

Configuration Manual

MSc Research Project Finance Technology

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Supervisor: Victor Del Rosal

National College of Ireland



MSc Project Submission Sheet

School of Computing

Student Name:	<u>Rohit Bilgi</u>	
Student ID:	<u>X21107459</u>	
Programme:	MSC FinTech	Year: <u>2022</u>
Module:	Research Project	
Supervisor:	Victor Del Rosal	
Due Date:	15/Aug/2022	
Project Title:	<u>AN ANALYSIS OF THE LAUNCH OF DIGITAL TENDER IN INDIA</u>	CURRENCY AS LEGAL

Word Count: <u>1288</u> **Page Count** - <u>17</u>

I hereby certify that the information contained in this (my submission) is information pertaining to research I conducted for this project. All information other than my own contribution will be fully referenced and listed in the relevant bibliography section at the rear of the project.

<u>ALL</u> internet material must be referenced in the bibliography section. Students are required to use the Referencing Standard specified in the report template. To use other author's written or electronic work is illegal (plagiarism) and may result in disciplinary action.

Signature: <u>Rohit Bilgi</u>

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")</pre>
```

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.

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3	3	2022-06-12	2022-06-12	anonymous	Male	<30	Salaried Employee	Miraj		1							
4	4	2022-06-12	2022-06-12	anonymous	Male	31 <40	Salaried Employee	Pune		1							
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7	7	2022-06-12	2022-06-12	anonymous	Male	<30	Unemployed	Belgaum		2							
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lib arni	nary	/(ggplot2 message:	2)														
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roh	it -	<- read_e	excel("E:/M	SC FinTec	h/Final	Project	/1/Book1.xlsx")			- 11							
Vie	w(ro	ohit)															

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.



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.



How to get results on SPSS:-

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

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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"

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4								preview displays only the first 500 columns.
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		_						OK Paste Reset Cancel Help

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	Туре	Width	Decimals	Label	Values	Missing	C
1	ID	Numeric	3	0		None	None	12
2	Starttime	Date	40	0	Start time	None	None	11
3	Completiontime	Date	40	0	Completion ti	None	None	11
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 t	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	Whatpercentageofpayments doyoucurrently	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
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21	Whichmodeofpaymentdoyouprefertopaythe	String	14	0	Which mode	None	None	14
22	IfcashwhyEgInvasionofprivacyavoidingdigital	String	216	0	If cash why?	None	None	50
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🔄 *Untitled2 [DataSet1] - IBM SPSS Statistics Data Editor

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.

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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.

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23		23	12-Jun-202	22 12-Jun-202	2 anonymous	3	. Female	<30	Salaried Employee	Bangalore
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Data	View	Variab	le View						•••	

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".

Uı* 🚺	ntitled3 [DataSet3]	- IBM SPSS Statis	stics Data Editor	
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2	2	12-Jun-2022	12-Jun-2022 anor	Old Value New Value
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5	5	12-Jun-2022	12-Jun-2022 anor	
6	6	12-Jun-2022	12-Jun-2022 anor	O Copy oid value(s)
7	7	12-Jun-2022	12-Jun-2022 anor	O System- or user-missing
8	8	12-Jun-2022	12-Jun-2022 anor	O Range:
9	9	12-Jun-2022	12-Jun-2022 anor	Strongly Agree -> 1
10	10	12-Jun-2022	12-Jun-2022 anor	Add "Neutral" > '2'
