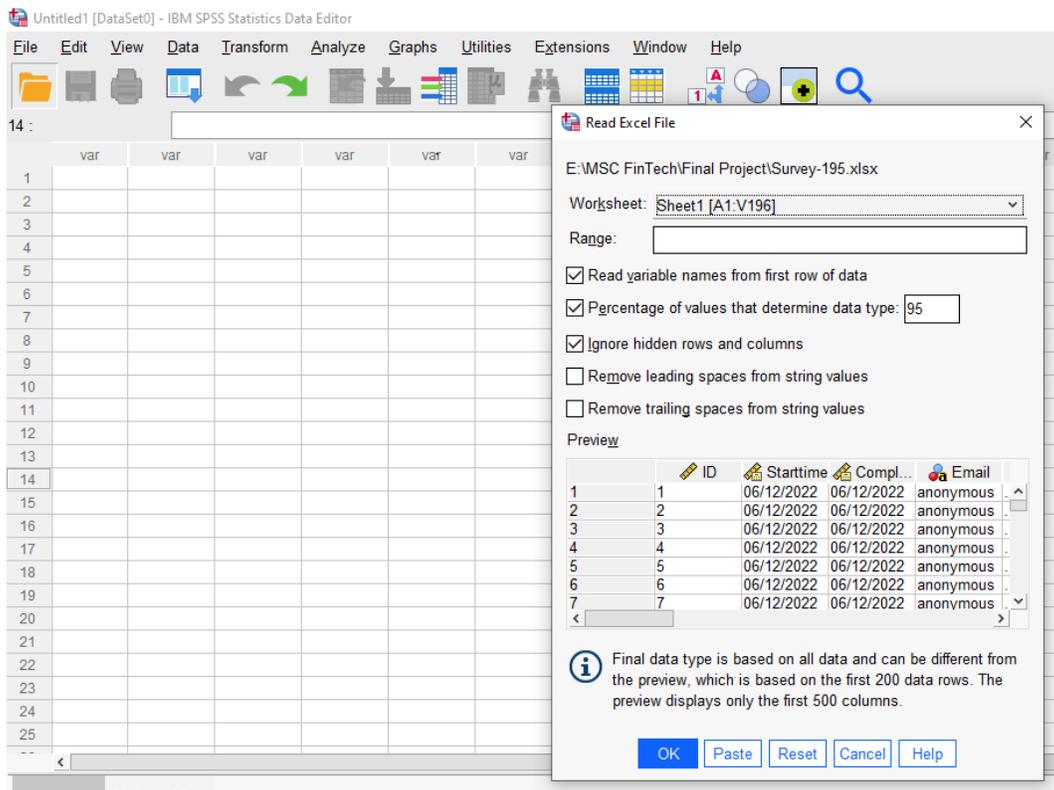
- Source Editor:** Contains R code for reading an Excel file, handling missing values, and plotting a correlation matrix.
- Environment:** Shows the loaded data objects: 'result' (numeric vector) and 'rohit' (data frame with 195 observations and 11 variables).
- Console:** Shows the execution of the R code, including a warning message: "Warning message: in corrplot(cor(result), t1.col = 'black', t1.srt = 90, sig.level = 0.05) : Not been able to calculate text margin, please try again with a clean new empty window using [plot.new(); dev.off()] or reduce t1.cex".
- Plots Panel:** Displays a vertical corrplot with a black background and rotated text labels for the variables.

How to get results on SPSS:-

- 1) Importing the survey data set into SPSS. Click on the **File > Open > Data**.



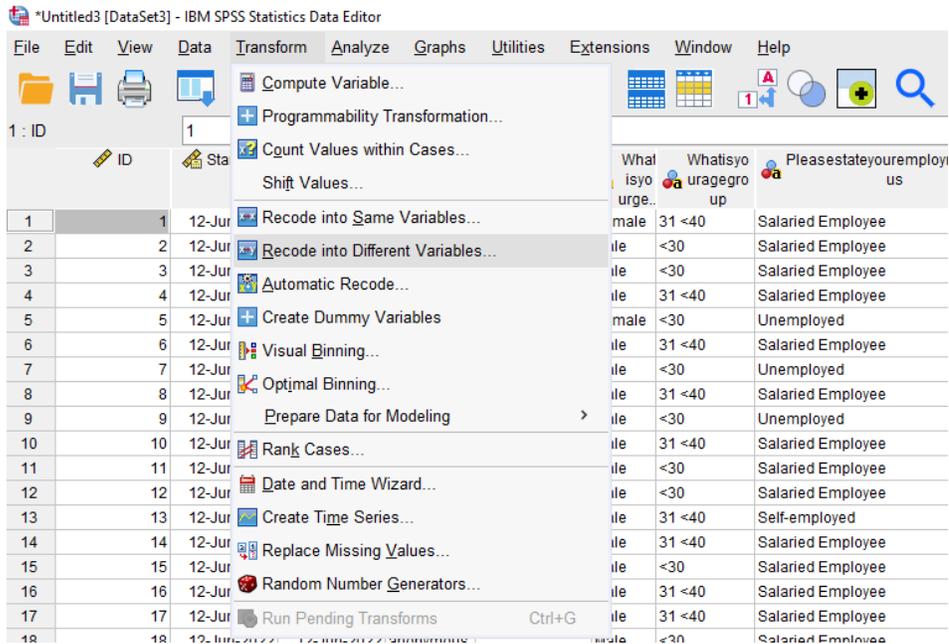
- 2) In “Files of type” select “Excel” to the data type and select “Survey-195” and then open the file. The “Read the Excel File” window will appear. Select “Tick” the options mentioned below on the screenshot, like “Read the variable names from the first row of data, and percentage of values and ignore hidden rows and columns”. Lastly, click “Ok”



