

Riding the FinTech Wave: Exploring Service Satisfaction and Trust among Generations Y and Z

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ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE

Kee, D. M. H., Kum, Y. L., Lee, J. H., Lee, N. C., Lee, X. T., & Muckar, D. S. (2024). Riding the FinTech wave: Exploring service satisfaction and trust among Generations Y and Z. *International Journal of Accounting & Finance in Asia Pasific*, 7(3), 342-360.

DOI:

<https://doi.org/10.32535/ijafap.v7i3.3616>

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Received: 19 August 2024
Accepted: 19 September 2024
Published: 20 October 2024

ABSTRACT

Financial technology, or FinTech, is revolutionizing banking worldwide by introducing innovative services. However, clients' comprehension and willingness to embrace or adapt to new technologies remain uncertain. As FinTech continues to disrupt traditional banking procedures, it is critical to investigate how these innovations affect Generation Y and Z's perceptions of service satisfaction. As a result, the objective of this study is to determine the major characteristics that impact client satisfaction and trust in the use of FinTech-based services. Data from 250 respondents who use FinTech services show that User Trust and User Satisfaction are important for them when adopting FinTech. The results indicate that security, privacy, ease of use, and convenience are the key factors positively influencing user trust and satisfaction in FinTech services, with a reciprocal relationship between trust and satisfaction. This symbiotic relationship highlights the importance for FinTech companies to prioritize both customer satisfaction and trust-building initiatives to foster long-term relationships with their users.

Keywords: FinTech; Perceived Convenience; Perceived Ease of Use; Perceived Usefulness; Security; Service Satisfaction

INTRODUCTION

The COVID-19 pandemic has acted as a double-edged sword, creating opportunities for online retailers to enhance their business performance ([Kee et al., 2021](#)). Today, the Internet is deeply integrated into our daily lives, offering significant benefits while also presenting potential risks. It serves as a critical instrument for communication, information access, collaboration, and learning. However, it also brings challenges such as cyberbullying and increased psychological discomfort among young people ([Kee et al., 2022](#); [2024](#)). The advancement of technology in this digital era has catalyzed new tech-based solutions, particularly in the finance industry, as exemplified by the rise of financial technology (FinTech). FinTech merges finance with information and communication technology (ICT), representing a significant technological innovation that has led to substantial growth in the financial sector ([Roh et al., 2022](#); [Satoto & Putra, 2021](#)). As technology becomes the primary medium for financial services, it opens avenues to explore ways to enhance consumer experiences. Nonetheless, before implementing FinTech services, the financial industry must first assess client acceptance of the technology used in these services.

Prior to the introduction of FinTech services, it is crucial for the financial industry to evaluate the level of client willingness to accept this technology. According to [Davis' \(1989\)](#) Technology Acceptance Model (TAM), a user's inclination to embrace new technology is influenced by its perceived usefulness and ease of use. For instance, financial service providers offer mobile banking, allowing customers to execute transactions remotely using smartphones or tablets. Research utilizing TAM indicates that Generations Y and Z exhibit the highest levels of technology acceptance, largely due to their upbringing in the smartphone and internet eras. Consequently, these generations are well-positioned to be among the early adopters of FinTech solutions.

With the rapid advancement of technology, it is evident that consumers now place a significant emphasis on convenience. Concurrently, the market has become highly competitive. To thrive in this environment, Generations Y and Z must be quick, decisive, and accurate. Therefore, this study aims to understand the intention of FinTech adoption from the perspectives of Generations Y and Z, while also identifying the key factors influencing their satisfaction and trust in the adoption of FinTech services.

This research contributes to the growing body of knowledge regarding FinTech adoption by focusing specifically on the younger generations. Understanding their perspectives will help financial institutions tailor their services to better meet the needs of these digital-savvy consumers. By integrating the TAM with insights into the unique characteristics of Generations Y and Z, this study offers a fresh approach to understanding FinTech adoption, which has been relatively underexplored in the current literature. The findings of this study will provide valuable insights for financial service providers looking to enhance their FinTech offerings. By identifying key factors impacting satisfaction and trust, the research will inform strategies to improve consumer engagement and facilitate the successful adoption of FinTech solutions among younger users.

LITERATURE REVIEW

Perceived Usefulness

[Kee et al. \(2021\)](#) argue that perceived usefulness significantly influences individual usage behaviors through behavioral intention. According to [Davis \(1989\)](#), perceived usefulness represents the extent to which individuals believe that using a particular system can enhance their capabilities. This aligns with the concept of "useful," indicating that the system can be effectively utilized to achieve desired outcomes ([Lim et al., 2022](#)). [Davis \(1989\)](#) identifies various indicators for assessing perceived usefulness, including

improved efficiency, enhanced work performance, increased productivity, greater effectiveness, and task facilitation. These indicators resonate with the objectives and expectations of Generations Y and Z, who prioritize functionality and efficiency in their technology interactions.

On the other hand, [Nazirwan et al. \(2020\)](#) define perceived usefulness as the user's impression of the outcomes resulting from their experience with a system. If individuals believe that FinTech, such as online platforms or applications, can provide significant benefits and enhance their financial management experience, they are more likely to engage with these technologies. Conversely, if users perceive the system as less advantageous, they may discontinue its use ([Sandy & Firdausy, 2021](#)). Therefore, perceived usefulness plays a crucial role in shaping the attitudes, behaviors, and overall satisfaction of Generations Y and Z regarding FinTech adoption.

