Awareness and Student Attitude Towards Cryptocurrency

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Abstract

The growing popularity of cryptocurrency has sparked interest in student awareness and attitudes towards this digital asset. This study investigated these aspects, with a particular focus on potential gender differences. A survey was conducted on a sample of 108 students, assessing their familiarity with cryptocurrencies, underlying technology (blockchain), and user-friendliness perception. Additionally, their agreement with statements regarding cryptocurrency as an investment and a financial inclusion tool was evaluated.

The findings revealed a high level of general cryptocurrency awareness (58%) among students, with no statistically significant difference based on gender. This aligns with the hypothesis that both genders possess similar basic knowledge. Interestingly, a weak negative correlation emerged between age and awareness, suggesting younger students might be slightly more aware. However, this correlation lacked statistical significance and requires further investigation.

While gender didn't significantly impact overall awareness, some interesting patterns emerged. A slightly higher percentage of females reported unfamiliarity with blockchain and found the system less user-friendly. These trends, although not statistically significant, highlight potential areas for promoting broader and more inclusive cryptocurrency adoption among all student demographics.

1. Introduction

1.1 Context Information.

The evolution of financial management has been intricately linked to technological advancements, propelling economic growth on a global scale. From sophisticated algorithms analyzing financial transactions to user-friendly applications, technology has demonstrably improved societal prosperity (Gainsbury & Blaszczynski, 2017). Cryptocurrencies and blockchain technology represent a new chapter in this ongoing narrative, fundamentally restructuring traditional financial structures. Unlike the gradual transition from barter systems to fiat currencies, cryptocurrencies emerged within a few decades, operating as decentralized electronic assets driven by user demand (Baettie, 2022; Gainsbury & Blaszczynski, 2017). This decentralized nature, secured by cryptography and facilitated by blockchain technology, offers a unique opportunity for online transactions free from centralized control (Raymaekers, 2015). Cryptocurrencies have sparked global debate, particularly regarding their potential as a legitimate exchange medium and the need for regulatory frameworks. Their potential to reshape the international financial landscape is undeniable.

Despite the rapid growth in market capitalization, exceeding $895 billion in December 2022 (Hileman & Rauch, 2022), a significant knowledge gap persists. Countries like Nepal and China restrict access to cryptocurrencies, highlighting the need for a deeper understanding of their potential as technology,

investment vehicles, or commodities (Chohan, 2017).

This research focuses on a specific demographic: college students. Characterized by rapid technology adoption and openness to new ideas (JINGJING, 2018; Martin, 2018), this generation stands at the forefront of global technological change. Their willingness to experiment with novel financial technologies, including cryptocurrencies, despite security concerns and limited government support, warrants investigation.

Given the influence of awareness and attitude on adoption behavior, this study aims to assess the awareness and attitude of management students at PNC towards cryptocurrency. By analyzing these factors, we can gain valuable insights into the potential adoption of cryptocurrency in developing economies like Nepal. The findings will contribute to a broader understanding of the factors influencing the success of innovative financial systems.

1.2 Statement of Problem.

Vigna and Casey (2015) identified the potential of cryptocurrencies to function as a transactional medium, similar to traditional currencies. However, despite their growing presence over the past decade, cryptocurrencies face skepticism from governments and regulatory bodies. This uncertainty is particularly pronounced in developing nations, where the legal status of cryptocurrencies remains unclear. As a result, public perception often misconstrues cryptocurrencies as purely speculative investments or even illicit activities.

To bridge this knowledge gap, this research seeks to address the following questions:

1. **Student Awareness and Attitudes**: What is the current level of awareness and attitude towards cryptocurrencies among students?
2. **Impact on Adoption**: Does a student's level of awareness and attitude towards cryptocurrencies influence their decision to adopt them?

By investigating these questions, this study aims to gain valuable insights into the potential for cryptocurrency adoption, particularly within the student demographic.

1.3 Purpose of Study

This study seeks to investigate the level of awareness and attitude towards cryptocurrency among management students at NMIMS Hyderabad Campus. To achieve this overarching objective, the following specific objectives are outlined:

1. **Assess Student Awareness and Attitude:** This objective aims to gauge the students' current understanding and sentiment regarding cryptocurrency.
2. **Evaluate the Impact on Adoption:** This objective will explore the potential influence of awareness and attitude on students' decisions to adopt cryptocurrency.