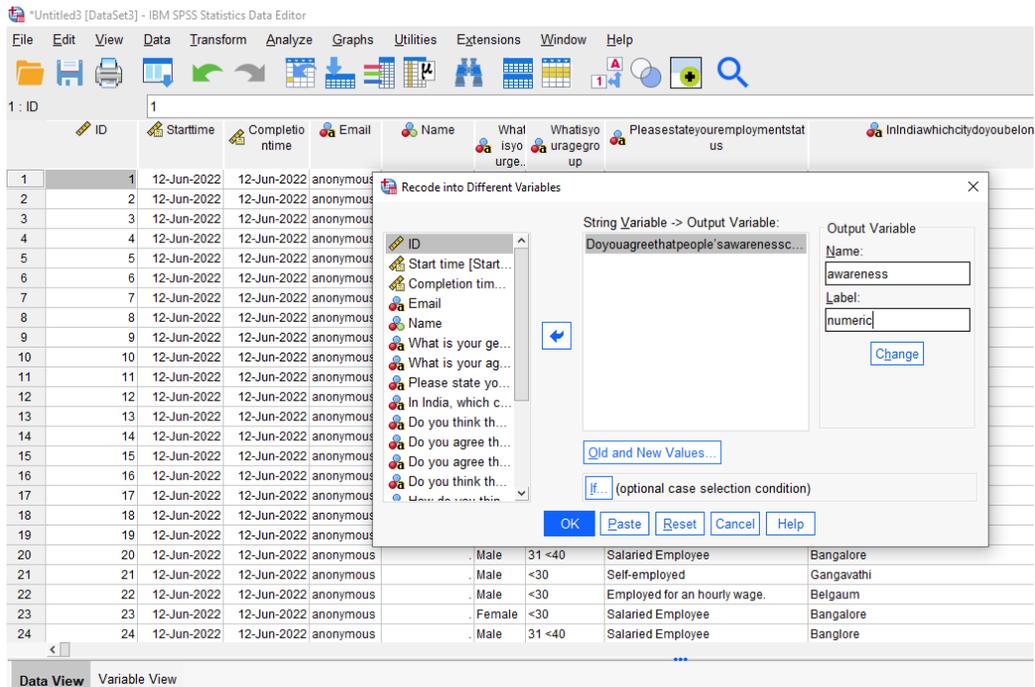
- 3) Verify that all of the data is being imported from the Excel sheet once the data set is shown in the Data View sheet. In order to do the analysis, we need the data to be in numeric values so that the software can analyze the data set. Since I had taken up the survey, and the answers received were in “String”, it needed to be changed. By the data type in the “Variable View” sheet by using the Transformation tool and by changing the measure to “Scale”

	Name	Type	Width	Decimals	Label	Values	Missing	C
1	ID	Numeric	3	0		None	None	12
2	Starttime	Date	40	0	Start time	None	None	17
3	Completiontime	Date	40	0	Completion ti...	None	None	17
4	Email	String	9	0		None	None	9
5	Name	Numeric	8	2		None	None	12
6	Whatisyourgender	String	6	0	What is your ...	None	None	6
7	Whatisyouragegroup	String	10	0	What is your ...	None	None	10
8	Pleasestateyouremploymentstatus	String	28	0	Please state ...	None	None	28
9	InIndiawhichcitydoyoubelongto	String	42	0	In India, whic...	None	None	42
10	Doyouagreethatpeople'sawarenesscancont...	String	17	0	Do you agree...	None	None	17
11	Doyouthinkthatgovernmentpoliciescanimpa...	String	17	0	Do you think t...	None	None	17
12	Doyouagreethattheintroductionofdigitalcurre...	String	17	0	Do you agree...	None	None	17
13	DoyouagreethattheuseofdigitalcurrencyinInd...	String	17	0	Do you agree...	None	None	17
14	Doyouthinkthatthelaunchofdigitalcurrencyca...	String	17	0	Do you think L...	None	None	17
15	HowdoyouthinkthatthepeopleofIndiawillacce...	String	10	0	How do you t...	None	None	10
16	HowdoyouthinksmalltownsinIndiawillperceiv...	String	10	0	How do you t...	None	None	10
17	Whatpercentageofpaymentsdoyoucurrently...	String	4	0	What percent...	None	None	4
18	Howsafedoyouthinkdigitalcurrencywouldbef...	String	9	0	How safe do ...	None	None	9
19	Doyouthinkthegovernmentshouldmakestrictl...	String	17	0	Do you think t...	None	None	17
20	Howimportantistoadoptthedigitalcurrencyfo...	String	14	0	How importa...	None	None	14
21	Whichmodeofpaymentdoyouprefertopaythe...	String	14	0	Which mode ...	None	None	14
22	IfcashwhyEgInvasionofprivacyavoidingdigital...	String	216	0	If cash why? ...	None	None	50
23								
24								
25								
26								
27								

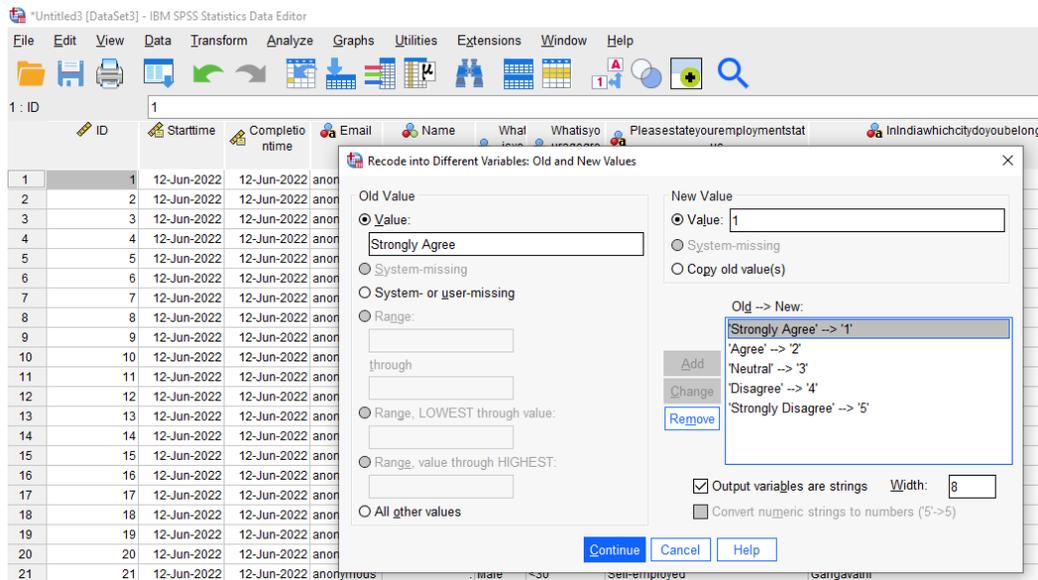
- 4) On the toolbar we have “Transform”, and under that, we have “Recode into Different Variables” this will help us to convert the survey variable from string to numeric.



- 5) Once the Recode window opens, select the variable in which the values need to be replaced, and change the output variable name to a suitable name.



- 6) Click on “Old and New Value” to do custom changes of values in the required order instead of the lowest value or highest value. Since the survey has 5 options to choose between, the string values are replaced according to the survey sequence. In the below image we can see that “Strongly Agree” is “1” and “Strongly Disagree” is replaced by “5”. This needs to be manually added one by one and then click on “Continue”.



