

Configuration Manual

MSc Research Project Fintech

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National College of Ireland



MSc Project Submission Sheet

School of Computing

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1. Introduction

The setup manual is provided as a supplementary document accompanying the research paper, which is a component of the MSC Fintech module. The methodologies used to carry out the investigation are elucidated in this manual. In order to facilitate the replication of the study's conclusions, the paper also provides a comprehensive description of the technology and hardware setup used in the course of the research.

2. System Configuration

This section discusses the system configuration required for executing the analysis

2.1. Hardware Requirements

- Device Name: LAPTOP-4I6TFH8U
- Windows Operating System Version 10 64bit
- Intel(R) Core(TM) i7-1065G7 CPU @ 1.30GHz 1.50 GHz
- RAM: 16GB

2.2. Software

- **IBM SPSS STATISTICS 23:** The data analysis and methodologies applied in this study were performed using IBM SPSS Statistics 23 software.
- **Google Forms:** Google Forms was used as the survey instrument for the purpose of distributing the questions and gathering data.
- **Microsoft Excel:** Microsoft Excel was used to extract the data and replies from the Google Forms in the form of an xlsx file. The data was cleaned and prepared for analysis by converting the responses to binary format. Each question (item from the questionnaire) was given a code for easy input to SPSS

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Figure 1. Cleaned Data

2.3. Installation of SPSS Software

The SPSS program was installed in order to facilitate the analysis of the data and implementation of the statistical methods used in this investigation.

Figure 2. SPSS installation



IBM° SPSS° Statistics

Version 23

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2.4. Importing the Data

The cleaned data was then imported into SPSS. Each measurement variable item from the questionnaire was coded in SPSS to enable for analysis

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Figure 3. Coding data into SPSS (Variable view)

The variable view can been seen in the figure above and the data view in the figure below.

Figure 4. Coding data into SPSS (Variable view)

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5. Techniques used for analysis

Following the importation of the data into the Statistical Package for the Social Sciences (SPSS), the subsequent execution of the methodologies outlined below took place.

5.1. Transform Variables

Each item of the questionnaire was transformed into "mean" to enable the dependent and independent variable for regression analysis.

Step 1

Transform – compute variable

Figure 5.Transforming variable

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Rename the variable, Select "All" under the function group section, Select "mean" under functions and special variables. Do same for all variables "DIG, HUM, BLK, GOV, ECO"

Figure 6. Calculating mean of variables

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5.2. Descriptive Analysis

Descriptive statistics were used to describe and identify the characteristics of a data set. **Step 1**

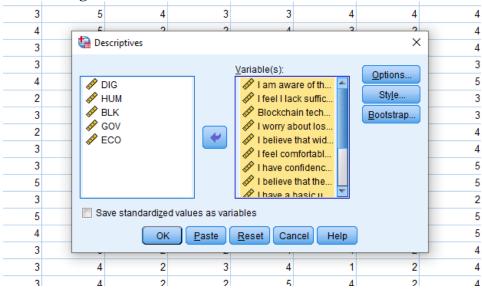
After inputting the data, we used descriptive analysis. From the diagram below, Select Analyze on the top menu bar, click "Descriptive statistics," and then Select "Frequencies.

Figure 7. Descriptive statistics

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	7		5			ultiple Imputation		۶.		2		2		4	
1	8		4		5 C	omp <u>l</u> ex Samples		•		2		3		4	
1	9		5		3 🖶 Sį	mulation				2		2		5	
2	0		5		1 <u>Q</u>	uality Control		•		2		2		3	
2	1		4		4 🖉 R	DC Curve				4		4		4	
2	2		5		4	patial and Temporal Mo	delina			2		2		1	
2	3		4		4	J 4		4		1		1		3	
		1													
Data	View V	ariable V	/iew												

Once Frequencies have been selected, Move all of the 14 items from the Frequency table to the box titled "Variables" and Select the dialog box labeled "Statistics"

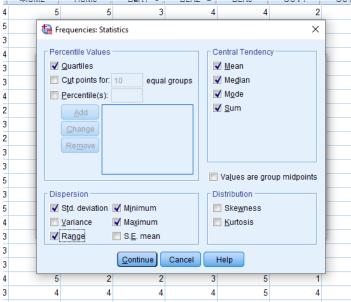




Step 3

Once the Statistics dialog box has been activated check Quartiles under the Percentile Values, "Mean, Median, Mode, and Sum" under Central tendency and Standard deviation under Dispersion. And then click continue.

