

Configuration Manual

MSc Research Project
Financial Technology

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MSc Project Submission Sheet
School of Computing



Student Name: Umair Qurban

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Student ID:
Programme: MSc in FinTech **Year:** 2022/2023

 Research Project (MSCFTD1)
Module:
 Victor Del Rosal
Lecturer:
Submission Due Date: 14th August 2023

 Impact of Fintech on Islamic Banking
Project Title:
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Word Count: **Page Count:**

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.

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Signature: Umair Qurban

 14th August 2023
Date:

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Configuration Manual

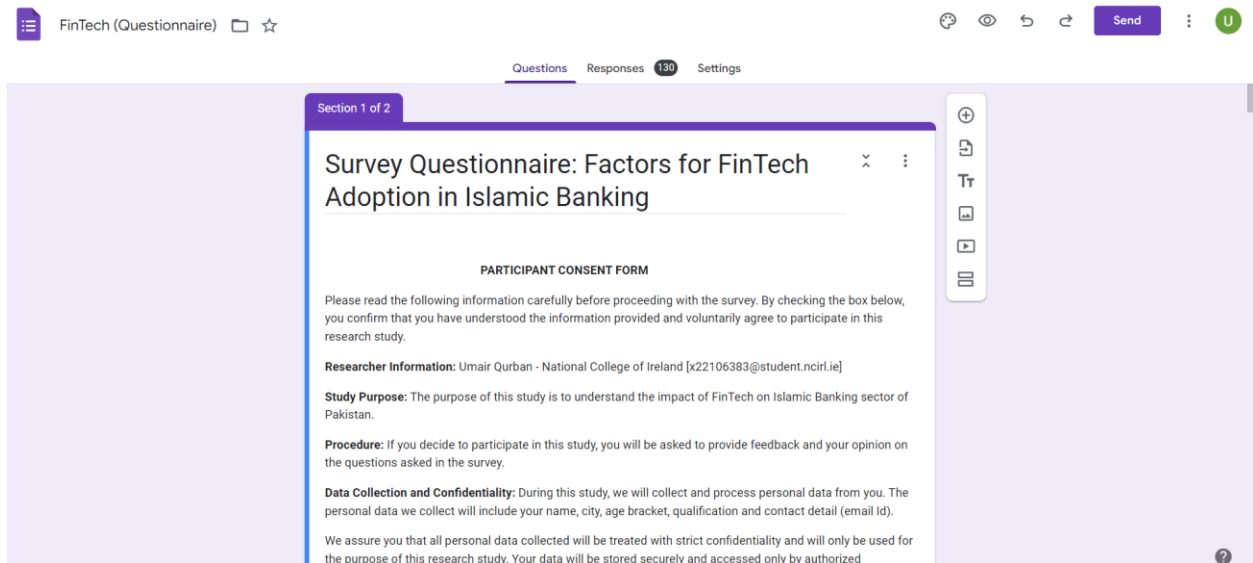
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Introduction

This research is a part of my MSC dissertation work. The configuration manual includes the steps that have taken during the research. The software that I have used is SPSS and based on the analysis the researcher has conclude the research findings.