- 7) In the below image we can see that a new column has been created wherein all the string variables have been converted to numeric from 1-5 as per our requirement.

ID	Name	What is your age group	What is your occupation	Please state your employment status	In which city do you belong to	Do you agree that people's awareness contributes to the...	awareness
1	Female	31 <40	Salaried Employee	Karnataka	Strongly Agree	1	Stron:
2	Male	<30	Salaried Employee	Hyderabad	Agree	2	Agree
3	Male	<30	Salaried Employee	Miraj	Strongly Agree	1	Stron:
4	Male	31 <40	Salaried Employee	Pune	Strongly Agree	1	Stron:
5	Female	<30	Unemployed	Belgaum	Agree	2	Agree
6	Male	31 <40	Salaried Employee	Belgaum	Strongly Agree	1	Neutr
7	Male	<30	Unemployed	Belgaum	Agree	2	Agree
8	Male	31 <40	Salaried Employee	Bangalore	Disagree	4	Stron:
9	Male	<30	Unemployed	Belgaum	Strongly Agree	1	Agree
10	Male	31 <40	Salaried Employee	Belgaum	Strongly Agree	1	Agree
11	Male	<30	Salaried Employee	Belgaum	Agree	2	Agree
12	Male	<30	Salaried Employee	Punjab	Agree	2	Stron:
13	Male	31 <40	Self-employed	Pune	Neutral	3	Stron:
14	Male	31 <40	Salaried Employee	Pune	Agree	2	Agree
15	Male	<30	Salaried Employee	Amravati	Strongly Agree	1	Stron:
16	Male	31 <40	Salaried Employee	Nashik	Strongly Agree	1	Stron:
17	Male	31 <40	Salaried Employee	Dharwad	Strongly Agree	1	Agree
18	Male	<30	Salaried Employee	Indore	Strongly Agree	1	Stron:
19	Male	<30	Salaried Employee	Mumbai	Strongly Agree	1	Agree
20	Male	31 <40	Salaried Employee	Bangalore	Agree	2	Stron:
21	Male	<30	Self-employed	Gangavathi	Agree	2	Agree
22	Male	<30	Employed for an hourly wage.	Belgaum	Agree	2	Agree
23	Female	<30	Salaried Employee	Bangalore	Strongly Agree	1	Agree
24	Male	31 <40	Salaried Employee	Bangalore	Neutral	3	Neutr

- 8) Once the data has been transformed to numeric values, we need to change the “Measure” to “Scale” in the variable view.

Rohit_SPSS.sav [DataSet1] - IBM SPSS Statistics Data Editor

	Name	Type	Width	Decimals	Label	Values	Missing	Columns	Align	Measure	Role
1	ID	Numeric	12	0		None	None	12	Right	Scale	Input
2	Starttime	Date	11	0	Start time	None	None	11	Right	Scale	Input
3	Completion...	Date	11	0	Completion time	None	None	11	Right	Scale	Input
4	Email	String	9	0		None	None	9	Left	Nominal	Input
5	Whatsisyour...	String	6	0	What is your ge...	None	None	6	Left	Nominal	Input
6	Whatsisyour...	String	10	0	What is your ag...	None	None	10	Left	Nominal	Input
7	Pleasestate...	String	28	0	Please state yo...	None	None	28	Left	Nominal	Input
8	InIndiawhic...	String	42	0	In India, which ...	None	None	42	Left	Nominal	Input
9	Doyouagre...	Numeric	17	0	Do you agree t...	None	None	17	Right	Scale	Input
10	Doyouthink...	Numeric	17	0	Do you think th...	None	None	17	Right	Scale	Input
11	Doyouagre...	Numeric	17	0	Do you agree t...	None	None	17	Right	Ordinal	Input
12	Doyouagre...	Numeric	17	0	Do you agree t...	None	None	17	Right	Nominal	Input
13	Doyouthink...	Numeric	17	0	Do you think th...	None	None	17	Right	Scale	Input
14	Howdoyout...	Numeric	10	0	How do you thi...	None	None	10	Right	Scale	Input
15	Howdoyout...	Numeric	10	0	How do you thi...	None	None	10	Right	Scale	Input
16	Whatpercen...	Numeric	4	0	What percenta...	None	None	4	Right	Scale	Input
17	Howsafedo...	Numeric	9	0	How safe do yo...	None	None	9	Right	Scale	Input
18	Doyouthink...	Numeric	17	0	Do you think th...	None	None	17	Right	Scale	Input
19	Howimpot...	Numeric	14	0	How important ...	None	None	14	Right	Scale	Input
20	Whichmode...	Numeric	14	0	Which mode of...	None	None	14	Right	Scale	Input
21	IfcashwhyE...	String	216	0	If cash why? E...	None	None	50	Left	Nominal	Input

- 9) **Regression 1:** - In order to perform the regression on the survey data, we need to click on “Analyze” on the toolbar, select “Regression” and click on “Linear”

Rohit_SPSS.sav [DataSet1] - IBM SPSS Statistics Data Editor

File Edit View Data Transform Analyze Graphs Utilities Extensions Window Help

1 : ID 1

ID	Starttime	Completion...	Email	Whatsisyour...	Whatsisyour...	Pleasestate...	InIndiawhic...
1	12-Jun-2022	12-Jun-2022					
2	12-Jun-2022	12-Jun-2022					
3	12-Jun-2022	12-Jun-2022					
4	12-Jun-2022	12-Jun-2022					
5	12-Jun-2022	12-Jun-2022					
6	12-Jun-2022	12-Jun-2022					
7	12-Jun-2022	12-Jun-2022					
8	12-Jun-2022	12-Jun-2022					
9	12-Jun-2022	12-Jun-2022					
10	12-Jun-2022	12-Jun-2022					
11	12-Jun-2022	12-Jun-2022					
12	12-Jun-2022	12-Jun-2022					
13	12-Jun-2022	12-Jun-2022					
14	12-Jun-2022	12-Jun-2022					
15	12-Jun-2022	12-Jun-2022					
16	12-Jun-2022	12-Jun-2022					
17	12-Jun-2022	12-Jun-2022					
18	12-Jun-2022	12-Jun-2022					
19	12-Jun-2022	12-Jun-2022					
20	12-Jun-2022	12-Jun-2022					
21	12-Jun-2022	12-Jun-2022					
22	12-Jun-2022	12-Jun-2022					
23	12-Jun-2022	12-Jun-2022					
24	12-Jun-2022	12-Jun-2022					