Figure 9. Checking the items to display in output



The result is displayed in the diagram below. More information on the results of the descriptive statistics can be found in Table 4.1 to 4.6 and Appendix 1 & 2 in the final report. **Figure 10. Output – Item statistics**

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[DataSet	0]										
et											
_					Statistic	s					
						l believe that wider					
						acceptance of			I believe that		l am s
						Nigeria's		l have	the Nigeria's		with th
			lfeelllack			digital	l feel comfortable	confidence in	traditional fiat		ofsu
		I am aware of the existence	sufficient knowledge	Blockchain	I worry about losing my	currency by merchants	recommendin	the technology	currency is more	I have a basic	ar assis
		of the	about how	technology is	funds when	and	g digital	and system	convenient	understandin	availa
		Nigerian	Nigeria's	important for	using	businesses	currency to	behind	than adopting	g about how	dig
		digital currency	digital currency	the future of Nigeria's	Nigeria's digital	would increase its	my friends and family	Nigeria's digital	Nigeria's digital	blockchain technology	curr rela
		(eNaira)	works.	economy.	currency	adoption rate	members.	currency.	currency.	works.	mat
Ν	Valid	63	63	63	63	63	63	63	63	63	
	Missing	0	0	0	0	0	0	0	0	0	
Mean		4.05	3.40	3.75	3.43	4.03	3.13	2.84	3.16	3.29	
Median		4.00	4.00	4.00	3.00	4.00	3.00	3.00	3.00	4.00	
Mode		4	4	4	4	4	3	3	4	4	
Std. Devia	ion	1.069	1.100	.782	1.011	.879	1.129	1.181	1.167	1.197	
Range		4	4	3	4	4	4	4	4	4	
Minimum		1	1	2	1	1	1	1	1	1	
Maximum		5	5	5	5	5	5	5	5	5	
Sum		255	214	236	216	254	197	179	199	207	
Percentile	25	4.00	2.00	3.00	3.00	4.00	2.00	2.00	2.00	2.00	
	50	4.00	4.00	4.00	3.00	4.00	3.00	3.00	3.00	4.00	
	75	5.00	4.00	4.00	4.00	5.00	4.00	4.00	4.00	4.00	
		•									

Figure 11. Output –	Item	Fre	quency table					
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Output				4.00				5.00
Log			75	5.00	4	.00	4.00	4.00
 ■ E Frequencies ♦ Title ■ Notes ■ Active Dataset ■ Statistics ■ Frequency Table 	F	req	uency Table	existence of th	e Nigerian d	ligital currency (eNaira)	
Title				Frequency	Percent	Valid Percent	Cumulative Percent	
🛄 l feel I lack si		√alid	Strongly disagree	4	6.3	6.3	6.3	1
🔤 🛱 Blockchain te			Disagree	2	3.2	3.2	9.5	
I worry about			Neutral	4	6.3	6.3	15.9	
l believe that			Agree	30	47.6	47.6	63.5	
🔚 l feel comfort								

Strongly agree

Total

Figure 11. Output – Item Frequency table

I feel I lack sufficient knowledge about how Nigeria's digital currency works.

23

63

36.5

100.0

36.5

100.0

100.0

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	1.6	1.6	1.6
	Disagree	16	25.4	25.4	27.0
	Neutral	14	22.2	22.2	49.2
	Agree	21	33.3	33.3	82.5
	Strongly agree	11	17.5	17.5	100.0
	Total	63	100.0	100.0	

Blockchain technology is important for the future of Nigeria's economy.

			Cumulative
Frequency	Percent	Valid Percent	Percent

5.3. Cronbach Alpha Test

🗃 I have confid

in I believe that I have a basi I have satisfie

I am concern I often use di I Digital currer I Digital currer

The Cronbach alpha test was used to check for the reliability and validity of the constructs and variables.

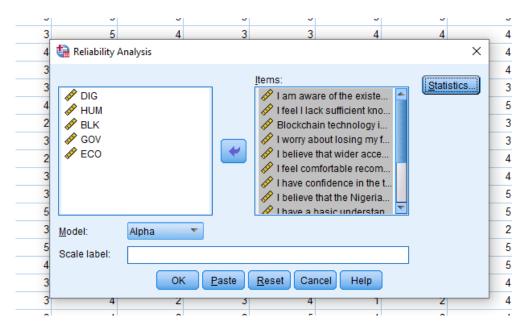
Step 1

Click on the Analyze tab, Scroll down and click "Scale," and then Select Reliability Analysis Figure 12. Selecting Cronbach alpha test Reliability Analysis