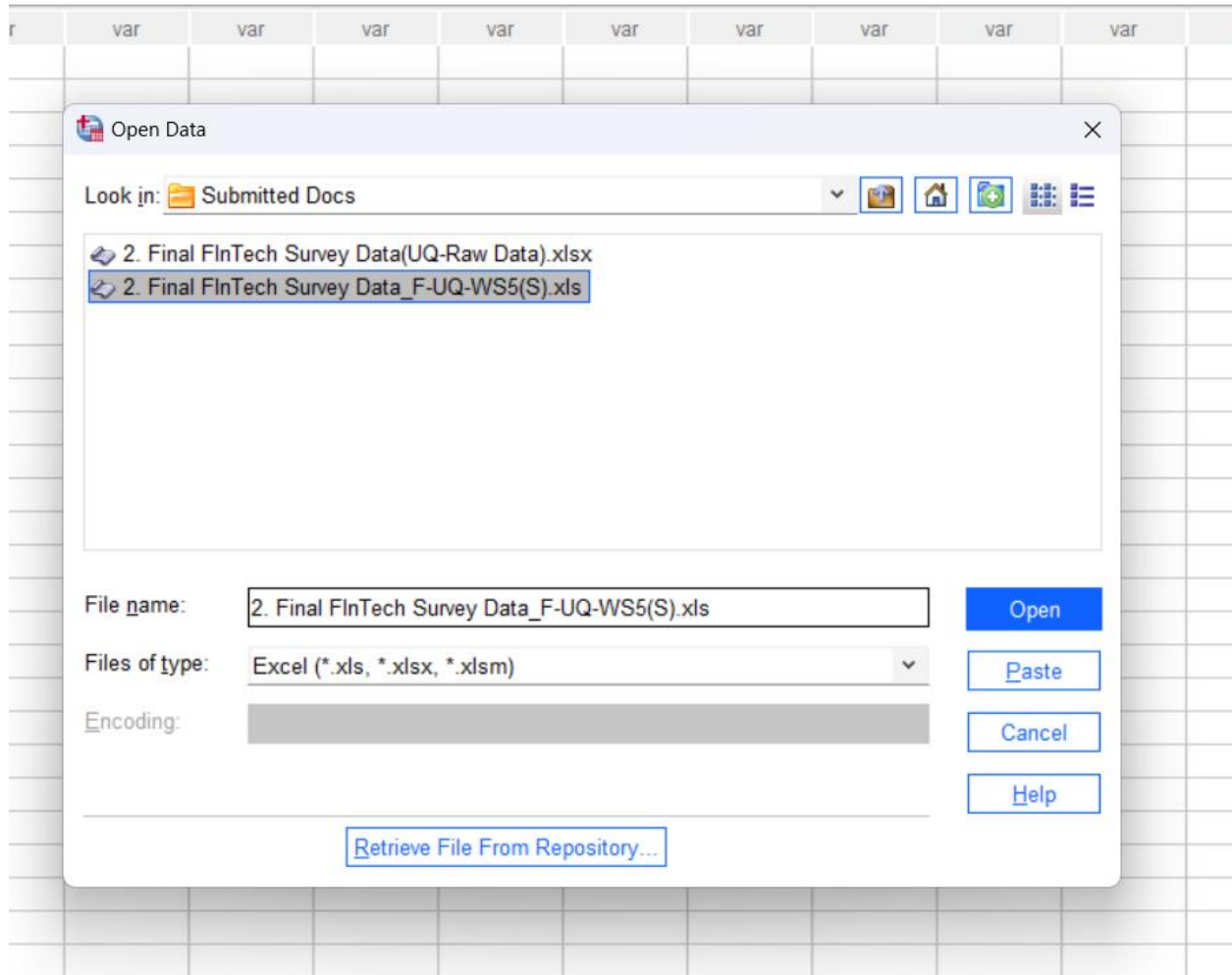
Tools for Data Collection

Google Form: The questionnaire was made through google form. The link was distributed to the concerned respondents and the data was then collected. The responses were saved on an excel sheet of google.



Microsoft Excel 16: Microsoft Excel was used to extract the data from google form into .csv format.

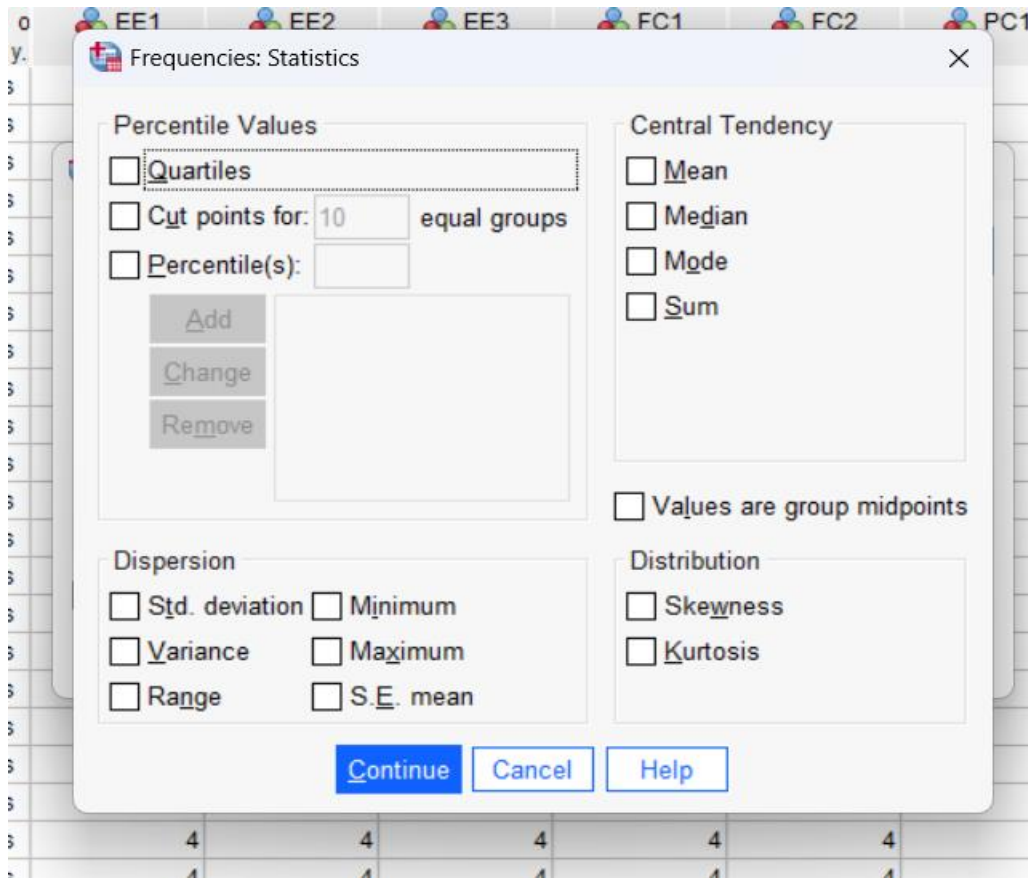
SPSS: The saved google excel file was then imported to SPSS for the purpose of data analysis.