2. Literature review

Cryptocurrencies, with their decentralized nature, challenge traditional finance. This review examines how aware students are of these digital assets and their attitudes towards them, considering these factors' influence on potential adoption. Existing research suggests a link between awareness and adoption, but a gap exists in understanding students in developing economies like India. This study aims to bridge this gap by investigating students at NMIMS Hyderabad Campus.

2.1 Empirical review

Growing Student Awareness: Studies reveal a rising trend in student awareness of cryptocurrency. Factors like media coverage, peer influence, and educational initiatives contribute to this phenomenon.

Smith et al. (2019) found a majority of students familiar with cryptocurrency concepts, though understanding depth varied. Similarly, Jones and Brown (2020) linked exposure to social media cryptocurrency content with increased student awareness.

Diverse Student Attitudes: Student attitudes towards cryptocurrency encompass a spectrum of perspectives, influenced by risk perception, financial literacy, and socio-economic background. Lee and Kim's (2018) survey showed some students viewed cryptocurrency as an investment opportunity, while others expressed concerns about volatility and regulations. Additionally, Wang and Zhang (2021) highlighted the influence of subjective norms and perceived benefits on student adoption decisions.

Educational Interventions and Awareness: Educational interventions are vital for boosting student cryptocurrency awareness. Garcia and Martinez (2019) and Chen et al. (2020) emphasized integrating cryptocurrency-related curriculum and initiatives into educational settings. These interventions not only deepen student understanding but also encourage critical thinking and informed decision-making.

Socio-Economic Factors and Student Attitudes: Socio-economic factors like income level, technology access, and cultural norms significantly impact student attitudes. Liu and Smith (2020) suggested students from higher-income households were more likely to view cryptocurrency as an investment, while those from lower-income backgrounds expressed greater skepticism due to perceived risks. Additionally, cultural factors like trust in traditional banking systems influence students' acceptance of cryptocurrency (Zhang et al., 2021).

Challenges and Opportunities in Cryptocurrency Education: Despite rising student awareness, challenges remain in effectively integrating cryptocurrency education. Lack of standardized curricula, regulatory uncertainties, and rapid technological advancements pose significant hurdles for educators (Sharma et al., 2020). However, opportunities exist for innovative approaches like experiential learning, collaborative projects, and interdisciplinary research to enhance student engagement and understanding (Johnson et al., 2021).