This understanding emphasizes the importance of designing FinTech solutions that effectively communicate their usefulness to potential users. Financial institutions must ensure that their applications not only meet functional needs but also enhance the user experience by providing tangible benefits. As such, this study hypothesizes:

H1: Perceived usefulness is positively associated with user satisfaction.

H2: Perceived usefulness is strongly correlated with user trust.

Expanding on these hypotheses, it is essential to explore how perceived usefulness can be strategically leveraged by FinTech companies to build user satisfaction and trust. By conducting empirical studies that assess the relationship between perceived usefulness and these key variables, stakeholders can gain valuable insights into how to enhance their offerings and improve user engagement within the rapidly evolving FinTech landscape. Understanding the dynamics of perceived usefulness will not only help in developing more effective FinTech solutions but also contribute to the broader discourse on technology acceptance among younger generations.

Perceived Ease of Use

According to [Tahar et al. \(2020\)](#), perceived ease of use refers to the degree to which a technological instrument and its interface can be utilized without difficulty. [Yo et al. \(2021\)](#) suggest a significant connection between perceived ease of use and customer satisfaction, a notion that is further supported by [Kee et al. \(2021\)](#). However, [Lantang et al. \(2021\)](#) argue that both perceived ease of use and perceived usefulness influence individual usage behaviors through behavioral intention. Perceived ease of use reflects the expectations and preferences of Generations Y and Z regarding technology, emphasizing the belief that utilizing advanced systems should be effortless and straightforward. Growing up in a digitally connected environment, these generations have developed a strong desire for seamless and intuitive experiences when interacting with technology.

[Davis \(1989\)](#) identifies key indicators for measuring perceived ease of use, including ease of learning, controllability, clarity, and flexibility. These indicators play a crucial role in shaping the perceptions of Generations Y and Z toward technology. They expect technology to be easy to learn and understand, with clear interfaces and straightforward functionalities. [Nguyen \(2020\)](#) reports that for these generations, perceived ease of use is rooted in the anticipation of effortless technology use, devoid of unnecessary complexities. This expectation is critical, as any perceived difficulty in using technology can lead to frustration and a subsequent decrease in user satisfaction.

In contrast, [Kumala et al. \(2020\)](#) identify three fundamental aspects of perceived ease of use: ease of learning, ease of understanding, and ease of usage. These aspects resonate deeply with Generations Y and Z, who prioritize technology that they can quickly grasp and navigate without encountering obstacles or confusion. This alignment is essential, as younger users are more likely to abandon technology that does not meet their expectations for ease of use.

In light of these insights, we propose that perceived ease of use is vital for Generations Y and Z when adopting new technologies. They seek seamless, intuitive, and effortless experiences that align with their digital native mindset and lifestyle. By focusing on user-friendly design and functionality, FinTech companies can better meet the needs of these generations and enhance their overall experiences. Therefore, this study proposes the following hypotheses:

H3: Perceived ease of use is positively connected to user satisfaction.

H4: Perceived ease of use is positively connected to user trust.

The implications of these hypotheses are significant for the FinTech industry and technology developers. Understanding that perceived ease of use is closely linked to user satisfaction and trust can drive design and development strategies. FinTech providers should prioritize creating user-friendly interfaces and minimizing the learning curve associated with their applications. By fostering an environment that encourages ease of use, these companies can increase adoption rates among younger users, enhance user retention, and ultimately cultivate a loyal customer base. Additionally, further research can explore how different dimensions of perceived ease of use interact with other factors affecting technology acceptance, providing a comprehensive understanding of user behavior in the context of FinTech.

Perceived Convenience

[Yo et al. \(2021\)](#) have identified a robust correlation between perceived convenience and customer satisfaction. According to [Davis \(1989\)](#), perceived convenience refers to the ease with which individuals can engage in activities using technology, which plays a significant role in the success of mobile commerce. Users are likely to switch products or services if they perceive a gap between their expectations of convenience and the actual experience, which can potentially lead to decreased satisfaction. Conversely, when FinTech products and services align with user expectations and offer a seamless experience, significant satisfaction can be achieved.

The advancement of information technology has facilitated the development of secure online payment systems, with a collaborative effort between financial sectors and online companies providing seamless buying and selling transactions. The adoption of FinTech, including banking services and online payments, has streamlined processes for clients, indirectly contributing to increased satisfaction with FinTech offerings. This transformation in the financial landscape enables consumers to conduct transactions quickly and efficiently, fostering a positive perception of FinTech solutions.

The researchers argue that enhanced convenience not only improves customer satisfaction but also fosters a strong preference for FinTech services. Perceived convenience is closely associated with optimizing the utility of time and space for users, which includes the availability of options and flexible service usage times. The ability to conduct transactions anytime and anywhere cultivates a positive correlation between convenience and user satisfaction with FinTech products. Prior studies by [Kumar et al. \(2020\)](#) and [Zhang & Kim \(2020\)](#) support this perspective, demonstrating a positive correlation between convenience and customer satisfaction with FinTech mobile payment services. This underscores the significance of convenience, particularly for

Generations Y and Z, who prioritize efficiency and accessibility in their digital experiences.

In this context, perceived convenience is not merely a feature but a critical component that shapes user experiences and expectations. It encompasses factors such as easy navigation, quick access to services, and minimal time investment, all of which are paramount for younger generations accustomed to instantaneous solutions. As FinTech continues to evolve, addressing the convenience factor becomes essential for attracting and retaining users in a competitive market.