Technique Used

First Model: Frequency Analysis

First the Frequency analysis was applied, following steps were taken for the analysis:



Frequencies

Notes

Output Created	23-JUL-2023 17:36:36	
Comments		
Input	Active Dataset	DataSet7
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	126
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.

Syntax	FREQUENCIES VARIABLES=Age Qualification City Doyousefintech /ORDER=ANALYSIS.	
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.01

Statistics

		Age	Qualification	City	Do you use fintech
N	Valid	126	126	126	126
	Missing	0	0	0	0

Frequency Table

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	38	30.2	30.2	30.2
	26-30	50	39.7	39.7	69.8
	31-35	23	18.3	18.3	88.1
	36-40	3	2.4	2.4	90.5
	40+	12	9.5	9.5	100.0
	Total	126	100.0	100.0	

Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	57	45.2	45.2	45.2
	Inermediate	34	27.0	27.0	72.2
	Masters or Above	35	27.8	27.8	100.0
	Total	126	100.0	100.0	

City

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ABOTABAD	1	.8	.8	.8
	gujrat	1	.8	.8	1.6
	Hyderabad	17	13.5	13.5	15.1
	Islamabad	7	5.6	5.6	20.6

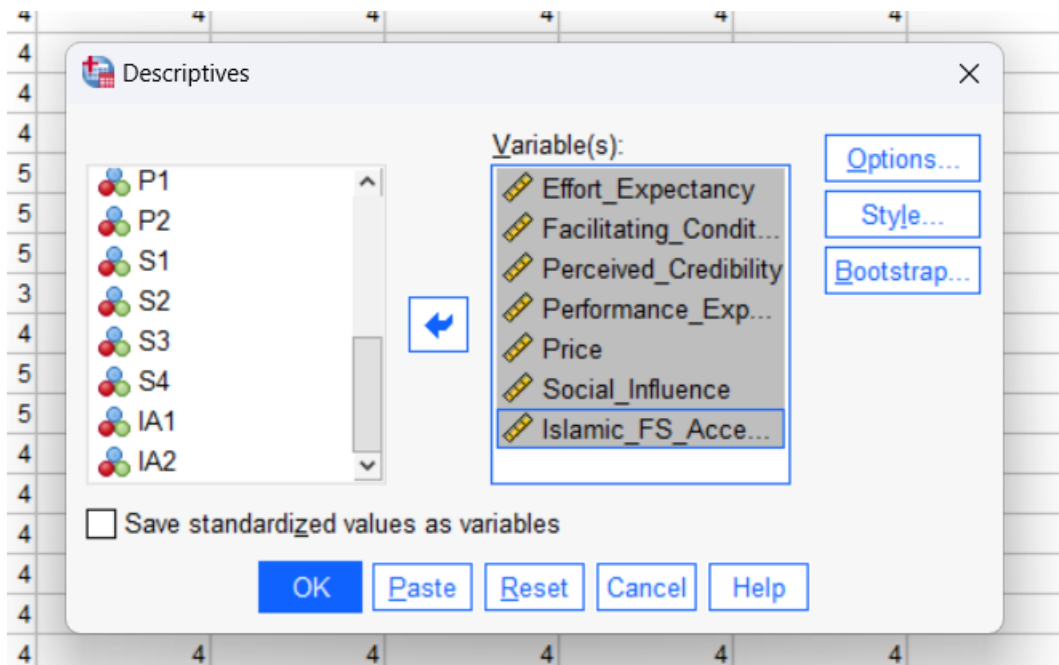
Karachi	76	60.3	60.3	81.0
Lahore	2	1.6	1.6	82.5
Multan	6	4.8	4.8	87.3
Peshawar	3	2.4	2.4	89.7
Rahim Yar khan	3	2.4	2.4	92.1
RAWALPINDI	1	.8	.8	92.9
Sahiwal	9	7.1	7.1	100.0
Total	126	100.0	100.0	