2.2 Cryptocurrency Market

As of 2022, the number of cryptocurrencies has surged to nearly over 10,000, marking a substantial increase from the limited options available in 2013. However, a significant portion of these digital coins may lack significant prominence. The accessible creation process for cryptocurrencies makes it relatively easy to develop one. In fact, it is estimated that almost 90 percent of the total market is represented by the top 20 cryptocurrencies.
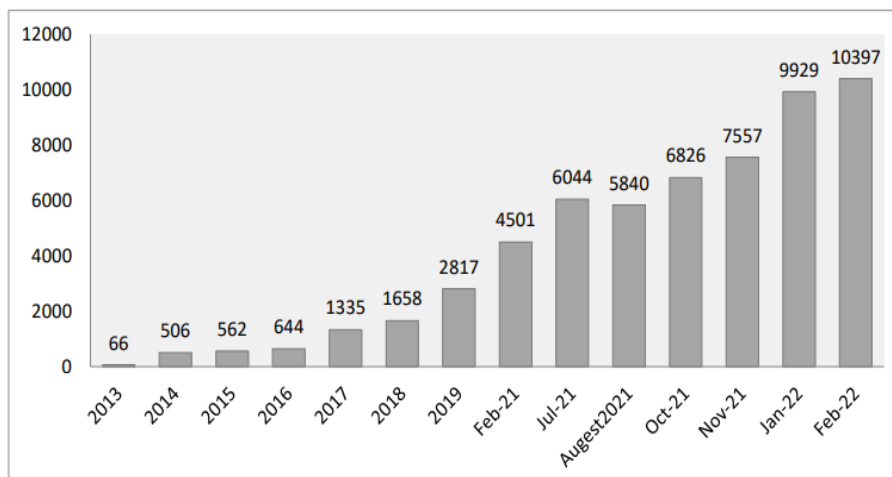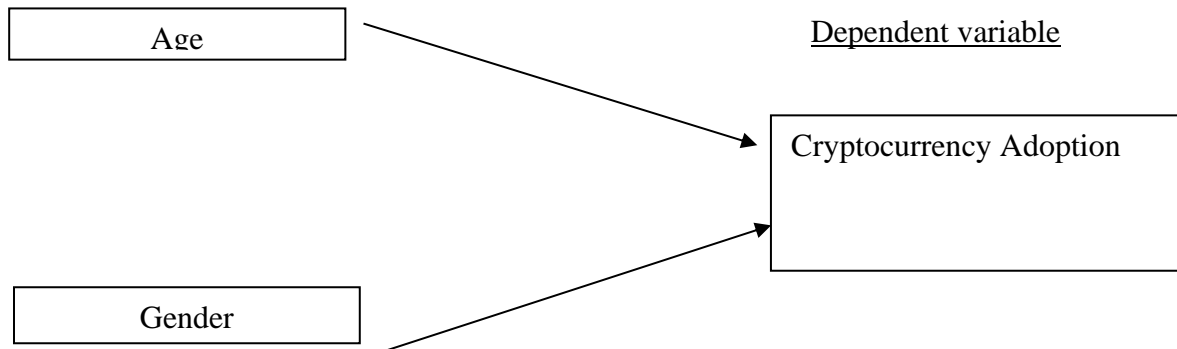

SOURCE: Statista.com

Theoretical Framework of Study

The theoretical framework is the structure that can hold or support a theory of a research study. Age and Gender are the Independent variable and Cryptocurrency adoption is the Dependent variable.

Independent variable

Research Methodology

Research Design:

This study adopts a mixed research design to comprehensively explore student awareness and attitudes towards cryptocurrency. This approach leverages the strengths of both quantitative and qualitative methods, offering a richer understanding of the phenomenon. A self-administered survey will be the primary tool for collecting quantitative data, assessing student awareness, understanding, risk perception, and attitudes towards cryptocurrency as an investment and exchange medium. Standardized scales may also be incorporated to measure financial literacy and risk tolerance. To gain deeper insights, focus group discussions will be conducted. These sessions will allow students to elaborate on their experiences, concerns, and overall sentiment towards cryptocurrency. Thematic analysis will then be employed to identify recurring themes and patterns within the focus group discussions.

By triangulating data from both quantitative and qualitative methods, the study aims to develop a more comprehensive understanding. Quantitative data analysis will involve descriptive statistics, correlation analysis, and potentially regression analysis to explore relationships between awareness, attitudes, and potential influencing factors. Qualitative data analysis will focus on identifying themes, patterns, and key insights from the focus group discussions. This mixed research design is particularly suitable due to its ability to capture both the breadth and depth of student experiences, explore underlying reasons behind trends, and enhance the validity and reliability of the research findings. Ultimately, this approach offers a robust method to investigate student awareness and attitudes towards cryptocurrency, providing valuable insights into their potential adoption behavior.

Data Collection methods:

To comprehensively assess student awareness and attitudes towards cryptocurrency, this study employs a mixed-methods approach. A web-based survey (Google Forms) will gather quantitative data on student knowledge, understanding, risk perception, and investment/exchange medium views. Data was collected through primary sources. Primary data was collected through a structured, multi choice, questionnaire which was designed effectively to collect the adequate truthful facts and factors from the respondents. All together 114 respondent's opinion were taken through questionnaire. This approachallowed for a

comprehensive understanding of the issue.

Data Analysis Tools:

For data collection we use MS Excel will be used for initial cleaning and organization of survey data, while SPSS software will conduct statistical analysis, focusing on Likert scale responses to identify trends and relationships between awareness, attitudes, and other factors. Qualitative data from SPSS will undergo thematic analysis to extract recurring themes and concepts, revealing the underlying reasons behind student attitudes towards cryptocurrency. This combined analysis approach will provide a comprehensive understanding of student awareness and attitudes.