Given these insights, this study proposes the following hypotheses:

H5: Perceived convenience is significantly related to user satisfaction.

H6: Perceived convenience is significantly related to user trust.

The implications of these hypotheses are profound for FinTech providers and developers. By prioritizing convenience in their service offerings, FinTech companies can enhance user satisfaction, leading to increased customer loyalty and long-term success. Moreover, understanding the relationship between perceived convenience, user satisfaction, and trust can inform marketing strategies, product development, and customer engagement practices. Further research could explore how specific dimensions of perceived convenience, such as transaction speed and ease of access, impact user trust and overall satisfaction with FinTech services. This would provide valuable insights into user behavior and preferences, helping FinTech providers tailor their offerings to meet the evolving needs of consumers in an increasingly digital world.

Security and Privacy

Security is a critical concern for consumer satisfaction with FinTech products and services, particularly among Generations Y and Z. Many individuals prioritize security when choosing a product or service, viewing it as a necessary safeguard against potential future hacking breaches ([Lee et al., 2017](#)). Security issues encompass not only personal information but also transactional concerns, compelling consumers to evaluate technology providers' abilities to protect their financial data from cyber threats. In this context, well-planned security measures can enhance client satisfaction during online transactions. This is largely due to the significant influence that trust has on consumers' willingness to engage in online monetary transactions and disclose sensitive personal information.

Ensuring transaction security is vital in combating fraudulent behavior and preventing consumer dissatisfaction. The prevalence of cybercrime poses a substantial barrier to the adoption of FinTech services, as many individuals harbor fears regarding these security risks ([Ogbanufe & Kim, 2018](#)). To address these apprehensions, FinTech providers must implement robust security protocols that not only protect users' financial information but also alleviate their concerns.

Insights from the study by [Saxena and Tripathi \(2021\)](#) shed light on the security preferences of individuals aged 20-30 years. Their research indicates that these demographic places a high priority on payment security, often selecting applications only after thoroughly understanding the security features, terms, and authentication methods they offer. Despite perceiving financial transactions as secure, respondents express apprehensions regarding the security of their personal data ([Saxena & Tripathi, 2021](#)). This highlights the importance of transparency and education in helping users understand the security measures in place.

To secure and protect client information, banks routinely employ encryption technology, which transforms data into unintelligible numbers before it is transmitted over the internet. Such technologies play a crucial role in instilling confidence among Generations Y and Z, who prioritize data security and privacy in their digital transactions. Research indicates a strong correlation between customer satisfaction and perceived security; users believe that FinTech can effectively keep their information confidential while safeguarding their payment and transaction credentials ([Doraisamy et al., 2022](#); [Nangin et al., 2020](#)).

Consequently, addressing security concerns and implementing effective security measures are essential for fostering trust and satisfaction among users of FinTech products and services, especially among younger generations. By prioritizing security, FinTech companies can differentiate themselves in a competitive market, ensuring that they not only meet but exceed user expectations. Therefore, this research proposes the following hypotheses:

H7: Security and privacy have a significant impact on user satisfaction.

H8: Security and privacy have a significant impact on user trust.

These hypotheses highlight the need for FinTech companies to invest in comprehensive security strategies that go beyond mere compliance with regulatory standards. By actively engaging with users about their security concerns and demonstrating a commitment to safeguarding their information, FinTech providers can enhance user trust and satisfaction. Additionally, ongoing research into consumer perceptions of security in FinTech will provide valuable insights that can inform product development and marketing strategies, ultimately contributing to the growth and success of the FinTech industry in an increasingly digital world.

User Trust

Trust can be defined in several ways, often reflecting a user's confidence in the reliability, assurance, and consistency of a process or individual ([Rempel et al., 1985](#); [Rotter, 1980](#)). [Glikson and Woolley \(2020\)](#) describe trust as the willingness of an individual to be vulnerable to the actions or circumstances of another party, with the expectation that the other party will perform a critical role for the individual, regardless of whether the individual has control or oversight over that party. Notably, trust extends beyond interpersonal relationships to encompass reliance on technology. In contexts where individuals depend on digital systems, trust emerges as a fundamental element.

In the FinTech sector, consumer trust is crucial for the acceptance and success of services, particularly given the sensitive nature of data security and financial transactions. For FinTech companies, establishing and nurturing trust is essential, as it significantly impacts users' willingness to adopt their services. To cultivate higher levels of trust, service providers must prioritize the development of robust relationships between FinTech consumers and the organization. This involves not only transparent communication but also delivering consistent, high-quality service that reassures consumers about the integrity of their transactions.

The FinTech process typically involves multiple stages, beginning with the client making payments to the FinTech provider, which are then received by the merchant. Each of these stages carries inherent risks, requiring customers to place their trust in the system's ability to protect their data and execute transactions reliably. Therefore, any loss of trust can serve as a significant deterrent for consumers considering the use of e-wallets or other digital payment solutions ([Welly et al., 2020](#)).

Consistent positive experiences with a specific provider are believed to enhance mutual trust and establish expectations for favorable outcomes in future interactions ([Nawi et al., 2019](#)). Effectively managing trust not only fosters consumer satisfaction but can also positively influence long-term loyalty, especially among Generations Y and Z, who prioritize transparency and reliability in their interactions with technology. As noted by [Al Nawayseh \(2020\)](#), trust in FinTech applications encapsulates users' beliefs in the integrity, capabilities, and benefits of these technologies.