Do you use fintech

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	2	1.6	1.6	1.6
	Yes	124	98.4	98.4	100.0
	Total	126	100.0	100.0	

Second Model: Descriptive Analysis

The second model was descriptive analysis and following were the steps that were taken during the analysis

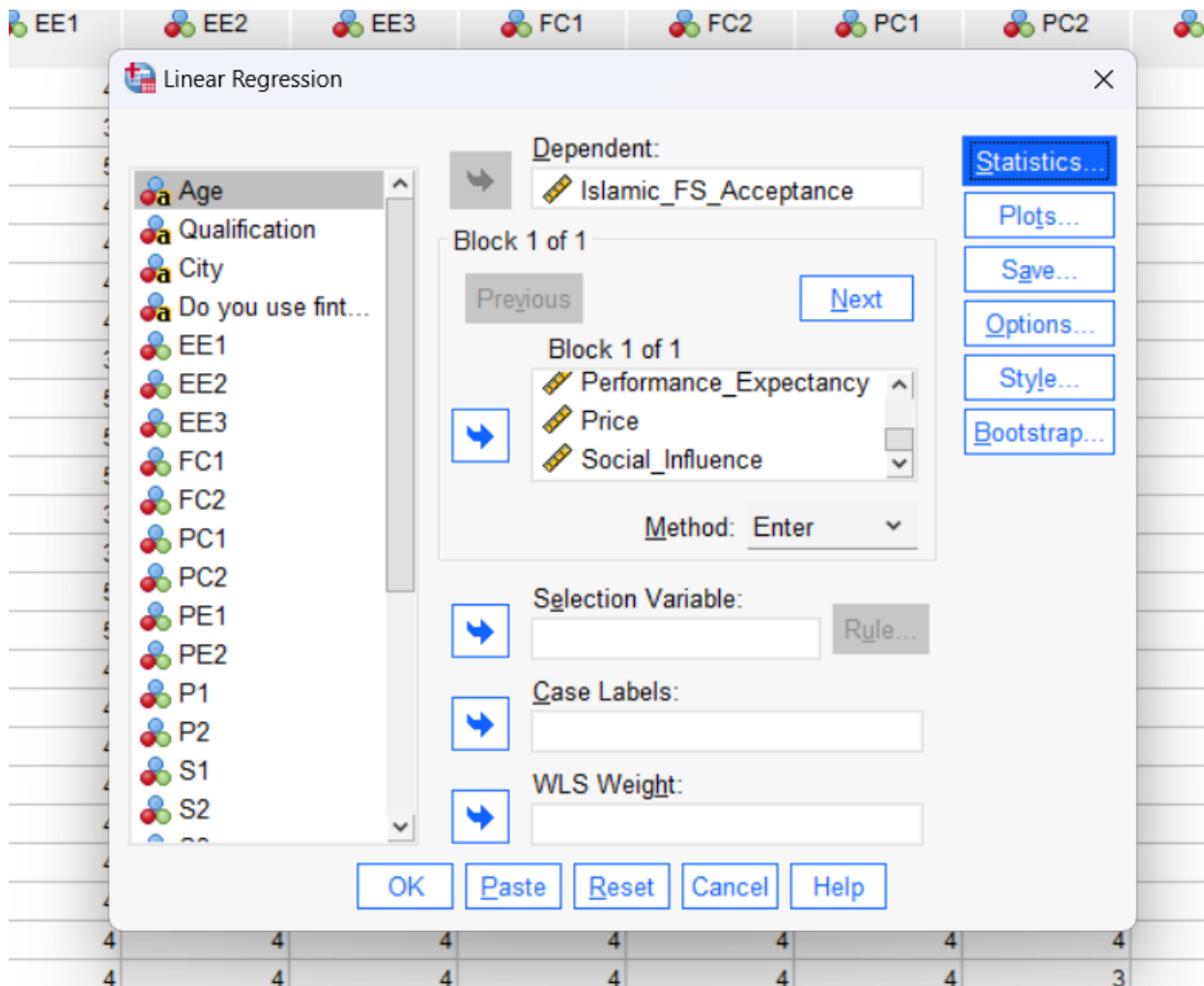


Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Effort_Expectancy	126	2.67	5.00	3.9974	.50684
Facilitating_Conditions	126	2.00	5.00	3.9405	.61517
Performance_Expectancy	126	2.00	5.00	3.8532	.64828
Price	126	1.00	5.00	3.6230	.73399
Social_Influence	126	2.00	5.00	3.6825	.66062
Islamic_FS_Acceptance	126	2.50	5.00	4.0278	.60102
Perceived_Credibility	126	2.00	5.00	3.9563	.51776
Valid N (listwise)	126				

Third Model: Regression Analysis

The third model was regression analysis and the following steps were used for the analysis:



Regression

Notes

Output Created		23-JUL-2023 17:30:24
Comments		
Input	Active Dataset	DataSet7
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	126
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		<pre> REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) TOLERANCE(.0001) /NOORIGIN /DEPENDENT Islamic_FS_Acceptance /METHOD=ENTER Effort_Expectancy Facilitating_Conditions Perceived_Credibility Performance_Expectancy Price Social_Influence. </pre>