Power Analysis >
 Meta Analysis >
 Reports >
 Descriptive Statistics >
 Bayesian Statistics >
 Tables >
 Compare Means >
 General Linear Model >
 Generalized Linear Models >
 Mixed Models >
 Correlate >
Regression >
 Loglinear >
 Neural Networks >
 Classify >
 Dimension Reduction >
 Scale >
 Nonparametric Tests >
 Forecasting >
 Survival >
 Multiple Response >
 Missing Value Analysis... >
 Multiple Imputation >
 Complex Samples >
 Simulation... >
 Quality Control >

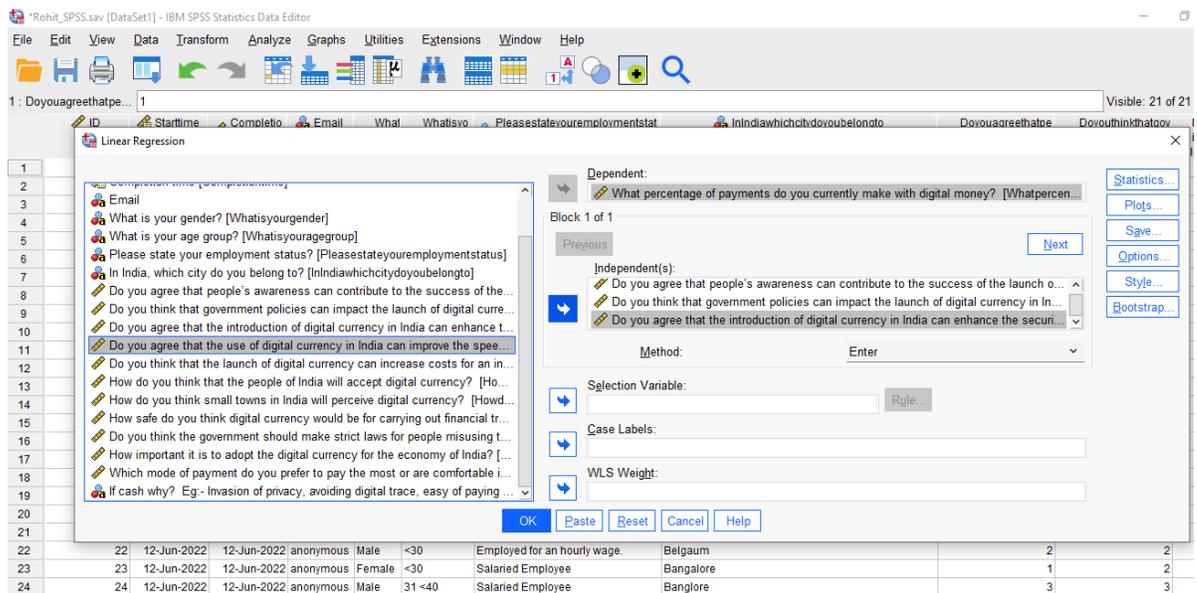
Automatic Linear Modeling...
 Linear...
 Curve Estimation...
 Partial Least Squares...
 Binary Logistic...
 Multinomial Logistic...
 Ordinal...
 Probit...
 Nonlinear...
 Weight Estimation...
 2-Stage Least Squares...
 Quantile...
 Optimal Scaling (CATREG)...
 Kernel Ridge...

1 : ID 1

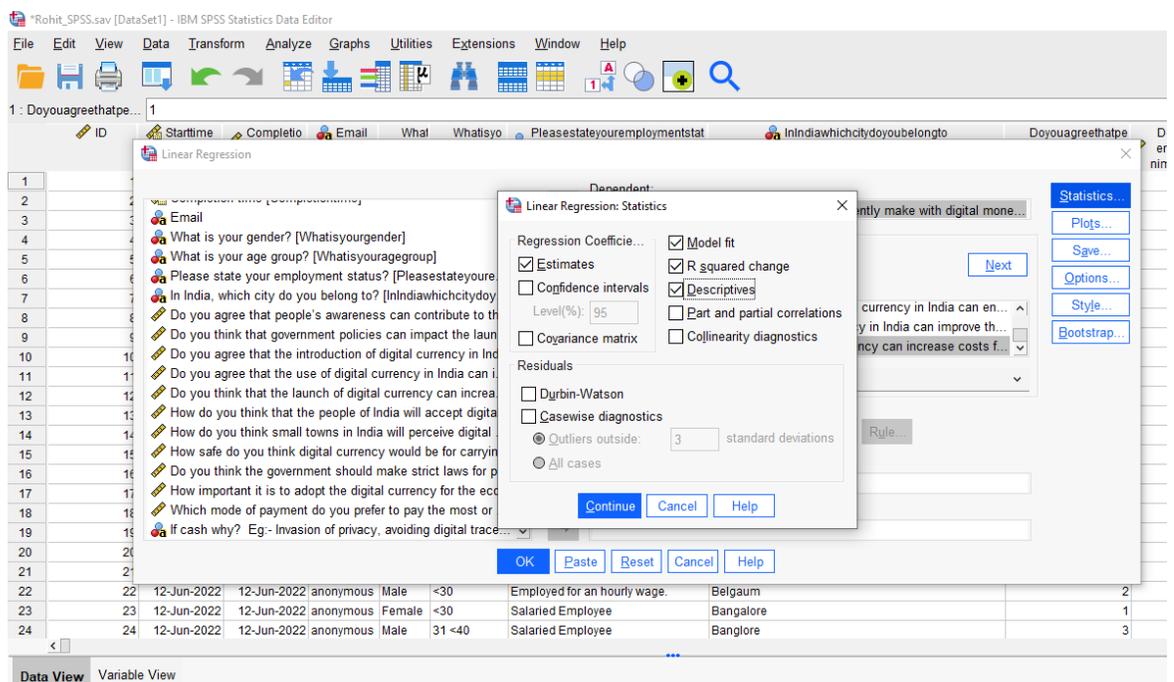
ID	Starttime	Completion...	Email	Whatsisyour...	Whatsisyour...	Pleasestate...	InIndiawhic...
1	12-Jun-2022	12-Jun-2022					
2	12-Jun-2022	12-Jun-2022					
3	12-Jun-2022	12-Jun-2022					
4	12-Jun-2022	12-Jun-2022					
5	12-Jun-2022	12-Jun-2022					
6	12-Jun-2022	12-Jun-2022					
7	12-Jun-2022	12-Jun-2022					
8	12-Jun-2022	12-Jun-2022					
9	12-Jun-2022	12-Jun-2022					
10	12-Jun-2022	12-Jun-2022					
11	12-Jun-2022	12-Jun-2022					
12	12-Jun-2022	12-Jun-2022					
13	12-Jun-2022	12-Jun-2022					
14	12-Jun-2022	12-Jun-2022					
15	12-Jun-2022	12-Jun-2022					
16	12-Jun-2022	12-Jun-2022					
17	12-Jun-2022	12-Jun-2022					
18	12-Jun-2022	12-Jun-2022					
19	12-Jun-2022	12-Jun-2022					
20	12-Jun-2022	12-Jun-2022					
21	12-Jun-2022	12-Jun-2022					
22	12-Jun-2022	12-Jun-2022					
23	12-Jun-2022	12-Jun-2022					
24	12-Jun-2022	12-Jun-2022					