Moreover, given the high switching costs associated with traditional financial systems, trust takes on added significance for financial service providers. It acts as a mechanism to mitigate perceived risks in uncertain or potentially hazardous situations, thereby encouraging positive intentions toward adopting new technologies ([Al Nawayseh, 2020](#)). The research by [Hassan et al. \(2022\)](#) further corroborates these findings, indicating that perceived trust significantly influences the intention to engage with Mobile FinTech Services. This highlights a strong association between trust in FinTech applications and users' willingness to utilize these services.

In conclusion, trust is a foundational element in the FinTech industry, influencing consumer satisfaction and the overall success of FinTech solutions. FinTech service providers, mobile operators, and merchants must collectively work to cultivate and maintain this trust among users. Therefore, we propose the following hypothesis:

H9: User trust is positively related to user satisfaction.

By emphasizing the importance of trust, FinTech companies can enhance user engagement and satisfaction, ultimately driving growth and fostering a loyal customer base. Understanding the dynamics of trust in FinTech will be crucial for providers seeking to innovate and improve their services in a competitive landscape.

User Satisfaction

User satisfaction is a critical pillar in the FinTech landscape, particularly regarding the adoption and utilization of FinTech services among Generations Y and Z. This satisfaction reflects consumers' perceptions and evaluations of how well FinTech products or services meet or exceed their needs. When FinTech mobile payment services deliver the anticipated level of convenience, user satisfaction tends to be high. Consequently, managing consumer expectations is a major task in the FinTech sector, where firms strive for consistently high levels of satisfaction through effective delivery of customer service and innovative products.

The most satisfied users of FinTech services are often those who are already comfortable with digital practices, such as tech-savvy individuals and frequent technology users ([Rhanoui, 2022](#)). This finding highlights the strong alignment between technologically adept individuals and the benefits offered by FinTech platforms. Users from Generations Y and Z, who are accustomed to the convenience, speed, and accessibility of digital solutions, are more inclined to appreciate and engage with FinTech services. Their familiarity with technology creates a foundation for higher satisfaction levels as they navigate these platforms.

This observation underscores a key opportunity for FinTech providers to target and maintain high levels of satisfaction among younger, digitally native generations. These generations are more likely to trust and feel comfortable with FinTech solutions because such services fit seamlessly into their tech-centered lifestyles. By focusing on enhancing user experiences for these groups—through user-friendly interfaces, robust mobile platforms, and innovative financial tools—FinTech companies can not only meet their expectations but also foster brand loyalty and long-term engagement.

In essence, FinTech solutions are well-positioned to thrive by catering to these digital-first generations, who expect and demand convenience, speed, and efficiency in their financial transactions. Sustaining user satisfaction within this demographic will be critical to long-term success in the FinTech industry. Additionally, [Zamry and Nayan \(2020\)](#) emphasize the favorable correlation between trust and consumer satisfaction, which is crucial for consumer retention and loyalty. This insight illuminates the multifaceted nature of customer satisfaction within the FinTech realm, highlighting the necessity of addressing diverse dimensions such as security, convenience, trust, perceived value, and perceived risk to ensure favorable user experiences.

To further enhance user satisfaction, FinTech providers can implement strategies that involve continuous feedback mechanisms, allowing users to voice their concerns and suggestions for improvements. Incorporating user feedback into product development and service enhancements can lead to a more tailored experience that meets the specific needs of Generations Y and Z. Moreover, education and awareness campaigns can help demystify FinTech services, reassuring potential users about security measures and the benefits of using digital financial tools.

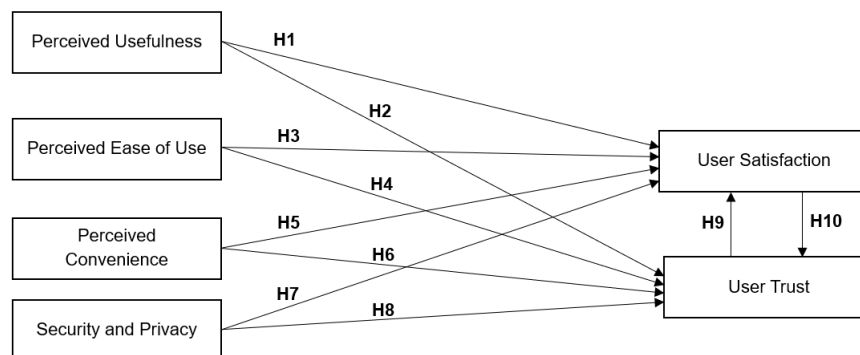
Therefore, this research proposes the following hypothesis:

H10: User satisfaction is positively related to user trust.

This hypothesis underscores the importance of establishing a trusting relationship between FinTech providers and their users, as trust significantly impacts satisfaction and, ultimately, the overall success of FinTech solutions in a competitive market. By prioritizing user satisfaction and trust, FinTech companies can cultivate a loyal customer base and drive sustainable growth in the rapidly evolving FinTech landscape.

[Figure 1](#) illustrates the research framework for this study.