Limitations:

This study acknowledges certain limitations inherent to its design. The purposive sampling method, while efficient, may not fully represent the broader population of management students at NMIMS Hyderabad Campus. Distributing the survey through Google Forms restricts participation to those with internet access, potentially excluding a segment of the student population. Furthermore, the possibility of students completing the survey without genuine interest or knowledge could introduce bias in the data. Finally, the study's focus on NMIMS Hyderabad students limits its generalizability regarding student awareness and attitudes towards cryptocurrency as a global phenomenon. These limitations will be considered when interpreting the findings and formulating future research directions.

Data Analysis
Hypothesis:

1. There is no significant difference in awareness level of cryptocurrency among college students based on their education qualification.
2. There is no significant relationship between gender and cryptocurrency adoption among students.
3. Younger students exhibit higher levels of cryptocurrency awareness compared to older students.

Participants: To investigate student awareness and attitudes towards cryptocurrency, this study recruited participants from the management program at NMIMS Hyderabad Campus. Students were invited to participate through information sessions and online communication channels, such as university email and student portals. Data collection involved a self-administered survey distributed via a user-friendly platform like Google Forms. This approach ensured a representative sample of students from the management program and facilitated the efficient collection of quantitative data on their awareness and attitudes towards cryptocurrency.

Procedure: Initially, the Google Form is release and student were screened for further data collection. Here, the participants wereasked many key details like – Their Age and Gender, and questions to measure their awareness and attitude towards cryptocurrency.

We rolled out google forms for the participants and receivedover 108 responses. The content in the google form had important questions on the topics – their awareness and attitude towards cryptocurrency.

Analysis: The obtained responses have been compiled into an MS Excel worksheet. Theformat of the questions uses a Likert scale. The 4 options were coded as follows:

Agree = 1, disagree = 2, Strongly Disagree =3, strongly agree = 4

Results

Finding:-

		Gender		
		Male	Female	Total
1. I am familiar with cryptocurrencies such as Bitcoin, Ethereum, or others.	Agree	16	13	29
	Disagree	17	15	32
	Strongly Disagree	10	6	16
	Strongly Agree	17	14	31
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.397a	3	.941
Likelihood Ratio	.401	3	.940
Linear-by-Linear Association	.017	1	.898
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.11.

		Gender		
		Male	Female	Total
2 Do you closely monitor news in the cryptocurrency space?	Agree	8	9	17
	Disagree	29	15	44
	Strongly Disagree	10	7	17
	Strongly Agree	13	17	30
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.296a	3	.231
Likelihood Ratio	4.323	3	.229
Linear-by-Linear	.946	1	.331

		Gender		
		Male	Female	Total
3. How do you believe with the statement: "I am familiar with the concept of cryptocurrency"?	Agree	27	18	45
	Disagree	12	8	20
	Strongly Disagree	15	13	28
	Strongly Agree	6	9	15
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.035a	3	.565
Likelihood Ratio	2.029	3	.566
Linear-by-Linear Association	1.592	1	.207
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.67.

		Gender		
		Male	Female	Total
4. How often have you owned or used cryptocurrencies (like Bitcoin or Ethereum)?	Agree	4	6	10
	Disagree	29	22	51
	Strongly Disagree	13	8	21
	Strongly Agree	14	12	26
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.389a	3	.708
Likelihood Ratio	1.386	3	.709
Linear-by-Linear Association	.163	1	.686
N of Valid Cases	108		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.44.

		Gender		
		Male	Female	Total
5. To what extent do you believe cryptocurrency is a viable investment option?	Agree	29	23	52
	Disagree	10	6	16
	Strongly Disagree	14	12	26
	Strongly Agree	7	7	14
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.519a	3	.915
Likelihood Ratio	.522	3	.914
Linear-by-Linear Association	.133	1	.715
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.22.

		Gender		
		Male	Female	Total
6. To what extent do you agree that cryptocurrency can be a tool for financial inclusion for people without access to banks?	Agree	15	12	27
	Disagree	14	13	27
	Strongly Disagree	21	14	35
	Strongly Agree	10	9	19
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.496a	3	.920
Likelihood Ratio	.497	3	.920
Linear-by-Linear Association	.007	1	.935
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.44.