11	11	12-Jun-2022	12-Jun-2022 anor	Disagraph > 1/
12	12	12-Jun-2022	12-Jun-2022 anor	Change Disagree -> 4
13	13	12-Jun-2022	12-Jun-2022 anor	Range, LOWEST through value: Remove Strongly Disagree 42 5
14	14	12-Jun-2022	12-Jun-2022 anor	
15	15	12-Jun-2022	12-Jun-2022 anor	Range, value through HIGHEST:
16	16	12-Jun-2022	12-Jun-2022 anor	
17	17	12-Jun-2022	12-Jun-2022 anor	
18	18	12-Jun-2022	12-Jun-2022 anor	O All <u>other values</u> Convert numeric strings to numbers ('5'->5)
19	19	12-Jun-2022	12-Jun-2022 anor	
20	20	12-Jun-2022	12-Jun-2022 anor	Continue Cancel Help
21	21	12-Jun-2022	12-Jun-2022 anor	ymous .maie <so gangavaun<="" seir-empioyed="" td=""></so>

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.

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4		Male	31 <40	Salaried Em	ployee		Pune					Strongly Agree	1	Strong
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6		Male	31 <40	Salaried Em	ployee		Belgaum					Strongly Agree	1	Neutr
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12		Male	<30	Salaried Em	ployee		Punjab					Agree	2	Stron
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15		Male	<30	Salaried Em	ployee		Amravati					Strongly Agree	1	Stron
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17		Male	31 <40	Salaried Em	ployee		Dharwad					Strongly Agree	1	Agree
18		Male	<30	Salaried Em	ployee		Indore					Strongly Agree	1	Stron
19		Male	<30	Salaried Em	ployee		Mumbai					Strongly Agree	1	Agree
20		Male	31 <40	Salaried Em	ployee		Bangalor	е				Agree	2	Stron
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22		Male	<30	Employed fo	r an hourl	y wage.	Belgaum					Agree	2	Agree
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24		Male	31 <40	Salaried Em	ployee		Banglore					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.

Name Type Width Decimals Label Values Missing Columns Align Measure Role 1 D Numeric 12 0 None None None 12 Right Scale Input 2 Starttime Date 11 0 Starttime 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 None 11 Right Scale Input 5 Whatisyour String 6 0 What is your ge None None 10 Left Nominal Input 6 Whatisyour String 10 0 What is your ga None None 10 Left Nominal Input 7 Pleasestate String 28 0 Pleasestate yo None None<	<u>F</u> ile	<u>E</u> dit <u>V</u> iew	<u>D</u> ata <u>T</u> r	ansform	<u>A</u> nalyze	<u>G</u> raphs <u>U</u> tilitie	es E <u>x</u> tensio	ons <u>W</u> indov	v <u>H</u> elp			
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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"

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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.

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Data View Variable View

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.

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

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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.

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

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

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14	14	12-Jun-2022	12-J [Dimension Redu	iction	>	🛃 Paired-Sa	amp <u>l</u> es Proportions	
15	15	12-Jun-2022	12-J (Scale		>	alaried Emplo	yee	Amravati
16	16	12-Jun-2022	12-J				alaried Emplo	yee	Nashik
17	17	12-Jun-2022	12-J [Nonparametric T	ests	>	alaried Emplo	yee	Dharwad

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.

Transfo	orm <u>A</u> nalyze <u>G</u> raph	s <u>U</u> tilitie	es E <u>x</u> tension	ns <u>W</u> indow <u>H</u> elp	• • Q	
arttime	Completio 🔒 Emai ntime	l What What What What What What What What	al Whatisyo a auragegro	Pleasestateyouremploymus	mentstat 🔒 InIndiawhichcitydoyoubelongto	Doyouagreethatpe Doy ✓ ople'sawarenessc ✓ ern ancontributetothesnimc
In-2022 In-2022 In-2022 In-2022 In-2022 In-2022 In-2022 In-2022 In-2022 In-2022 In-2022	1 Cone-Way ANOVA 1 One-Way ANOVA 1 1 1 1 1 1 1 1 1 1	ttime] e [Comple hat people hat the int hat the us ou think din e governm	tiontime] 's awareness (roduction of dig e of digital currency v joital currency v	an contribute to th ital currency in Indi ency in India can i rould be for carrying ke strict laws for pe	Dependent List: How do you think that the people of India will How do you think small towns in India will pe Do you think that government policies can in Do you think that the launch of digital curren	X accept digital Post Hoc pact the launc Qptions. Bootstrap