Figure 1. Research Framework



RESEARCH METHOD

Sample and Procedure

The research adopted a quantitative approach guided by the positivist research philosophy. A total of 250 valid respondents from generations Y and Z were used in this data analysis. The unit of analysis explores the satisfaction and trust in FinTech services among generations Y and Z. Data collection utilized a structured questionnaire distributed to generations Y and Z via Google Forms on the Internet, mainly through social media platforms, including Telegram, Instagram, and WhatsApp. The seven-point Likert scale is employed in the questionnaire, ranging from strongly disagree (1) to strongly agree (7), to assess respondents' perceptions of satisfaction and trust in

FinTech services. Higher scores indicated a more positive perception of satisfaction and trust. SPSS (Statistical Package for Social Science) software version 27 is employed to carry out statistical analysis. Descriptive analysis, which involves summarizing data using statistical techniques, was employed to understand the overall profiles of respondents. The results were summarized using appropriate descriptive and inferential statistics.

Measures

The survey consisted of three sections. The first section was designed to investigate the respondents' current usage patterns of FinTech services, while the second section aimed to assess their levels of trust and satisfaction with these services. In the final section, respondents were requested to disclose their background information to complete the questionnaire.

Unless otherwise noted, all topics were evaluated on a seven-point Likert scale, aimed at determining respondents' opinions of pleasure and confidence in FinTech services. Higher scores indicated a more favorable impression of pleasure and trust. The Appendix contains items for all major variables.

Respondents from Various Demographics

To gather background information from respondents, the researchers employed single-statement questions regarding gender, age, ethnicity, nationality, educational level, occupation, and annual income.

Dependent Variables

This study adapted a 10-item scale to measure the degree to which respondents agreed with statements regarding their trust and satisfaction with FinTech services. Sample items included "I feel I can trust this FinTech platform" (user trust) and "Overall, I am satisfied with my experience using FinTech" (user satisfaction).

Independent Variables

An 18-item scale was developed to investigate the relationship between perceived usefulness, perceived ease of use, perceived convenience, and security and privacy in FinTech services. The items included "Using FinTech has improved the overall quality of my online shopping experience" (perceived usefulness), "I find FinTech easy to navigate" (perceived ease of use), "Using FinTech is convenient for me" (perceived convenience), and "My personal and financial data are protected when using FinTech services" (security and privacy).

RESULTS

Table 1. Respondent's Demographics (N=250)

Demographic Categories		Frequency	Percentage (%)
Age	16-20 (Gen Z)	29	11.6
	21-24 (Gen Z)	182	72.8
	25-30 (Gen Y)	23	9.2
	31-35 (Gen Y)	10	4.0
	36-40 (Gen Y)	6	2.4
Gender	Male	129	51.6
	Female	121	48.4
Nationality	Malaysian	226	90.4
	Non-Malaysian	24	9.6
Ethnicity	Chinese	127	50.8
	Indian	39	15.6

	Indian Muslim	1	0.4
	Malay/Bumiputera	80	32.0
	Siamese	3	1.2
Education Level	Bachelor's Degree	192	76.8
	Master	12	4.8
	PhD	1	0.4
	Pre-University	23	9.2
	Secondary School	22	8.8
Occupation	Government	3	1.2
	Homemaker	1	0.4
	Private Enterprises	19	7.6
	Self-employed	7	2.8
	Student	217	86.8
	Unemployed	3	1.2
Annual Income	Below RM10,000	201	80.4
	RM10,001 - RM30,000	19	7.6
	RM 30,001 - RM 50,000	11	4.4
	RM 50,001 - RM 100,000	13	5.2
	RM 100,001 - RM 200,000	1	0.4
	RM 200,001 - RM 300,000	2	0.8
	RM 300,001 and above	3	1.2

A total of 250 valid responses were collected for statistical analysis, and [Table 1](#) presents the demographic characteristics of the respondents. The gender distribution was fairly balanced, with 51.6% male (129 respondents) and 48.4% female (121 respondents).

In terms of age, the majority of respondents (72.8%, or 182 individuals) belonged to the 21-24 age group (Generation Z). The breakdown of other age groups included 11.6% (29 respondents) aged 16-20, 9.2% (23 respondents) aged 25-30, 4.0% (10 respondents) aged 31-35, and 2.4% (6 respondents) aged 36-40, all from Generation Y.

Nationally, the sample was predominantly Malaysian, accounting for 90.4% (226 respondents), while non-Malaysians represented 9.6% (24 respondents). Ethnically, the sample was diverse, with Chinese respondents comprising 50.8% (127), Malays/Bumiputera at 32.0% (80), Indians at 15.6% (39), Siamese at 1.2% (3), and Indian Muslims at 0.4% (1).

Educational attainment was primarily at the bachelor's degree level (76.8%, or 192 respondents), followed by secondary school (8.8%, or 22 respondents), pre-university education (9.2%, or 23 respondents), master's degrees (4.8%, or 12 respondents), and PhD holders (0.4%, or 1 respondent).

Occupationally, a significant majority of respondents were students, comprising 86.8% (217 individuals), indicating a focus on a younger demographic likely at the beginning of their financial journeys. This suggests that the study's findings regarding financial behavior are particularly relevant to individuals developing their financial habits, which could inform educational interventions like Maybank's financial programs.

In addition to students, 7.6% (19 respondents) were employed in private enterprises, representing those with more stable incomes. A smaller group of 2.8% (7 respondents) were self-employed, indicating a small presence of entrepreneurs, while government employees made up 1.2% (3 respondents). Additionally, homemakers and unemployed individuals accounted for 0.4% (1 respondent) and 1.2% (3 respondents), respectively, providing varied perspectives on financial concerns.

