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Patent Search

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Abstract:

An Empirical Examination of Cashless Payment Systems in Business Transactions is the proposed invention. The proposed invention focuses on understanding the in cashless transactions. The invention focuses on analyzing the parameters of Empirical Examination of Cashless Payment Systems in Business Transactions.

Complete Specification

Description:[0001] Background description includes information that may be useful in understanding the present invention. It is not an admission that any of the information provided herein is prior art or relevant to the presently claimed invention, or that any publication specifically or implicitly referenced is prior art.

[0002] A transaction is an agreement between a buyer and seller to exchange goods, services, or financial assets for money. It can also refer to an act, process, or instance of transacting. Transactions are commonly used in corporate accounting. They can also refer to any action involved in conducting business or an interaction between people.

[0003] A number of different types of cashless payment systems and its analysis that are known in the prior art. For example, the following patents are provided for supportive teachings and are all incorporated by reference.

[0004] An Empirical Analysis of Cashless Payment Systems for Business Transactions: - This paper examines the antecedents of cashless payment systems among businesses in Malaysia. The adoption of cashless payment systems by businesses has the potential to reduce the costs related to handling huge amounts of cash in market and enhance transaction speed. Unfortunately, its current adoption in Malaysia is still small and very little is known about the factors. A seven-factor model the TOE framework was developed and tested. The partial least square (PLS) statistical approach was employed to analyze data collected from 200 business entities in Malaysia. The results reveal that compatibility and technology competence have higher significant relationships with the adoption of cashless payment systems. Management support, firm critical mass, competitive pressure, and information intensity are significantly related to the adoption of cashless payment systems, while size is not associated with it. The findings of this study provide significant practical implications for Malaysian stakeholders and technology vendors to recognize factors that affect a firm's adoption of cashless payment systems to support business transactions. By investigating the phenomenon through the TOE framework, this study provides

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