in-2022 in-2022 in-2022 in-2022 in-2022 in-2022 in-2022	 A How important A Which mode of A Which mode of A Mode of	it is to add	opt the digital c do you prefer t	o pay the most or a	Eactor. What percentage of payments do you curren Estimate effect size for overall tests Reset Cancel Help	tly make with
in-2022	12-Jun-2022 anonymou	s Male	31 < 40	Salaried Employee	Bangalore	2
in-2022	12-Jun-2022 anonymou	s Male	<30	Self-employed	Gangavathi	2
in-2022	12-Jun-2022 anonymous Male <30 Employed for an h				e. Belgaum	2
in-2022	12-Jun-2022 anonymou	s Female	<30	Salaried Employee	Bangalore	1
in-2022	12-Jun-2022 anonymou	s Male	31 <40	Salaried Employee	Banglore	3
					•••	

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

<u>V</u> iew	Data Transfo	orm <u>A</u> nalyze <u>G</u> raphs	<u>U</u> tilitie	s E <u>x</u> tens	ions <u>W</u> indow <u>H</u> e	р			
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1	12-Jun-2022	12 100 0000 000000000	Famala	24 - 40	Coloriad Employee	🚰 One-Way A	NOVA: Options	×	
2	12-Jun-2022	12 One-Way ANOVA				Statistics			×
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5	12-Jun-2022		· 1			Eixed and	I random effects	of India will accep	Post Hoc
6	12-Jun-2022	1: Start time [Start	timej			✓ Homogen	eity of variance test	India will perceive	
7	12-Jun-2022	1: Completion time	Comple	tiontimej		Brown-Fo	rsythe test	icles can impact ti	Detions
8	12-Jun-2022	12 Do you agree th	at people	s awareness	s can contribute to th	Welch te	st	igital currency can	Increas Bootstrap
9	12-Jun-2022	12 Do you agree th	at the inti	oduction of a	digital currency in Indi				
10	12-Jun-2022	1: Do you agree th	at the us	e of digital cu	Irrency in India can I.	Means pl	ot		
11	12-Jun-2022	11 Provide do you	ι τημκ αιξ	lital currency	/ would be for carrying				
12	12-Jun-2022	1: Do you think the	governm	ent snould n	nake strict laws for pe	Missing Valu	les		
13	12-Jun-2022	1: All How Important I	is to add	pt the digita	Currency for the eco	Exclude of the second secon	ases analysis by analysis		
14	12-Jun-2022	11 VVnich mode of	payment	do you prete	r to pay the most or a	O Exclude o	ases listwise		
15	12-Jun-2022	11						you currently mal	ke with
16	12-Jun-2022	11				Confidence I	ntervals		
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20	12-Jun-2022	12-Jun-2022 anonymous	Male	31 <40	Salaried Employee				2
21	12-Jun-2022	-Jun-2022 12-Jun-2022 anonymous Male <30 Self-employed					Gangavathi		2
22	12-Jun-2022 12-Jun-2022 anonymous Male <30 Employed for an h					irly wage.	Belgaum		2
23	12-Jun-2022	12-Jun-2022 anonymous	Female	<30	Salaried Employee		Bangalore		1

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

Edit View Data Ira	ansform Insert Format Ar	ialyze <u>G</u> raphs <u>U</u> tilitie:	s Extensions <u>V</u>	Vindow H	lelp Q		
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Tests of Homogen	How do you think that the	Based on Mean	.700	3	191	.553	
ANOVA Effect Sizes	people of India will accept	Based on Median	.832	3	191	.478	
	digital currency?	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	Based on Mean	1.168	3	191	.323	
	towns in India will perceive	Based on Median	1.543	3	191	.205	
	ugital currency?	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	Based on Mean	.379	3	191	.768	
	government policies can	Based on Median	.274	3	191	.844	
	currency in India?	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	Based on Mean	.348		191	.790	
	increase costs for an individual?	Based on Median	.199	3	191	.897	
	(Eg: Transaction cost,	Based on Median and with adjusted df	.199	3	187.788	.897	
	etc.)	Based on trimmed mean	.350	3	191	.789	
		А	NOVA				
		Su Sqi	m of Jares df	Mean Squ	are F	Sig.	
	How do you think that the	Between Groups	7.889 3	2.6	530 5.595	.00	

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.

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