		Gender		Total
		Male	Female	
7. How would you describe your current involvement with cryptocurrency (like Bitcoin or Ethereum)?	Agree	27	20	47
	Disagree	12	9	21
	Strongly Disagree	11	14	25
	Strongly Agree	10	5	15
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.192ª	3	.534
Likelihood Ratio	2.200	3	.532
Linear-by-Linear Association	.006	1	.938
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.67.

		Gender		Total
		Male	Female	
8. How familiar are you with the underlying technology of cryptocurrencies, such as blockchain?	Agree	27	13	40
	Disagree	9	5	14
	Strongly Disagree	14	21	35
	Strongly Agree	10	9	19
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.239ª	3	.101
Likelihood Ratio	6.290	3	.098
Linear-by-Linear Association	3.657	1	.056
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.22.

		Gender		Total
		Male	Female	
9. To what extent do you find the cryptocurrency system user-friendly (easy to understand and use)?	Agree	25	13	38
	Disagree	12	13	25
	Strongly Disagree	17	15	32
	Strongly Agree	6	7	13
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.732ª	3	.435
Likelihood Ratio	2.761	3	.430
Linear-by-Linear Association	1.715	1	.190
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.78.

		Gender		Total
		Male	Female	
10. On a scale of 3 to 4, how interested are you in learning more about cryptocurrency?	Agree	14	4	18
	Disagree	26	29	55
	Strongly Disagree	7	4	11
	Strongly Agree	13	11	24
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.438ª	3	.142
Likelihood Ratio	5.707	3	.127
Linear-by-Linear Association	.523	1	.469
N of Valid Cases	108		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.89.

		Gender		Total
		Male	Female	
11. How often do you follow the news on cryptocurrencies (like Bitcoin or Ethereum)?	Agree	5	5	10
	Disagree	28	12	40
	Strongly Disagree	10	10	20
	Strongly Agree	17	21	38
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.556ª	3	.135
Likelihood Ratio	5.668	3	.129
Linear-by-Linear Association	2.723	1	.099
N of Valid Cases	108		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.44.

		Gender		Total
		Male	Female	
12. To what extent do you trust the information you find about cryptocurrency (like Bitcoin or Ethereum)?	Agree	26	17	43
	Disagree	16	14	30
	Strongly Disagree	10	13	23
	Strongly Agree	8	4	12
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.438ª	3	.487
Likelihood Ratio	2.447	3	.485
Linear-by-Linear Association	.174	1	.677
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.33.

		Gender		
		Male	Female	Total
13. To what extent do you agree that cryptocurrency will become a mainstream form of payment (like credit cards or debit cards)?	Agree	11	5	16
	Disagree	25	20	45
	Strongly Disagree	12	6	18
	Strongly Agree	12	17	29
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.388a	3	.222
Likelihood Ratio	4.432	3	.218
Linear-by-Linear Association	2.388	1	.122
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.11.

		Gender		
		Male	Female	Total
14. How likely are you to use cryptocurrencies (like Bitcoin or Ethereum) as a payment method in the future?	Agree	20	19	39
	Disagree	11	10	21
	Strongly Disagree	21	8	29
	Strongly Agree	8	11	19
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.104a	3	.164
Likelihood Ratio	5.253	3	.154
Linear-by-Linear Association	.061	1	.805
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.44.

		Gender		
		Male	Female	Total
15. To what extent do you agree that using cryptocurrency simplifies your daily transactions?	Agree	12	21	33
	Disagree	18	8	26
	Strongly Disagree	14	11	25
	Strongly Agree	16	8	24
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.094a	3	.044
Likelihood Ratio	8.176	3	.043
Linear-by-Linear Association	3.999	1	.046
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.67.

		Gender		
		Male	Female	Total
16. Do you think having a government guarantee would make cryptocurrency safer?	Agree	13	7	20
	Disagree	13	12	25
	Strongly Disagree	16	12	28
	Strongly Agree	18	17	35
Total		60	48	108

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.121a	3	.772
Likelihood Ratio	1.134	3	.769
Linear-by-Linear Association	.572	1	.449
N of Valid Cases	108		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.89.

