

# **Configuration Manual**

MSc Research Project Financial Technology

Umair Qurban Student ID: X22106383

School of Computing National College of Ireland

Supervisor:

Victor Del Rosal

#### National College of Ireland

#### **MSc Project Submission Sheet**



#### **School of Computing**

Student	Umair Qurban		
Name:	X22106383		
Student ID:			
	MSc in FinTech		2022/2023
Programme:		Year:	, 
	Research Project (MSCFTD1)		
Module:			
	Victor Del Rosal		
Lecturer:			
Submission	14 <sup>th</sup> August 2023		
Due Date:			
	Impact of Fintech on Islamic Banking		
<b>Project Title:</b>			
	999		15
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.

<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.

	Umair Qurban
Signature:	
	14 <sup>th</sup> August 2023
Date:	

#### PLEASE READ THE FOLLOWING INSTRUCTIONS AND CHECKLIST

Attach a completed copy of this sheet to each project (including multiple copies)	
Attach a Moodle submission receipt of the online project	
submission, to each project (including multiple copies).	
You must ensure that you retain a HARD COPY of the project,	
both for your own reference and in case a project is lost or mislaid. It is	
not sufficient to keep a copy on computer.	

Assignments that are submitted to the Programme Coordinator Office must be placed into the assignment box located outside the office.

Office Use Only	
Signature:	
Date:	
Penalty Applied (if applicable):	

# **Configuration Manual**

Umair Qurban X22106383

### 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.

🗿 Open Data								×
Look <u>i</u> n: 🚞 S	Submitted [	Docs				× 👔 (		E
2. Final F	InTech Su	rvey Data(UQ	-Raw Data).	klsx				
🖉 2. Final F	InTech Su	rvey Data_F-	UQ-WS5(S).	xls				
								-
File <u>n</u> ame:	2. Fina	al FInTech Su	urvey Data_F-	-UQ-WS5(S).	xls		Open	
File <u>n</u> ame: Files of <u>t</u> ype:	2. Fina Excel	al FInTech Su (*.xls, *.xlsx	urvey Data_F- , *.xlsm)	-UQ-WS5(S).:	kls	~	Open Paste	
File <u>n</u> ame: Files of <u>t</u> ype: ⊑ncoding:	2. Fina Excel	al FInTech Su (*.xls, *.xlsx	urvey Data_F- , *.xlsm)	-UQ-WS5(S).:	kls	~	Open Paste Cance	
File <u>n</u> ame: Files of <u>t</u> ype: ⊑ncoding:	2. Fina Excel	al FInTech Su (*.xls, *.xlsx	urvey Data_F- , *.xlsm)	-UQ-WS5(S).:	kls	~	Open Paste Cance	
File <u>n</u> ame: Files of <u>t</u> ype: Encoding:	2. Fina Excel	al FInTech Su (*.xls, *.xlsx	urvey Data_F- , *.xlsm)	-UQ-WS5(S).:	xls	~	Open Paste Cance	