Data View Variable View

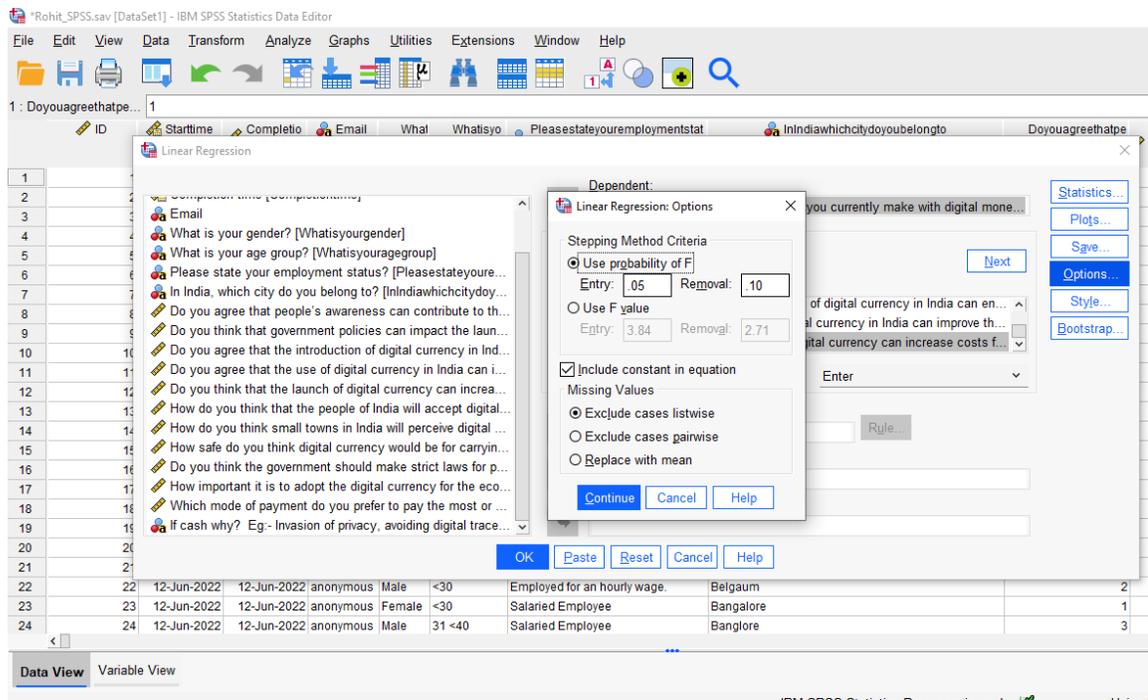
10) In the “Linear Regression” window, we need to select the dependent variable and independent variables as per our research analysis. In our case, the dependent variable is “Percentage of payments” and independent variables are “People’s Awareness”, “Government policies”, “Enhancement of security”, “Speed of transaction” and “Increase costs” have been chosen as the 1st part of the analysis.



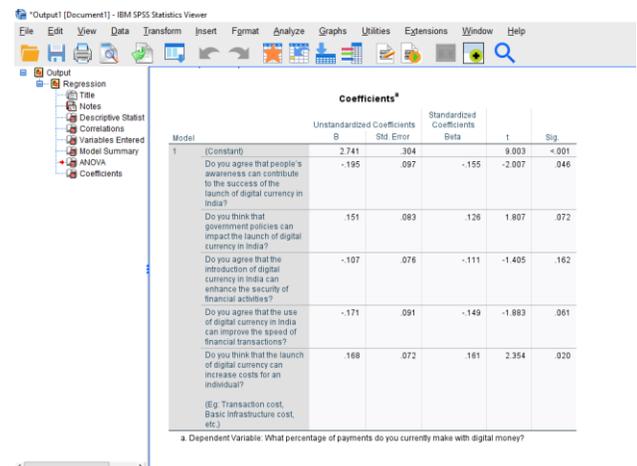
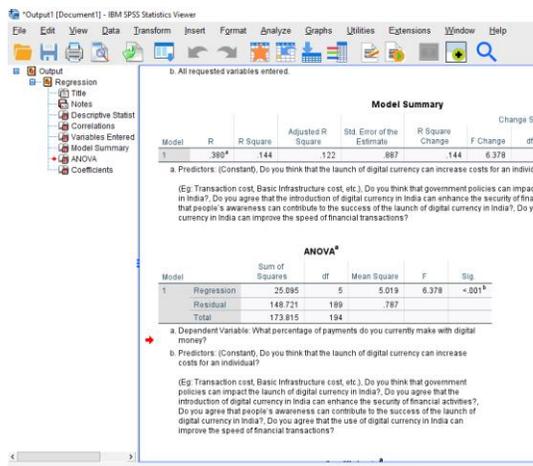
11) After choosing the variables, we need to choose the required analysis to be done by ticking on “R squared” and “Descriptive” to get the desired results as shown in the below image.



12) Select the below criteria in the options as shown in the below image and click on “Continue” and click “Ok” to get the results.