ta 🔚	Jntitled1	[DataSet0] - IBM SI	PSS Statistics D	ata Editor										
<u>F</u> ile	<u>E</u> dit	<u>V</u> iew	<u>D</u> ata	Transform	<u>A</u> nalyze	Direct <u>M</u> arketing	<u>G</u> raphs	<u>U</u> ti	lities	Add- <u>o</u> i	ns <u>W</u> indow	<u>H</u> elp			
6				5	Re <u>p</u> o D <u>e</u> so	rts riptive Statistics		۲ ۲	6	4	- S		A _1∉	Ø	9
14 : [DIG2		3		Cust	om Ta <u>b</u> les		۶.							
		DIG	61	DIG2	Co <u>m</u>	pare Means		•	HUM:	3	BLK1	BLK2		BLK3	
	1		4	4	<u>G</u> ene	ral Linear Model		•		5	3		4		4
	2		5	2	Gene	ralized Linear Mode	ls	•		5	5		5		5
	3		4	3	Mixed	Models		•		4	3		3		4
	4		4	4	Corre	late		•		2	2		4		3
	5		5	2	Regr	ession		•		4	3		2		4
	6		4	4	Logli	near		•		4	4		3		4
	7		5	4	Neur	al Net <u>w</u> orks		•		4	3		2		4
	8		5	2	Class	sifv		•		3	4		2		4
	9		5	4	Dime			•		5	2		1		4
_	10		4	5	Scale			•		2 oliobilit	Analysis		4		3
	11		4	4	-	arametric Tests									4
	12		1	3		casting				-	nsional Unfol				2
	13		5	5	Survi			È.	😹 Mi	ultidime	nsional Scali	ng (<u>P</u> ROX	SCAL)		1
	14		2	3	-	ole Response		ĺ.	🔣 <u>M</u>	ultidime	nsional Scali	ng (ALSC/	AL)		2
	15		5	3				r		3	1		3		4
	16		5	5		ng Value Anal <u>y</u> sis				2	1		3		1
	17		5	4		ole Imputation		•		2	2		4		1
_	18		4	5		p <u>l</u> ex Samples		•		2	3		4		1
	19		5	3	🖽 Simu	lation				2	2		5		4

Once the reliability analysis box has been opened, move all variables into the "Items" box and ensure that Model is on 'Alpha"

Figure 13. Selecting all relevant variables



Select the Statistics box and ensure that "item," "Scale," and Scale if item deleted and then tick Correlations under the Inter-item box

Figure 14. Check the items to display in output

41	HUM2	HUM3	BLK1	BLK2	BLK3	GOV1	GOV2	!
4	t _	5 5	3	4	4	1	2	5
5	5	🔚 Reliability Ana	lysis: Statistics			×	5	5
	Reliab	Descriptives fo	n deleted		-Item Correlations Covarianc <u>e</u> s VA Table Ione test riedman chi-s <u>o</u> Coc <u>h</u> ran chi-squ	įuare	tistics	4 4 3 5 3 3 4 4 5
	Model: Scale lat	Mo <u>d</u> el: Tw <u>C</u> onfidence	rrelation coeffic o-Way Mixed interval: 95 Continue	ient Type: % Test	key's test of ad Consistency /alue: 0 Help		2	5 2 5 5 4 4 4 4
		4 4		4	5	4	1	4
	-				-			-

5.4 Normality Test

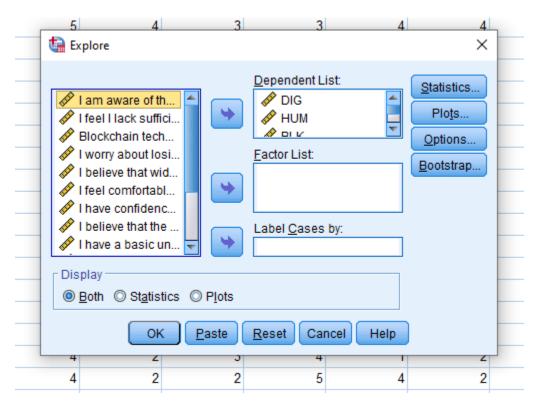
The Kolmogorov-Smirnov and Shapiro-Wilk Statistics test was used to identify the differences or relationship between the demographic variables of the users and the variables used in the study Stop 1

Step 1

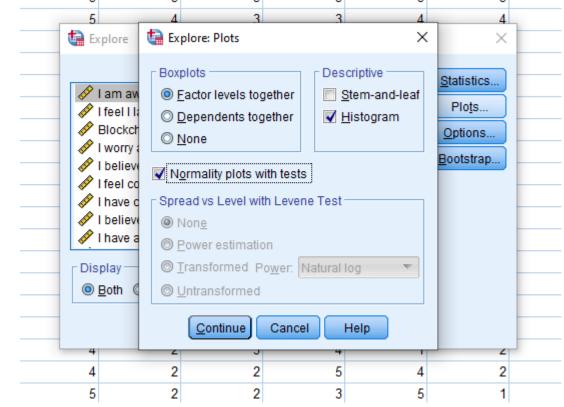
Descriptive statistic - Explore Figure 15. Normality Test