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.02
	Memory Required	6432 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Social_Influence, Facilitating_Conditions, Effort_Expectancy, Price, Perceived_Credibility, Performance_Expectan cy ^b	.	Enter

a. Dependent Variable: Islamic_FS_Acceptance

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.570	.548	.40395

a. Predictors: (Constant), Social_Influence, Facilitating_Conditions, Effort_Expectancy, Price, Perceived_Credibility, Performance_Expectancy

Here the model summary has been represented where R R square, adjusted R square and Std. Error of the Estimate are evaluated.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.735	6	4.289	26.285	.000 ^b
	Residual	19.418	119	.163		
	Total	45.153	125			

a. Dependent Variable: Islamic_FS_Acceptance

b. Predictors: (Constant), Social_Influence, Facilitating_Conditions, Effort_Expectancy, Price, Perceived_Credibility, Performance_Expectancy

Coefficients^a

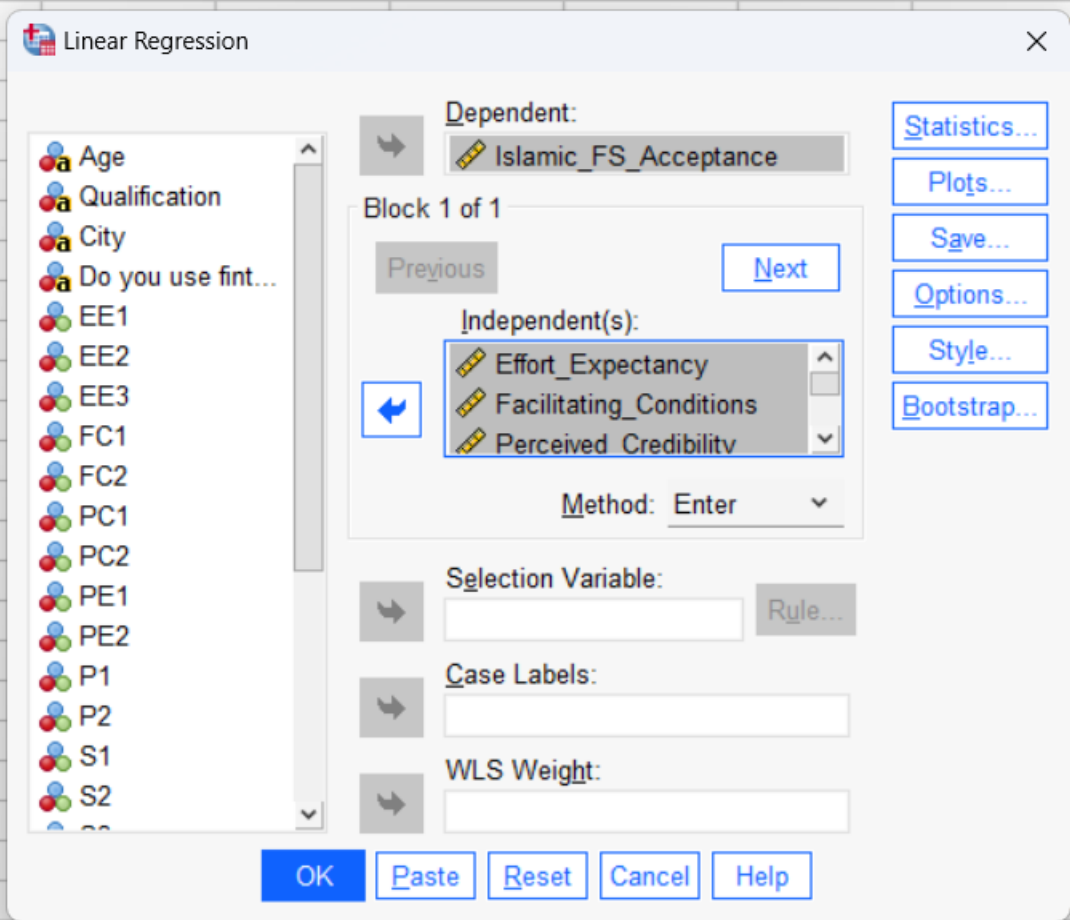
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	.498	.320		1.554
	Effort_Expectancy	.261	.101	.220	2.594
	Facilitating_Conditions	-.054	.081	-.055	-.673
	Perceived_Credibility	.242	.101	.209	2.404
	Performance_Expectancy	.086	.086	.093	1.004
	Price	.218	.069	.266	3.167
	Social_Influence	.168	.088	.185	1.924