# **Technique Used**

### **First Model: Frequency Analysis**

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

<b>t</b> a *u	Intitled2	[DataSet1] - IBM SPSS	Statistics Data	Editor													- 0	×	
Eile	Edit	View Data Tra	ansform A	nalyze <u>G</u> rag	phs <u>U</u> tilities	Extensions	Window	Help											
-	1=1					31.					_								
						- FR -		1ন 🎱 🗋	• Sear	ch application									
																v	isible: 21 of 21	Variable	s
	🔒 Aqe	e 🚓 Qualification	💑 Ci	tv o	🙈 EE1	A EE2	A EE3	🖧 FC1	A FC2	🔒 PC1	A PC2	A PE1	A PE2	ቆ P1	🔒 P2	🔒 S1	ቆ S2		
		•••	•••	øa <sub>y.</sub>	•••	•••	•••	•••	•••		•••	•••				•••	•••		
1	31-35	Masters or Above	Karachi	Yes	4	5	4	4	5	4	4	4	4	4	3	3	1	3	4
2	26-30	Graduate	Karachi	Yes	3	4	4	4	4	4	3	4	4	4	3	4	4	4	
3	26-30	Masters or Above	Karachi	Yes	5	4	4	4	5	5	4	4	4	3	4	4		3	
4	26-30	Graduate	Karachi	Yes	4	4	4	4	4	4	4	4	4	4	3	4		4	
5	18-25	Graduate	Karachi	Yes	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
6	26-30	Inermediate	Karachi	Yes	4	4	5	2	5	4	4	5	3	3	4	4		3	
7	26-30	Graduate	Karachi	Yes	4	4	4	3	4	4	4	5	3	3	2	4		4	
8	31-35	Graduate	Karachi	Yes	3	4	4	5	1	3	4	4	3	5	3	3	-	4	
9	18-25	Graduate	Karachi	Yes	5	5	5	5	5	5	5	5	5	5	5	5		5	
10	26-30	Masters or Above	Karachi	Yes	5	5	5	5	5	4	4	4	4	3	4	4	-	4	
11	18-25	Masters or Above	Pesnawar	Yes	5	5	5	5	5	5	5	5	5	5	5	5		2	
12	18-25	Masters or Above	Karachi	Yes	3	3	5	5	5	5	5	5	5	5	5	4		5	
13	20-30	Graduate	Karachi	Tes	3	4	4	4	4	3	3	3	5	4	4	4		-	
14	20-30	Graduate	Karachi	Yes	5	5	4	5	4	4	5	5	4	5	5	5		-	1
15	20-30	Graduate	Karachi	Tes	5	5	5	3	4	4	5	-	4	4	4	5		2	
10	20-30	Masters of Above	Karachi	Yee	4	4	3	3	4	5	4	4	2	2	4	4		2	
10	10.05	Craduate	Karachi	Vec	4	4	5	3	5	5	5	5	3	3	3	3		2	
10	31.35	Graduate	Karachi	Vac	- 4	4	4	4	4	4	- 4	4	4	4		4		4	
20	31-35	Masters or Above	Karachi	Yes	4	4	4	4	4	4	4	4	4	4	4	4		4	
21	31-35	Masters or Above	Sahiwal	Yes	4	4	4	4	4	4	4	4	4	4	4	4		4	
22	26-30	Masters or Above	Karachi	Yes	4	4	4	4	4	4	4	4	4	4	4	4		4	
23	18-25	Graduate	Karachi	Yes	4	4	4	4	4	4	4	4	4	4	4	4		4	
24	31-35	Masters or Above	ABOTABAD	Yes	4	4	4	4	4	4	3	3	4	4	4	4		4	
25	26-30	Graduate	Hyderabad	Yes	4	2	3	4	4	4	3	1	4	4	5	4		4	
26	26-30	Graduate	Karachi	Yes	4	4	4	4	4	4	4	4	4	4	4	4		4	
27	26-30	Masters or Above	Karachi	Yes	4	3	4	4	4	4	4	5	3	3	4	3		3	
28	36-40	Graduate	Multan	Yes	4	4	3	4	5	3	4	5	2	2	2	3		3	
29	31-35 <	Graduate	Karachi	No	3	3	3	3	3	3	3	3	3	3	3	3	1	3	•
_																			-

Over iew Data View Variable View

IBM SPSS Statistics Processor is ready 🕌 Unicode:ON Classic 📊



4

Percentile values		Central Tendency
Quartiles		<u>M</u> ean
Cut points for:	10 equal groups	Me <u>d</u> ian
Percentile(s):		Mode
Add		<u>S</u> um
Change		
Ghange		
Re <u>m</u> ove		
		Values are group midpoin
Dispersion	-	Distribution
Std. deviation	Minimum	Ske <u>w</u> ness
<u>Variance</u>	Ma <u>x</u> imum	<u>K</u> urtosis
Range [	S. <u>E</u> . mean	

# Frequencies

### Notes

Output Created		23-JUL-2023 17:36:36
Comments		
Input	Active Dataset	DataSet7
	Filter	<none></none>
	Weight	<none></none>
	Split File	<none></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 Doy	rouusefintech
		/ORDER=ANALYSIS	S.
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

4	4	4	4	4	4
4	ta Descriptives				×
4 5 5 5 3 4 5 5 4 4 4 4 4 4 4	<ul> <li>P1</li> <li>P2</li> <li>S1</li> <li>S2</li> <li>S3</li> <li>S4</li> <li>IA1</li> <li>IA2</li> </ul>	dized values as v	Variable(s):	xpectancy ing_Condit ed_Credibility ance_Exp nfluence FS_Acce	Options Style Bootstrap
4	4	4	4	4	4

#### **Descriptive Statistics**

	Ν	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:

Linear Regression Linear	EE1	💑 EE2	💑 EE3	💑 FC1	💑 FC2	💑 PC1	💑 PC2	
Age   Age   Qualification   City   Do you use fint   EE1   EE2   EE3   FC1   FC2   PC1   PC2   PE1   PC2   PE1   PC2   PC1   PC2   PC2   PC1   PC2   PC2   PC2   PC2   PC2   PC3   PC4   PC4   PC5   PC5   PC2   PC2   PC2   PC3   PC4   PC5   PC5   PC6   PC7   PC8   PC9   PC9   PC1   PC2   PC2   PC3   PC4   PC5   PC5   PC6   PC7   PC8   PC9   PC9   PC9   PC9 <t< td=""><td>4</td><td>tinear Regressio</td><td>n</td><td></td><td></td><td></td><td>×</td><td></td></t<>	4	tinear Regressio	n				×	
PC1   PC2   PE1   PE2   PE2   PE2   PE3   PE4   PE4   PE5   PE5   PE6   PE7   PE8   PE8   PE9   PE9   PE1   PE2   PE1   PE2   PE2   PE3   PE4   PE4   PE5   PE4   PE5   PE5   PE6   PE7   PE8		<ul> <li>Age</li> <li>Qualification</li> <li>City</li> <li>Do you use fi</li> <li>EE1</li> <li>EE2</li> <li>EE3</li> <li>FC1</li> <li>FC2</li> </ul>	nt	Depende Isla Block 1 of 1 Previous Block Previous Price Price Soc	ent: mic_FS_Accep 1 of 1 formance_Expe :e :ial_Influence	tance <u>N</u> ext ectancy ∧	Statistics Plo <u>t</u> s S <u>a</u> ve Options Style Bootstrap	
OK     Paste     Reset     Cancel     Help       4     4     4     4     4     4		<ul> <li>PC1</li> <li>PC2</li> <li>PE1</li> <li>PE2</li> <li>P1</li> <li>P2</li> <li>S1</li> <li>S2</li> </ul>	>	Selectio	<u>M</u> ethod: <u>Ent</u> n Variable: bels: eig <u>h</u> t:	R <u>u</u> le		
4 4 4 4 4 4			OK	Paste Re	set Cancel	Help		
	4	4 4	4	4	4		4 4	4

### Regression

Notes				
Output Created		23-JUL-2023 17:30:24		
Comments				
Input	Active Dataset	DataSet7		
	Filter	<none></none>		
	Weight	<none></none>		
	Split File	<none></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		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.		
Resources	Processor Time	00:00:00.00		
	Elapsed Time	00:00:00.02		
	Memory Required	6432 bytes		
	Additional Memory Required for Residual	0 bytes		
	Plots			

#### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	Social_Influence,		Enter
	Facilitating_Conditions,		
	Effort_Expectancy,		
	Price,		
	Perceived_Credibility,		
	Performance_Expectan		
	су <sup>ь</sup>		

a. Dependent Variable: Islamic\_FS\_Acceptance

b. All requested variables entered.

### **Model Summary**

				Std.	Error	of	the
Model	R	R Square	Adjusted R Square	Estim	ate		
1	.755ª	.570	.548	.4039	5		

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**<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.735	6	4.289	26.285	.000 <sup>b</sup>
	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**<sup>a</sup>

				Standardized	
		Unstandardized	Coefficients	Coefficients	
Model		В	Std. Error	Beta	t
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**<sup>a</sup>

### Model

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

	tinear Regression: Statisti	ics X	Statistics
City City City EE1 EE2 EE3	Regression Coefficie Estimates Confidence intervals Level(%): 95 Covariance matrix	<ul> <li>Model fit</li> <li>R squared change</li> <li>Descriptives</li> <li>Part and partial correlations</li> <li>Collinearity diagnostics</li> </ul>	Plo <u>t</u> s S <u>a</u> ve Options Style
<ul> <li>➡ FC1</li> <li>➡ FC2</li> <li>➡ PC2</li> <li>➡ PE1</li> <li>➡ PE2</li> <li>➡ P1</li> <li>■ P2</li> </ul>	Residuals  PRESS Durbin-Watson Casewise diagnostic  Outliers outside:	Selection criteria	Dootstrap
<ul> <li>F2</li> <li>S1</li> <li>S2</li> </ul>	<u>C</u> ontinue	Cancel Help	

臱 Age	tinear Regi	ression: Plot	Dependent:			Sta X	tistics
A Qual           A City           Do y           EE1           EE2           EE3           FC1           FC2           PC1           PC2           PE1           PE2           PE1           PE2           PE1           PE2           PE1	DEPENDNT *ZRESID *DRESID *ADJPRED *SRESID *SDRESID Standardize Distandardize Normal	ed Residua am probability	I Plots	1 of 1 Y: *ZPRED X: *SDRESID Produce	<u>N</u> ext	lots	Bave btions Style btstrap
<ul> <li>P2</li> <li>S1</li> <li>S2</li> </ul>		<u>C</u> ontine	ue Cancel	Help	]		

#### Variables Entered/Removed<sup>a</sup>

	Variables	Variables	
Model	Entered	Removed	Method
1	Social_Influence		
	,		
	Facilitating_Con		
	ditions,		
	Effort_Expectan		Entor
	cy, Price,		Enter
	Perceived_Credi		
	bility,		
	Performance_Ex		
	pectancy <sup>b</sup>		

a. Dependent Variable: Islamic\_FS\_Acceptance

b. All requested variables entered.

#### Model Summary<sup>b</sup>

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

a. Predictors: (Constant), Social\_Influence, Facilitating\_Conditions,
 Effort\_Expectancy, Price, Perceived\_Credibility,
 Performance\_Expectancy

Performance\_Expectancy

b. Dependent Variable: Islamic\_FS\_Acceptance

ANOVAª								
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	25.735	6	4.289	26.285	.000 <sup>b</sup>		
	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**<sup>a</sup>

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
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**<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	Ν
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.