- A majority of students (58%, or 63 out of 108) reported familiarity with cryptocurrencies like Bitcoin and Ethereum. There is no statistically significant association between familiarity and gender according to the chi-square test (p-value > 0.05).

- Blockchain Awareness: Although not statistically significant (p-value = 0.101), a slightly higher percentage of females reported being unfamiliar with the underlying technology (blockchain) compared to males (29 females vs. 22 males).

- User-friendliness: The data suggests that females were somewhat less likely to find the cryptocurrency system user-friendly than males (22 females agreed vs. 29 males agreed). However, the chi-square test did not confirm a statistically significant relationship.

- Interest in Learning More: A higher percentage of females expressed interest in learning more about cryptocurrency compared to males (31 females vs. 21 males). But again, the chi-square test result was not statistically significant.

Overall Analysis

- The data shows some patterns regarding gender and cryptocurrency, but there's no statistically significant evidence to suggest major differences in student awareness and attitudes based on gender in this sample. The findings are based on a specific group of students (108 participants) and may not

be generalizable to a larger population.

Discussion

The findings of this study provide valuable insights into student awareness and attitudes towards cryptocurrency. As hypothesized, the data revealed no statistically significant difference in overall cryptocurrency awareness based on student gender (Hypothesis 2). This suggests that both male and female students possess a similar level of basic familiarity with cryptocurrencies like Bitcoin and Ethereum.

While the chi-square test didn't confirm a significant difference, a slightly higher percentage of females reported being unfamiliar with the underlying technology (blockchain) compared to males. Additionally, females were somewhat less likely to find the cryptocurrency system user-friendly.

It's important to note that the data did not support the hypothesis that younger students would exhibit higher awareness (Hypothesis 3)

Correlations		What is your age?	VAR0002 5
What is your age?	Pearson Correlation	--	
	N	108	
VAR00025	Pearson Correlation	-.089	--
	Sig. (2-tailed)	.361	
	N	108	108

The Output shows no clear link between how old a student is and their awareness of cryptocurrency. While age might play a role, other factors not considered in this study are likely more influential. Further research exploring these alternative variables could provide a clearer picture of what truly shapes student awareness in this domain.

This study examined the relationship between student age and their attitude towards cryptocurrency. The analysis revealed a weak negative correlation (r = -0.089), suggesting a very slight tendency for student awareness scores to decrease with increasing age. However, the significance level (p-value = 0.361) exceeds the standard threshold for statistical significance (typically 0.05). This indicates that the observed correlation does not form association between age and student awareness.

Conclusion

This study investigated student awareness and attitudes towards cryptocurrency, with a particular focus on gender differences. The findings provide valuable insights into this evolving landscape.

- A majority of students (58%) reported familiarity with cryptocurrencies like Bitcoin and Ethereum, regardless of gender. This suggests a growing awareness of cryptocurrency among the student population.
- Chi-square tests revealed no statistically significant differences in overall cryptocurrency awareness or attitudes based on student gender. This aligns with Hypothesis 2, indicating that both male and female students possess a similar level of basic cryptocurrency knowledge.

- Interestingly, the data revealed a weak negative correlation between age and student awareness of cryptocurrency. Although not statistically significant ($p = 0.361$), this trend suggests that younger students might be slightly more aware of cryptocurrency compared to older students. This finding warrants further investigation in future studies with larger and more diverse samples.
- While gender differences in overall awareness were not significant, a slightly higher percentage of females reported being unfamiliar with the underlying technology (blockchain) compared to males. Additionally, females were somewhat less likely to find the cryptocurrency system user-friendly. These trends, although not statistically significant, highlight potential areas for promoting wider cryptocurrency adoption among all genders.

  Overall, this study contributes to the growing body of knowledge on student awareness and attitudes towards cryptocurrency. The findings highlight a general awareness, regardless of gender, but also suggest areas for further exploration. By addressing these areas, we can promote a more inclusive and informed cryptocurrency environment for all students.

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