Coefficients^a

Model		Sig.
1	(Constant)	.123
	Effort_Expectancy	.011
	Facilitating_Conditions	.502
	Perceived_Credibility	.018
	Performance_Expectancy	.317
	Price	.002
	Social_Influence	.057

a. Dependent Variable: Islamic_FS_Acceptance

Fourth Model: Quadratic Regression



The image shows the 'Linear Regression' dialog box in SPSS. The 'Dependent' variable is 'Islamic_FS_Acceptance'. The 'Independent(s)' variables are 'Effort_Expectancy', 'Facilitating_Conditions', and 'Perceived_Credibility'. The 'Method' is set to 'Enter'. The 'Selection Variable' field is empty. The 'Case Labels' and 'WLS Weight' fields are also empty. The 'Statistics...' button is highlighted.

Linear Regression

Dependent: Islamic_FS_Acceptance

Block 1 of 1

Independent(s): Effort_Expectancy, Facilitating_Conditions, Perceived_Credibility

Method: Enter

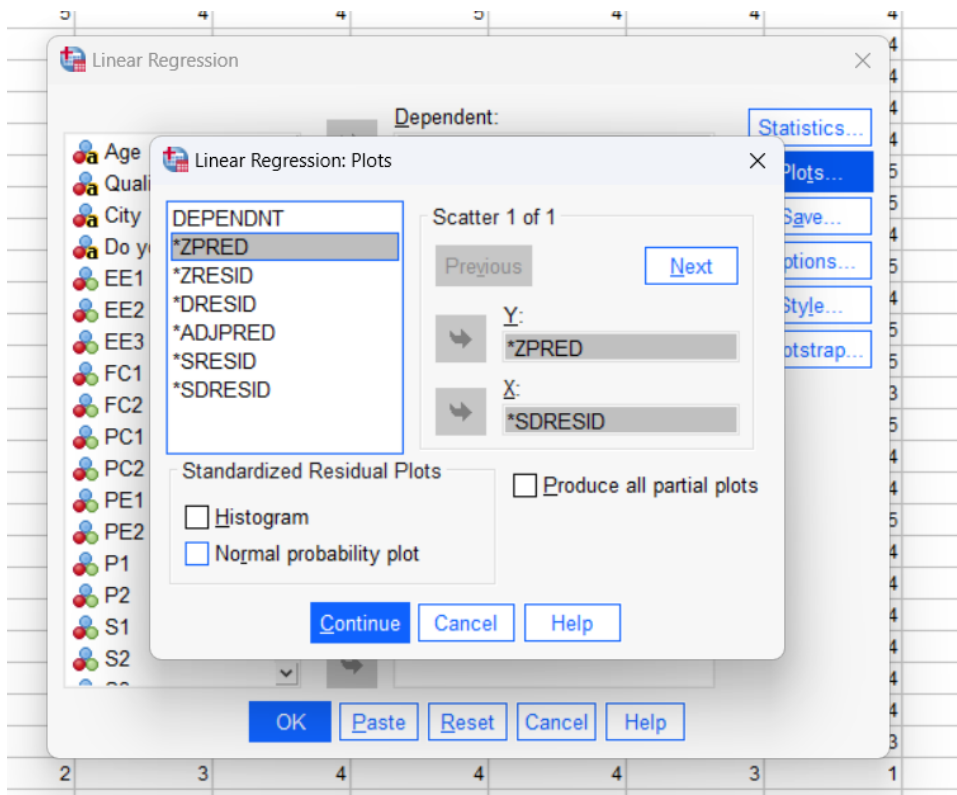
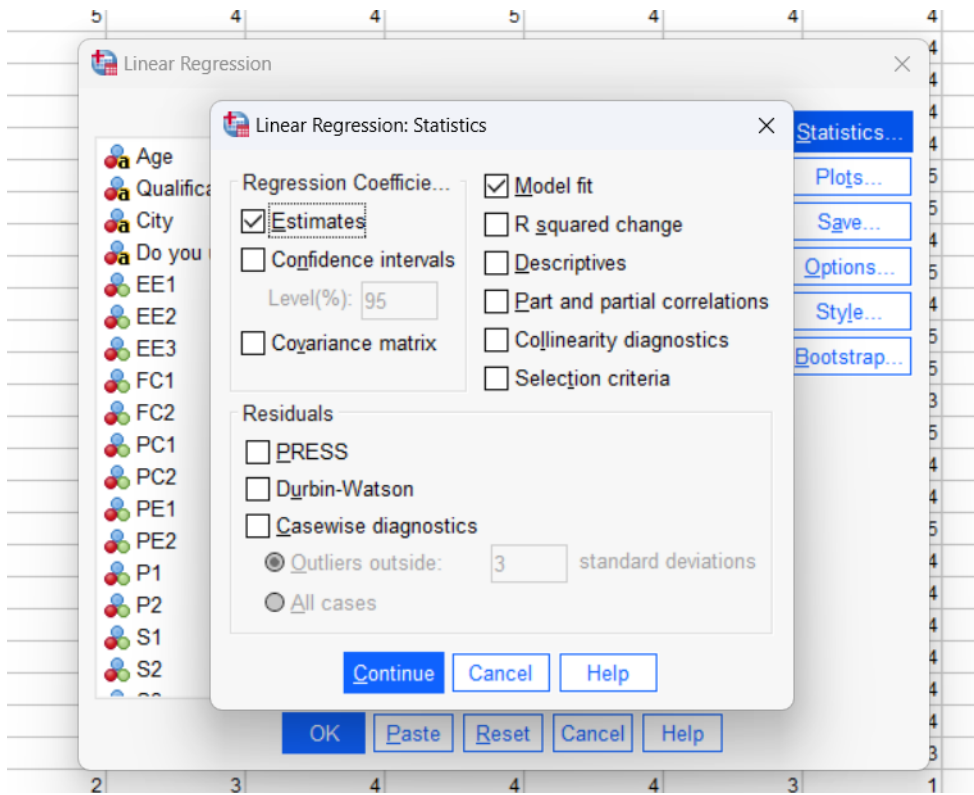
Selection Variable: Rule...

Case Labels:

WLS Weight:

OK Paste Reset Cancel Help

Statistics... Plots... Save... Options... Style... Bootstrap...



Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Social_Influence, Facilitating_Conditions, Effort_Expectancy, Price, Perceived_Credibility, Performance_Expectancy ^b		Enter

a. Dependent Variable: Islamic_FS_Acceptance

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.755 ^a	.570	.548		.40395

a. Predictors: (Constant), Social_Influence, Facilitating_Conditions, Effort_Expectancy, Price, Perceived_Credibility, Performance_Expectancy

b. Dependent Variable: Islamic_FS_Acceptance

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.735	6	4.289	26.285	.000 ^b
	Residual	19.418	119	.163		
	Total	45.153	125			

a. Dependent Variable: Islamic_FS_Acceptance

b. Predictors: (Constant), Social_Influence, Facilitating_Conditions, Effort_Expectancy, Price, Perceived_Credibility, Performance_Expectancy

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.498	.320		1.554	.123
	Effort_Expectancy	.261	.101	.220	2.594	.011
	Facilitating_Conditions	-.054	.081	-.055	-.673	.502
	Perceived_Credibility	.242	.101	.209	2.404	.018
	Performance_Expectancy	.086	.086	.093	1.004	.317
	Price	.218	.069	.266	3.167	.002
	Social_Influence	.168	.088	.185	1.924	.057