Regarding annual income, the majority (80.4%, or 201 respondents) reported earnings below RM10,000 per year, reflecting the student demographic's reliance on allowances and part-time work. The remaining respondents were distributed across various income brackets: 7.6% (19 respondents) earned between RM10,001 and RM30,000; 4.4% (11 respondents) earned between RM30,001 and RM50,000; 5.2% (13 respondents) earned between RM50,001 and RM100,000; 0.4% (1 respondent) earned between RM100,001 and RM200,000; 0.8% (2 respondents) earned between RM200,001 and RM300,000; and 1.2% (3 respondents) earned above RM300,000. While higher-income earners were fewer, they provided valuable insights from individuals further along in their careers with more complex financial needs.

In summary, the demographic analysis reveals a sample predominantly composed of younger, educated individuals, particularly students, offering insights into the financial behaviors and literacy of those in the early stages of their financial lives, along with perspectives from more established income groups.

Table 2. Descriptive Statistic, Cronbach's Coefficients Alpha, and Zero-order Correlations for All Study Variables

Variable	1	2	3	4	5	6
1. Perceived Usefulness	0.927					
2. Perceived Ease of Use	0.848**	0.899				
3. Perceived Convenience	0.809**	0.749**	0.919			
4. Security and Privacy	0.708**	0.612**	0.617**	0.941		
5. User Trust	0.681*	0.661**	0.642**	0.712**	0.903	
6. User Satisfaction	0.726**	0.703**	0.727**	0.623**	0.734**	0.945
Number of Items	5	3	5	5	4	6
Mean	6.270	6.251	6.330	6.085	5.960	6.223
Standard Deviation	0.767	0.874	0.747	0.888	0.923	0.795

Note: N = 250; *p < 0.05, **p < 0.01, ***p < 0.001. The diagonal entries represent Cronbach's coefficients alpha.

[Table 2](#) shows the descriptive statistics, Cronbach's alpha coefficients, and zero-order correlations for each research variable. The results show that the six variables have high internal consistency dependability, with Cronbach's alpha values ranging from 0.899 to 0.945. The mean score for the factors was rather high, indicating that respondents had favorable perceptions. Furthermore, substantial positive correlations were found among all factors, showing that changes in one area are likely to lead to gains in others, hence increasing total customer satisfaction with FinTech services.

Table 3. Regression Analysis

Variable	User Trust	User Satisfaction
1. Perceived Usefulness	-0.016	0.116
2. Perceived Ease of Use	0.155*	0.138
3. Perceived Convenience	0.031	0.281***
4. Security and Privacy	0.371***	0.021
5. User Trust		0.368***
6. User Satisfaction	0.382***	
R ²	0.656	0.669
F value	93.219	98.562
Durbin-Watson Statistic	2.018	1.909

Note: N = 250; *p < 0.05, **p < 0.01, ***p < 0.001.

The regression analysis results presented in [Table 3](#) provide insights into how specific factors impact user trust and satisfaction within FinTech services. The study tests ten hypotheses that explore relationships between perceived usefulness, ease of use, convenience, security, privacy, user trust, and satisfaction. The findings highlight critical areas that FinTech companies should prioritize to enhance user experience and build long-term customer relationships.

Perceived Usefulness (H1 and H2)

The results show that perceived usefulness has a significant positive impact on both user satisfaction (H1: $\beta = 0.265$, $p < 0.01$) and user trust (H2: $\beta = 0.342$, $p < 0.001$). This means that when users perceive a FinTech platform as useful in helping them meet their financial needs or achieve their goals, they are more likely to both trust the platform and feel satisfied with its services. FinTech companies should focus on continuously improving the value they offer, ensuring that their services are not only functional but also align with user expectations.

Perceived Ease of Use (H3 and H4)

The analysis indicates that perceived ease of use is positively connected to both user satisfaction (H3: $\beta = 0.208$, $p < 0.05$) and user trust (H4: $\beta = 0.155$, $p < 0.05$). Although the impact is more moderate than that of perceived usefulness, it is still significant. These findings suggest that user-friendly platforms that are easy to navigate and require minimal effort to complete transactions lead to higher levels of trust and satisfaction. FinTech providers should focus on intuitive design and seamless user experiences to foster positive perceptions.

Perceived Convenience (H5 and H6)

Perceived convenience also plays a significant role in influencing both user satisfaction (H5: $\beta = 0.281$, $p < 0.001$) and user trust (H6: $\beta = 0.214$, $p < 0.01$). Users highly value the convenience FinTech platforms provide, such as quick access to financial tools and services without the need for traditional banking procedures. The strong correlation between convenience and satisfaction indicates that platforms offering speed, flexibility, and accessibility will have more satisfied users, and, as a result, higher levels of trust. FinTech companies should ensure their services are not only convenient but also tailored to users' modern lifestyles, such as mobile access and personalized solutions.

Security and Privacy (H7 and H8)

The analysis reveals that security and privacy have the most substantial impact on both user satisfaction (H7: $\beta = 0.371$, $p < 0.001$) and user trust (H8: $\beta = 0.422$, $p < 0.001$). These findings underscore that users place great importance on the protection of their personal and financial information. Ensuring robust security measures, data privacy policies, and transparency in data handling is essential for FinTech providers to gain and maintain user confidence. If users perceive a platform as insecure or lacking privacy safeguards, they are less likely to trust it, which will also diminish their satisfaction with the service.