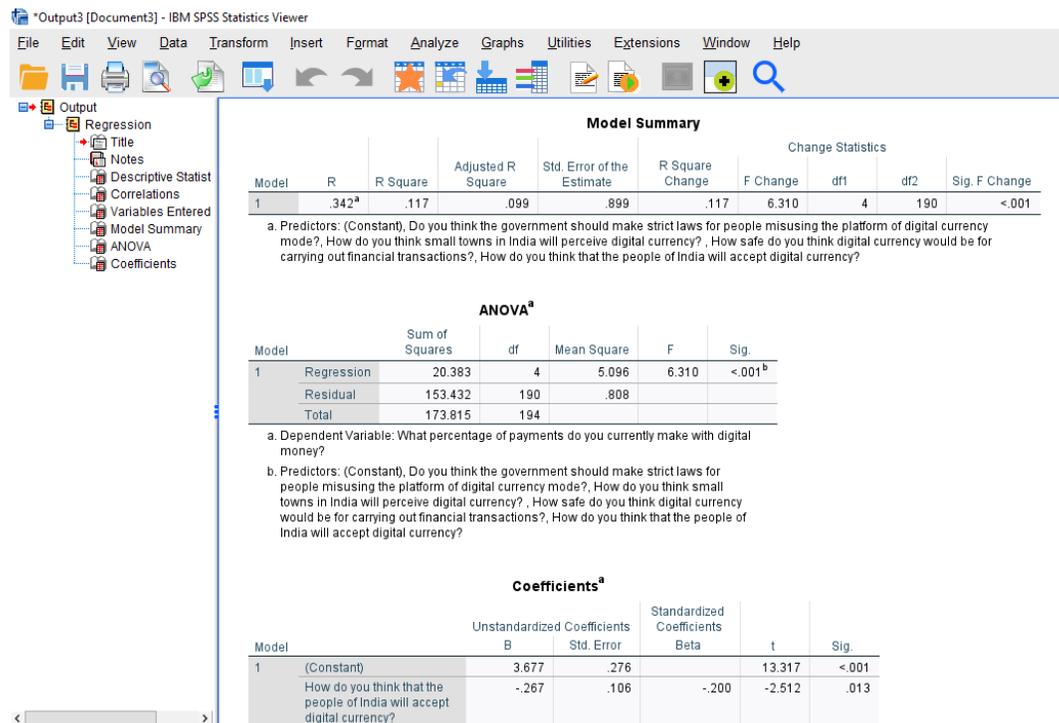
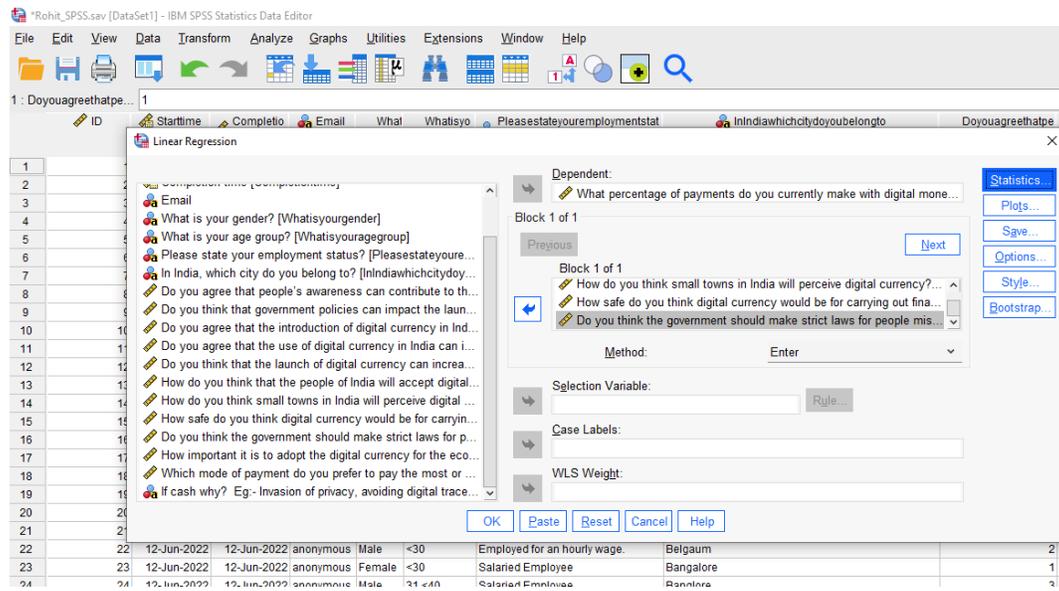


13) New window will open with the results by giving us a model summary, ANOVA and coefficients.

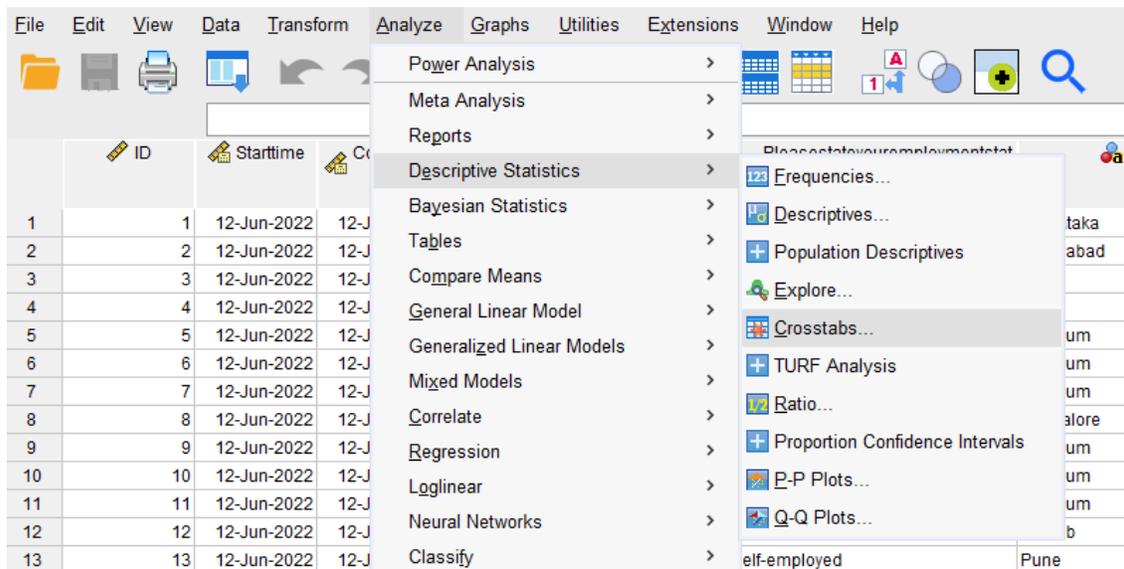


14) **Regression 2** - In order to perform the regression on the survey data, we need to click “Analyze” on the toolbar, select “Regression” and click on “Linear”