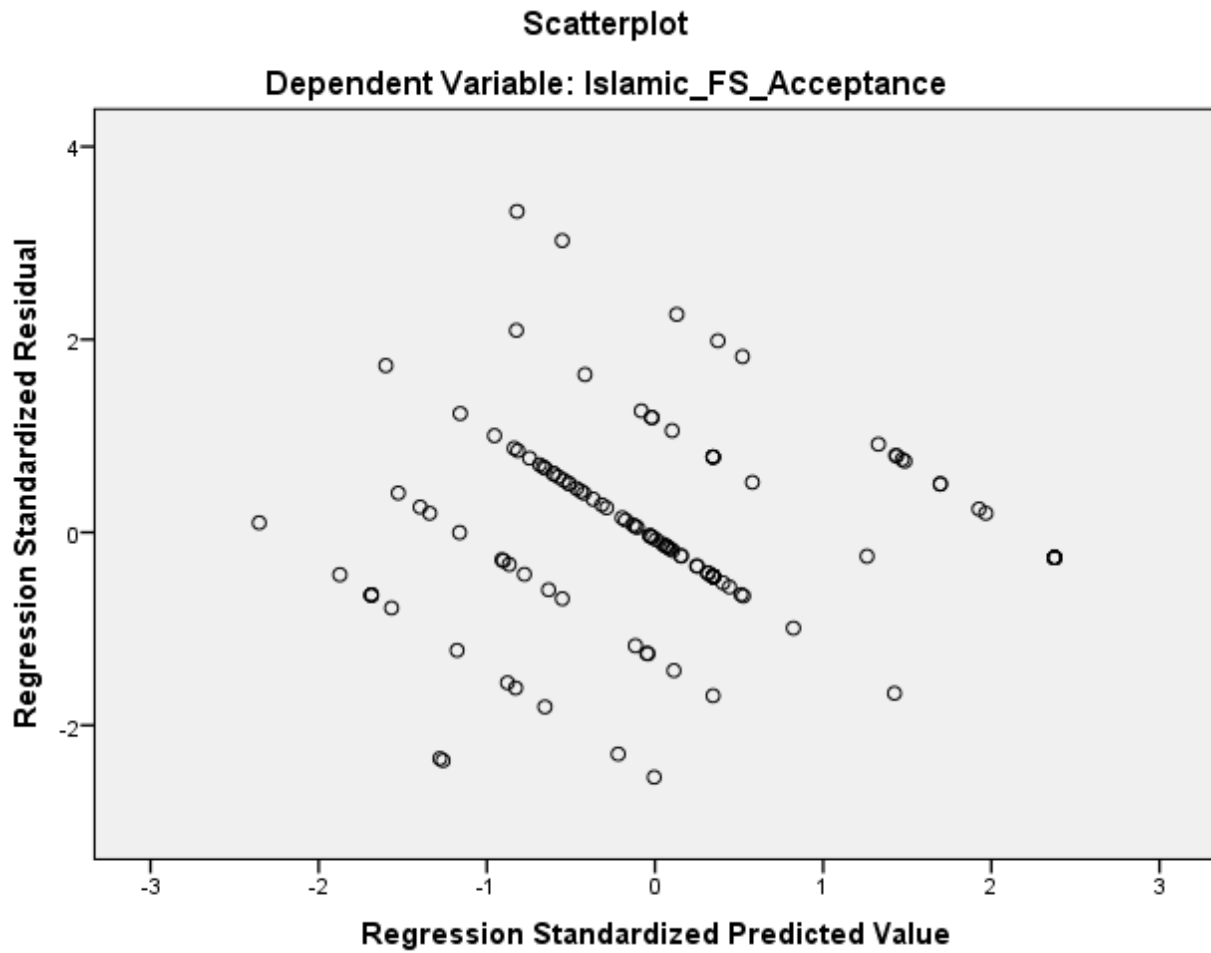
a. Dependent Variable: Islamic_FS_Acceptance

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9598	5.1057	4.0278	.45374	126
Residual	-1.02548	1.34451	.00000	.39414	126
Std. Predicted Value	-2.354	2.376	.000	1.000	126
Std. Residual	-2.539	3.328	.000	.976	126

a. Dependent Variable: Islamic_FS_Acceptance

Charts



Conclusion

This configuration manual describes the key technologies that were used for the purpose of this research. This discusses how the data was collected, cleaned, processed and analysed. An online survey was used to obtain data from the respondents in this study. This manual contains information that will help replicate the research findings.