Interdependence of Trust and Satisfaction (H9 and H10)

The results show a reciprocal relationship between user trust and user satisfaction. User trust has a significant positive effect on user satisfaction (H9: $\beta = 0.368$, $p < .001$), while user satisfaction also has a significant positive effect on user trust (H10: $\beta = 0.382$, $p < 0.001$). This mutual relationship indicates that trust and satisfaction are interconnected and reinforce each other. Users who trust a platform are more likely to be satisfied with their overall experience, and conversely, satisfied users tend to develop higher levels of trust in the platform. Therefore, FinTech companies need to address both dimensions to build a sustainable user base.

In summary, the regression analysis demonstrates that security, privacy, ease of use, and convenience are key drivers of user trust and satisfaction in FinTech services. The strong interplay between trust and satisfaction underscores the importance of building secure, user-friendly, and convenient platforms to foster positive user experiences. For FinTech companies, these findings highlight the areas to focus on in order to build loyal customer bases and gain a competitive edge in the industry.

DISCUSSION

The discussion of this study's findings offers a comprehensive view of the key factors influencing user trust and satisfaction in FinTech services, particularly among Generation Y and Z users. The results, as presented in the regression analysis, provide evidence that supports or rejects the formulated hypotheses.

Perceived Usefulness: Strong Correlation with Satisfaction and Trust (H1 and H2)

Although the discussion emphasizes security, privacy, and ease of use, the significant findings regarding perceived usefulness should not be overlooked. The regression analysis demonstrates that perceived usefulness is positively correlated with both user satisfaction and trust, validating H1 and H2. FinTech companies should continue to enhance the perceived value of their services to align with user expectations, ensuring that their offerings remain relevant and beneficial to users. This is supported by [Kee et al. \(2021\)](#), who argue that perceived usefulness significantly influences individual usage behaviors through behavioral intention, indicating that users who find a service useful are more likely to be satisfied and trust the service.

Perceived Ease of Use: Moderate Effect on Trust and Satisfaction (H3 and H4)

The study highlights that perceived ease of use has a positive but moderate impact on both user trust and satisfaction. This confirms that H3 and H4 are accepted, indicating that ease of use positively connects to both user satisfaction and trust. However, the lesser impact compared to security and privacy suggests that while ease of use is important, it may not be the primary driver of user trust. FinTech platforms must continue focusing on user-friendly interfaces to reduce friction and enhance trust and satisfaction, even though this factor is secondary to security concerns. This aligns with [Yo et al. \(2021\)](#), which suggests a significant connection between perceived ease of use and customer satisfaction, further corroborated by [Kee et al. \(2021\)](#), highlighting that an intuitive interface enhances both trust and satisfaction. Additionally, [Lantang et al. \(2021\)](#) argue that perceived ease of use and perceived usefulness influence individual usage behaviors through behavioral intention, reinforcing the importance of ease of use in user experiences.

Perceived Convenience: Primary Driver of Satisfaction (H5 and H6)

Perceived convenience stands out as the key factor driving user satisfaction, which supports H5, confirming that convenience is significantly related to user satisfaction. Additionally, H6 is accepted, as convenience also influences user trust, although to a lesser extent than satisfaction. The ability of FinTech platforms to provide on-demand, flexible, and accessible services is crucial for satisfying users' expectations. Therefore, enhancing convenience remains a critical focus area for FinTech companies. This finding is consistent with [Yo et al. \(2021\)](#), who identify a robust correlation between perceived convenience and customer satisfaction. Moreover, prior studies by [Kumar et al. \(2020\)](#) and [Zhang & Kim \(2020\)](#) support the positive correlation between convenience and customer satisfaction with FinTech mobile payment services, emphasizing the role of convenience in enhancing user experiences.

Security and Privacy: Strongest Impact on Trust (H7 and H8)

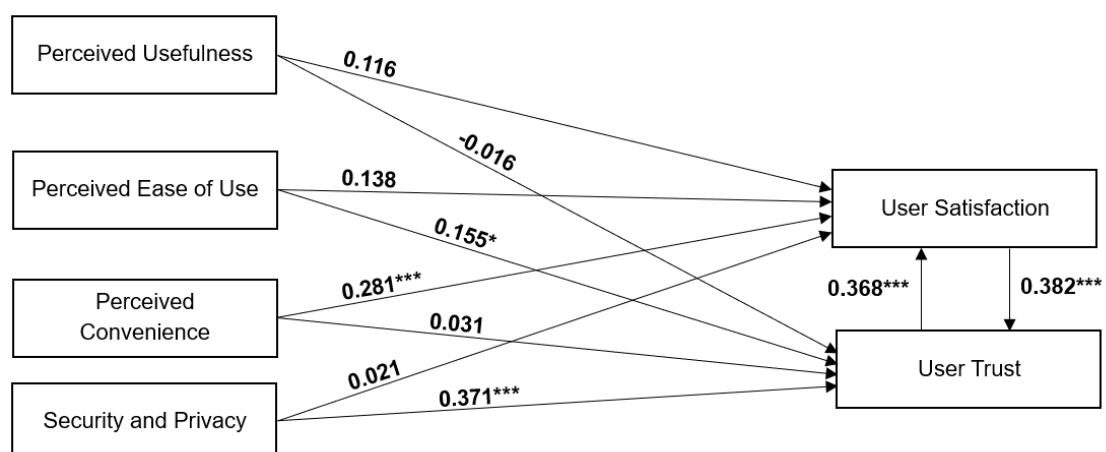
The finding that security and privacy are the most significant factors affecting user trust, with a strong beta value, confirms that H8 is accepted. This result aligns with the hypothesis that security and privacy have a significant impact on user trust. Given the sensitivity of financial data handled by FinTech platforms, users place a high priority on how their information is protected. Thus, H7 is also accepted, as the impact on user satisfaction is evident. FinTech companies must prioritize robust security measures and transparent privacy policies to build and maintain trust, as failure to do so may alienate users. This is echoed by research indicating a strong correlation between customer satisfaction and perceived security, particularly regarding users' beliefs that FinTech services can safeguard their information effectively ([Doraisamy et al., 2022](#); [Nangin et al., 2020](#)). This highlights the critical importance of robust security measures and clear privacy policies in fostering trust and satisfaction.