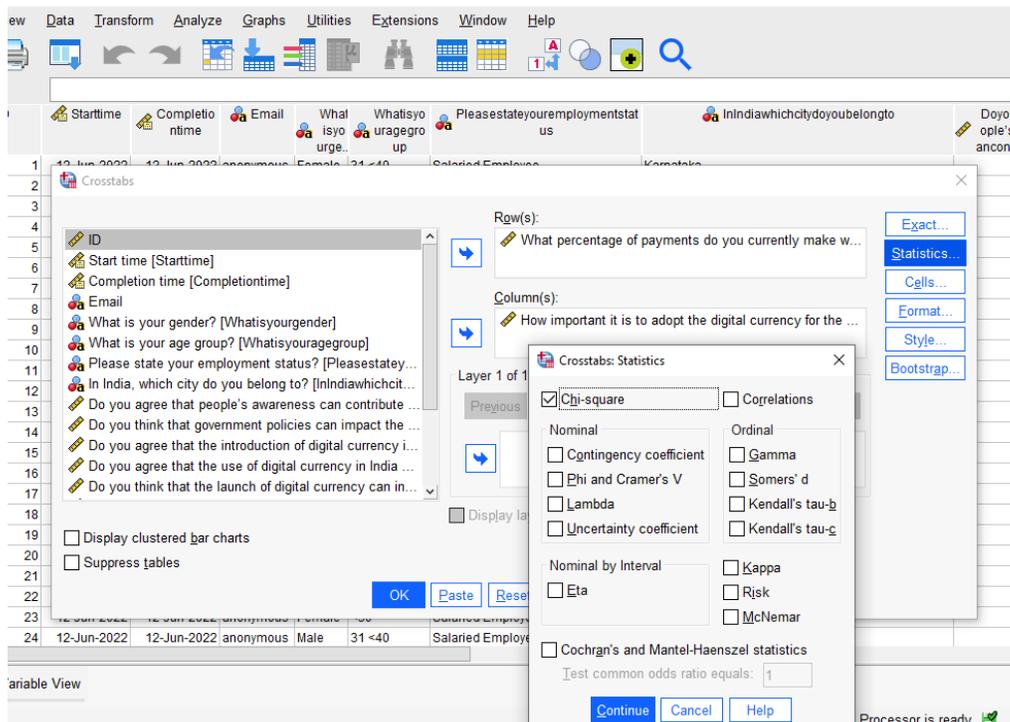
In the “Linear Regression” window, we need to select the dependent variable and independent variables as per our research analysis. In our case, the dependent variable is “Percentage of payments” and independent variables are “Accept Digital Currency”, “Small town perceive”, “Safe Transaction” and “Strict laws”. Since the Statistics and options are already selected. Click on “Ok” to run the results. New window will open by displaying the desired results.



15) In order to perform **Chi-square Test**, click on “Analyze” -> “Descriptive Statistic” -> select “Crosstabs”.



16) In the crosstabs window, select “Percentage of payments” in rows and in columns “the importance of adoption” and in the Statistics, select “Chi-square”. Leave the rest of the settings to default. Click continue and “Ok” to get the results.



17) The Chi-square test appears in the new window as shown below.

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
What percentage of payments do you currently make with digital money? * How important it is to adopt the digital currency for the economy of India?	195	100.0%	0	0.0%	195	100.0%

What percentage of payments do you currently make with digital money? * How important it is to adopt the digital currency for the economy of India? Crosstabulation

Count

	How important it is to adopt the digital currency for the economy of India?					Total
	1	2	3	4		
What percentage of payments do you currently make with digital money?	8	14	13	3		38
	11	16	5	1		33
	51	40	8	0		99
	15	8	2	0		25
Total	85	78	28	4		195

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.177 ^a	9	<.001
Likelihood Ratio	30.604	9	<.001
Linear-by-Linear Association	25.971	1	<.001

18) For the **Variance test** – click on “Analyze” -> “Compare Means” -> select “One-way ANOVA”.

Rohit_SPSS.sav [DataSet1] - IBM SPSS Statistics Data Editor

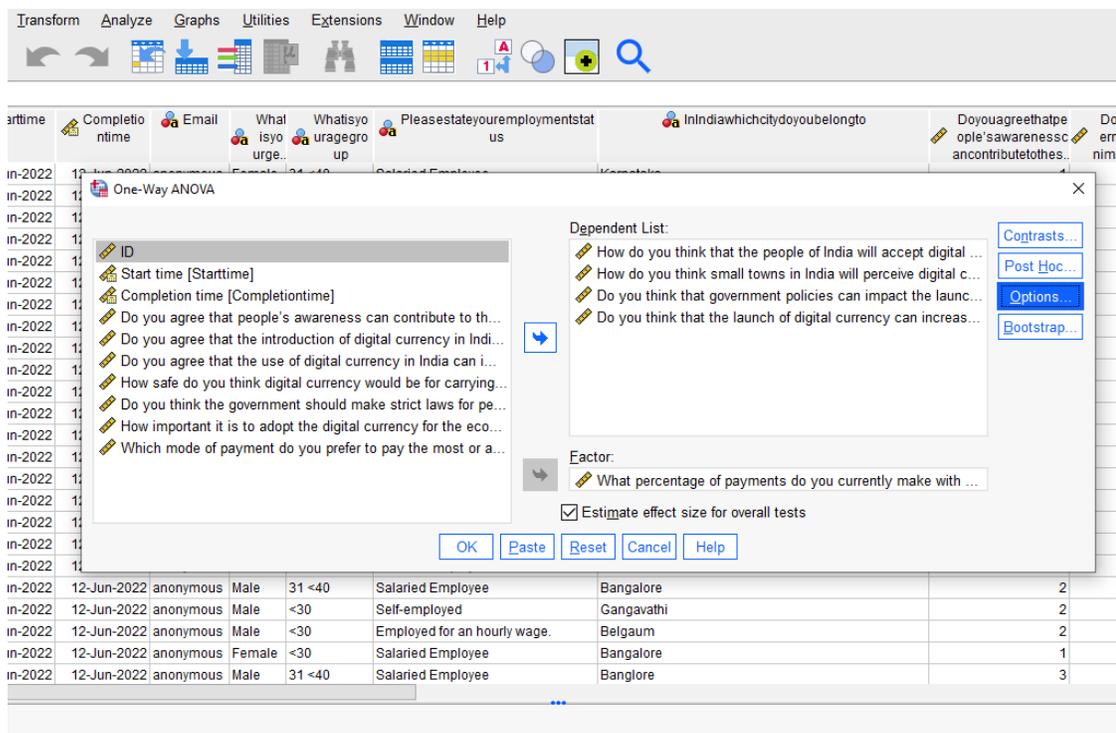
File Edit View Data Transform Analyze Graphs Utilities Extensions Window Help