<u>T</u> ransform	<u>A</u> nalyze	Direct <u>M</u> arketing	<u>G</u> raphs	<u>U</u> ti	lities	Add- <u>o</u> n	is <u>W</u> in	dow	Help
0	Re <u>p</u> o	rts		•				\$	
	D <u>e</u> sc	riptive Statistics		•	123 <u>F</u>	requenci	es	-	
	Custo	om Ta <u>b</u> les		۶.) escriptiv	es		
DIG2	Co <u>m</u>	pare Means		•		xplore			BLK2
4	<u>G</u> ene	ral Linear Model		•				3	
2	Gene	ralized Linear Mode	ls	•		<u>C</u> rosstabs	5	5	
3	Mixed	Models		•	<u>172</u> E	<u>R</u> atio		3	
4	Corre			•	📌 E	PP Plots.		2	
2		ession		•	🤧 <u>C</u>	<u>2</u> -Q Plots		3	
4	Loglin			•		4		4	
4		al Networks				4		3	
2						3		4	

Figure 16. Selecting all relevant variables

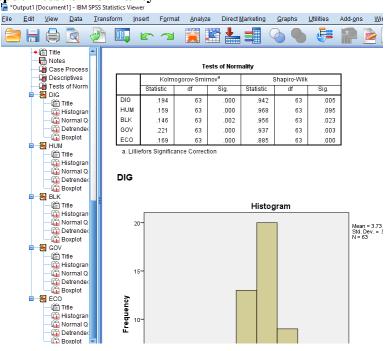


Click on plots, uncheck Stem-and-leaf then check normality plots with test and click continue. **Figure 17.** Check the items to display in output



Step 3

The Kolmogorov-Smirnov and Shapiro-Wilk Statistics normally test as shown in table 4.7. **Figure 18. Output – test of normality**



5.5. Regression Analysis

Step 1

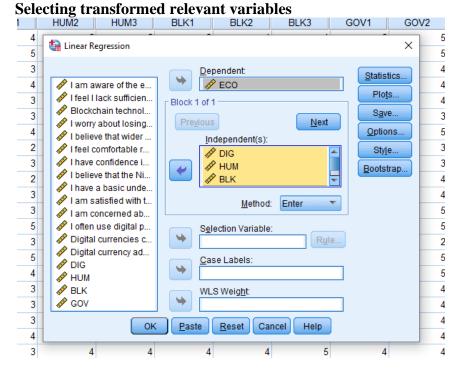
To carry out the Regression Analysis, go to analyze, regression and linear.

Figure 19. Selecting regression analysis

orm	Analyze	Direct <u>M</u> arketing	Graphs	<u>U</u> ti	lities	Add	- <u>o</u> ns <u>W</u> indo	w <u>H</u> elp	
- 7	Re <u>p</u> o			•	÷.,		- S		A
	D <u>e</u> sc	riptive Statistics		•					
	Custo	om Ta <u>b</u> les		۲.					
	Co <u>m</u>	pare Means		۶.	HUN	/ 13	BLK1	BLK2	
4	<u>G</u> ene	ral Linear Model		۶.		5	3		4
2	Gene	ralized Linear Mode	ls	•		5	5		5
3	Mixed	Models		•		4	3		3
4	Corre	late		•		2	2		4
2	Regr	ession		•		Automs	- tic Linear Mod	aling	2
4	Loglii			b.		-		ening	3
4		al Networks			<u>un 1</u>	_inear.			2
2		_			و المر	<u>C</u> urve E	Estimation		2
4	Class	-		2	<u>R</u> 1	Partial	Lea <u>s</u> t Squares		1
5	_	nsion Reduction		1		Binary I	Logistic		4
4	Sc <u>a</u> le	•		•		-	mial Logistic		3
3	<u>N</u> onp	arametric Tests		•		_	-		4
5	Forec	casting		۴.		Or <u>d</u> inal			5
3	<u>S</u> urviv	val		۶.,		Probit			3
2	Multic	ole Response		•	R	Nonline	ear		2