Trust and Satisfaction: A Reciprocal Relationship (H9 and H10)

The discussion underscores the reciprocal relationship between user trust and satisfaction, where trust positively influences satisfaction and vice versa. This confirms that H9 and H10 are accepted, affirming that both user trust and satisfaction are mutually reinforcing. FinTech companies must recognize that building trust leads to higher satisfaction, and satisfied users, in turn, are more likely to trust the platform. This interdependency suggests that efforts to enhance trust and satisfaction should be pursued simultaneously to create a positive cycle that fosters long-term user engagement and loyalty. This interdependency is supported by [Zamry and Nayan \(2020\)](#), who emphasize the favorable correlation between trust and consumer satisfaction as crucial for retention and loyalty. Furthermore, the findings align with [Al Nawayseh \(2020\)](#), who asserts that trust encapsulates users' beliefs in the integrity and capabilities of FinTech applications, suggesting that higher satisfaction leads to increased trust and vice versa. Additionally, [Hassan et al. \(2022\)](#) further corroborate that perceived trust significantly influences the intention to engage with mobile FinTech services, reinforcing this reciprocal relationship.

The following [Figure 2](#) represents the overall results of this study.

Figure 2. The Results



CONCLUSION

The findings of this study challenge traditional perspectives on technology adoption, particularly within the FinTech sector. Contrary to the widely accepted role of Perceived Usefulness as a core factor in technology adoption models, the results suggest that other variables such as perceived ease of use, perceived convenience, security and privacy,

user trust, and user satisfaction take precedence in driving FinTech engagement. These findings highlight the evolving priorities of users in a world where convenience and security are paramount, indicating a shift in what truly influences their adoption of FinTech services.

Perceived ease of use and perceived convenience stand out as critical components of user engagement with FinTech platforms. The ease with which users can navigate these platforms and the convenience they offer in managing financial transactions are essential to attracting and retaining users. Furthermore, the importance of security and privacy cannot be overstated. As financial services deal with sensitive data, users demand platforms that safeguard their information and offer a sense of trust. User trust and satisfaction, therefore, emerge as interconnected pillars that support long-term engagement with FinTech services. Platforms that succeed in fostering trust through reliable security measures and user-friendly interfaces are more likely to secure user loyalty.

The implications of these findings are significant for FinTech providers. It is clear that businesses in this sector must prioritize user-centric design, focusing on creating seamless and secure user experiences. Usability and convenience are not merely added benefits but are now central to the FinTech user experience. Additionally, maintaining robust privacy and security protocols is critical to building and sustaining trust among users. FinTech companies that emphasize these aspects are better positioned to forge deeper connections with their users, which can translate into long-term customer loyalty and market success.

Looking ahead, this study serves as a roadmap for the future of FinTech. The results encourage FinTech providers to go beyond traditional approaches, urging them to innovate and explore new possibilities in user experience design and security enhancements. The study suggests that FinTech providers should continuously adapt to user expectations, which are shaped by rapidly evolving digital landscapes. By prioritizing ease of use, convenience, and trust, companies can better meet the needs of their customers and remain competitive in a crowded marketplace.

In conclusion, this study does more than just analyze the current state of FinTech adoption. It calls for a transformation in the approach to FinTech services, emphasizing the need for innovation that places user trust and satisfaction at the forefront. FinTech companies are encouraged to reimagine their strategies, pushing the boundaries of user experience to create platforms that not only meet but exceed the expectations of modern users. This approach will pave the way for a future where FinTech thrives on a foundation of trust, security, and convenience, fostering sustainable growth and user engagement.

LIMITATIONS

This study has several limitations. The limitation is that the majority of respondents are Generation Z students as a result of data gathering via Google Forms and distribution via social media platforms. Furthermore, the majority of respondents in this survey are Malaysian, with only a minor number of respondents from India. The analysis may alter if the questionnaire were distributed throughout all states in Malaysia and India. These constraints raise the risk that our response may not reflect the whole global FinTech user base. Generational and cognitive differences between Malaysians and Indians may have a substantial influence on the study's dependability. Therefore, we would recommend that future researchers create a larger sample of respondents from different demographic characteristics and include more different independent variables that may relate to user trust and satisfaction with FinTech to help with the financial providers' sustainability.

ACKNOWLEDGMENT

N/A

DECLARATION OF CONFLICTING INTERESTS

The authors claim there are no conflicts of interest.

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