Power Analysis >
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 Tables >
Compare Means >
 General Linear Model >
 Generalized Linear Models >
 Mixed Models >
 Correlate >
 Regression >
 Loglinear >
 Neural Networks >
 Classify >
 Dimension Reduction >
 Scale >
 Nonparametric Tests >

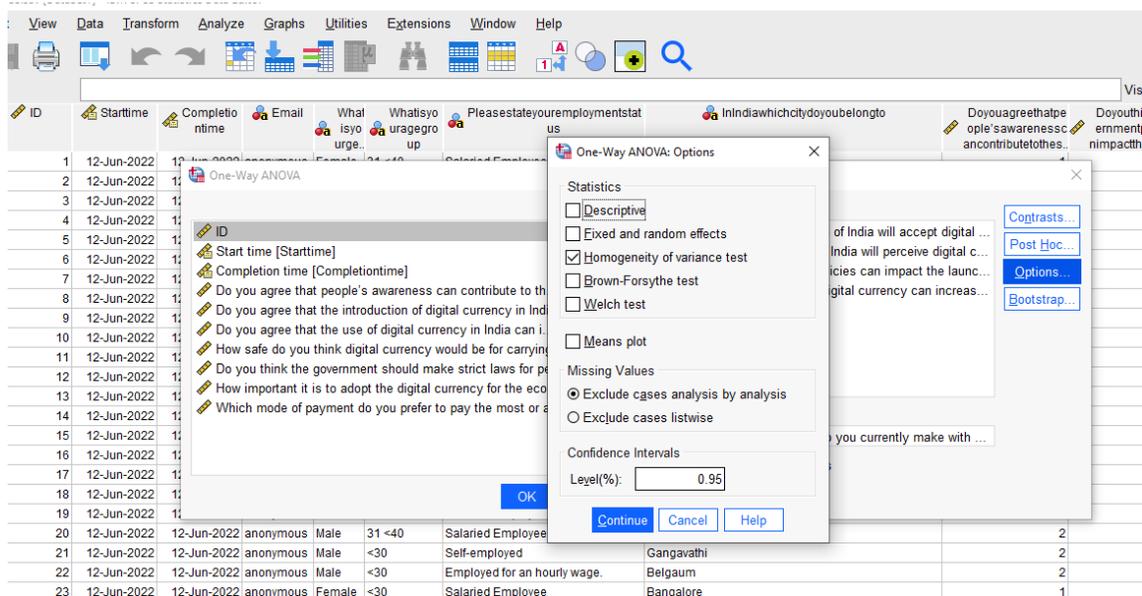
Means...
 One-Sample T Test...
 Independent-Samples T Test...
 Summary Independent-Samples T Test
 Paired-Samples T Test...
One-Way ANOVA...
 One-Sample Proportions...
 Independent-Samples Proportions...
 Paired-Samples Proportions...

ID	Starttime	City
1	12-Jun-2022	12-J
2	12-Jun-2022	12-J
3	12-Jun-2022	12-J
4	12-Jun-2022	12-J
5	12-Jun-2022	12-J
6	12-Jun-2022	12-J
7	12-Jun-2022	12-J
8	12-Jun-2022	12-J
9	12-Jun-2022	12-J
10	12-Jun-2022	12-J
11	12-Jun-2022	12-J
12	12-Jun-2022	12-J
13	12-Jun-2022	12-J
14	12-Jun-2022	12-J
15	12-Jun-2022	12-J
16	12-Jun-2022	12-J
17	12-Jun-2022	12-J

19) On the One-way ANOVA window choose the variables “Acceptance”, “Perceive”, “Impact of government policies”, and “Increase cost” as the dependent list. Choose factor as “Percentage of payments” as shown in the below image.



20) On the right side, click “Options” select “Homogeneity of variance test” and leave the rest settings to default. Click “Continue” and “Ok”.



21) New window will open displaying the results of ANOVA as shown below. “Test of Homogeneity of Variances”

The screenshot shows the SPSS 'Tests of Homogeneity of Variances' window. It displays a table with columns for the question, the test type (Based on Mean, Median, etc.), the Levene Statistic, df1, df2, and Sig. Below this is an ANOVA summary table.

Question	Test Type	Levene Statistic	df1	df2	Sig.
How do you think that the people of India will accept digital currency?	Based on Mean	.700	3	191	.553
	Based on Median	.832	3	191	.478
	Based on Median and with adjusted df	.832	3	190.828	.478
	Based on trimmed mean	.653	3	191	.582
How do you think small towns in India will perceive digital currency?	Based on Mean	1.168	3	191	.323
	Based on Median	1.543	3	191	.205
	Based on Median and with adjusted df	1.543	3	178.832	.205
	Based on trimmed mean	1.426	3	191	.237
Do you think that government policies can impact the launch of digital currency in India?	Based on Mean	.379	3	191	.768
	Based on Median	.274	3	191	.844
	Based on Median and with adjusted df	.274	3	161.526	.844
	Based on trimmed mean	.212	3	191	.888
Do you think that the launch of digital currency can increase costs for an individual? (Eg: Transaction cost, Basic infrastructure cost, etc.)	Based on Mean	.348	3	191	.790
	Based on Median	.199	3	191	.897
	Based on Median and with adjusted df	.199	3	187.788	.897
	Based on trimmed mean	.350	3	191	.789

ANOVA						
	Sum of Squares	df	Mean Square	F	Sig.	
How do you think that the	Between Groups	7.889	3	2.630	5.595	.001

22) For the “Spearman’s correlation”, click on “Analyze”, correlate → “Bivariate Correlations” and then select all the relevant variables. Under correlation coefficients select “Spearman” and click “Ok” to get the results.

The screenshot shows the SPSS 'Bivariate Correlations' dialog box. The 'Variables' list includes: ID, Start time [Starttime], and Completion time [Completiontime]. Under 'Correlation Coefficients', the 'Spearman' checkbox is selected. Under 'Test of Significance', the 'Two-tailed' radio button is selected. The 'Flag significant correlations' checkbox is checked. The background shows a data view with columns for ID, Starttime, Completiontime, Email, What is your age group, Please state your employment status, In India which city do you belong to, Do you agree that people's awareness can contribute to the..., Do you think that government policies can impact the launch of digital currency in India?, Do you think that the launch of digital currency can increase costs for an individual?, How do you think that the people of India will accept digital currency?, How do you think small towns in India will perceive digital currency?, and How safe do you think digital currency would be...