Step 2

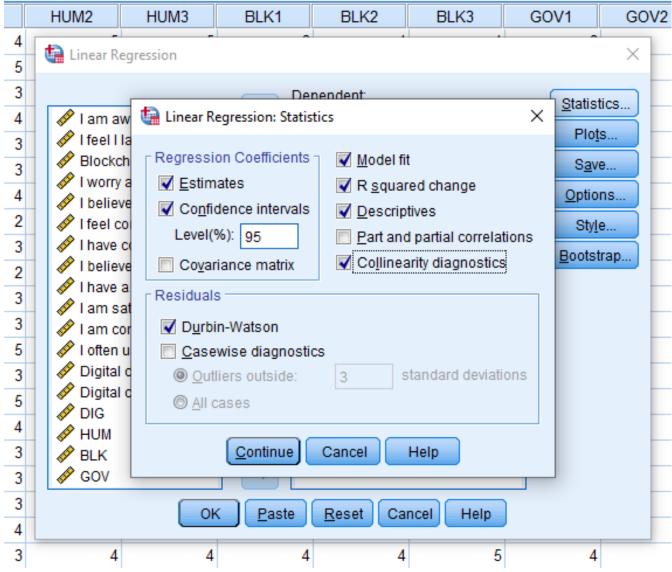
The dependent variable "ECO" was moved to "Dependent variable" and "DIG, HUM, BLK, GOV" was subsequently moved to "independent variable" Figure 20. Selecting transformed relevant variables



Go to statistics and check the following:

- Estimates
- Confidence intervals
- Model fit
- R Squared Change
- Descriptive
- Durbin-Watson
- Collinearity diagnostics

Figure 21. Check the items to display in output



Output of regression analysis as shown in appendix 5 Figure 22.

Histogran U. b. All requested variables entered.

Lin Histogram		
- 🚠 Normal Q		
- 🚡 Detrender		
- 🛗 Boxplot		
BLK		
🔚 🖆 Title		
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Descriptive Sta		
Correlations		
Variables Ente		
Model Summa		
ANOVA		
Coefficients		
Collinearity Dia		
🔚 Residuals Sta	v	

					Model Summary	b				
						Cha	ange Statisti	cs		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin- Watson
1	.501 ^a	.251	.199	.65990	.251	4.855	4	58	.002	2.253

a. Predictors: (Constant), GOV, DIG, HUM, BLK

b. Dependent Variable: ECO

			ANOVA ^a			
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.457	4	2.114	4.855	.002 ^b
	Residual	25.257	58	.435		
	Total	33.714	62			

a. Dependent Variable: ECO

b. Predictors: (Constant), GOV, DIG, HUM, BLK

				C	oefficients ^a					
		Unstandardize	d Coefficients	Standardized Coefficients			95.0% Confiden	ice Interval for B	Collinearity	Statistics
Model		В	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.587	.853		.688	.494	-1.121	2.295		
	DIG	.389	.154	.295	2.524	.014	.081	.698	.948	1.055
	HUM	.325	.152	.275	2.136	.037	.021	.630	.778	1.285
	BLK	.094	.137	.090	.687	.495	180	.368	.749	1.335

Figure 23.

riguit 23.	
— 🚊 Histogram	
🏠 Normal Q	
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🔄 🚡 Boxplot	
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Output

Coefficients"											
		Unstandardize	d Coefficients	Standardized Coefficients			95.0% Confider	ice Interval for B	Collinearity	Statistics	
Model		В	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Tolerance	VIF	
1	(Constant)	.587	.853		.688	.494	-1.121	2.295			
	DIG	.389	.154	.295	2.524	.014	.081	.698	.948	1.055	
	HUM	.325	.152	.275	2.136	.037	.021	.630	.778	1.285	
	BLK	.094	.137	.090	.687	.495	180	.368	.749	1.335	
	GOV	.176	.185	.121	.950	.346	195	.547	.794	1.260	

a. Dependent Variable: ECO

Collinearity Diagnostics^a

			Condition		Variar	nce Proportic	ns	
Model	Dimension	Eigenvalue	Index	(Constant)	DIG	HUM	BLK	GOV
1	1	4.919	1.000	.00	.00	.00	.00	.00
	2	.042	10.872	.01	.17	.01	.51	.00
	3	.019	16.053	.01	.10	.90	.30	.00
	4	.013	19.554	.02	.37	.08	.18	.69
	5	.007	26.469	.97	.36	.01	.01	.31

a. Dependent Variable: ECO

Variables Ente	Residuals Statistics ^a					
Model Summa		Minimum	Maximum	Mean	Std. Deviation	N
- Coefficients	Predicted Value	3.4939	5.3486	4.1429	.36933	63
🛁 👸 Collinearity Dia	Residual	-2.37624	1.50611	.00000	.63826	63
🔚 Residuals Sta 🔽	Std. Predicted Value	-1.757	3.265	.000	1.000	63
1. 1						