A Study Analysing the Payment Behaviour of Non-EEA (NFQ Level-9) Students in Dublin

Dissertation submitted in part fulfilment of the requirements for the degree of

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at Dublin Business School

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MBA General May 2017
Declaration

I, Michael Rishmawi, declare that this research is my original work and that it has never been presented to any institution or university for the award of Degree or Diploma. In addition, I have referenced correctly all literature and sources used in this work, and it is fully compliant with the Dublin Business School’s academic honesty policy.

Signed: Michael Rishmawi

Date: 22/05/2017
Acknowledgments

I would like to thank my research supervisor – Mr Andrew Quinn for his guidance and valuable support during the dissertation process. His feedback and encouragement are highly appreciated throughout.

Many thanks must also be extended to all the individuals who participated in the research survey. Without their contributions, this research would not have been done.

I would also like to thank the Irish family that hosted me during my studies in Ireland and made me feel as a part of them. I am deeply thankful for their continuous and generous support.

The deepest gratitude is to my parents, my brother, and my two sisters who always have been the secret of success and superiority through my life.

Finally, since I have been the first Palestinian student in the records of Dublin Business School, this dissertation with all the pride is dedicated to my home country, Palestine.

Thank you –
Michael Rishmawi

May 2017
Abstract

Recently, there is a significant transition from paper-based to electronic-based payment systems. The aim of this dissertation is to analyse the payment behaviour of the non-EEA students, who are regarded as level 9 according to the national framework of qualifications in Ireland.

A simple explanation of the payment behaviour concept is to study how do consumers pay money. Otherwise, the spending behaviour concept is expressed by studying where do consumers disburse such money. Therefore, the central idea of this study starts with that strong correlation between the two concepts and their significant effect on each other. Consequently, the main purpose of this research is to study the contemporary perceptions of the payment methods and the extent of their impact on the spending behaviour.

Moreover, this correlation has driven creating the research themes, which were studied within the context of the research objectives in terms of their veracity and relevance. However, since the existing literature needed to be continued particularly in Ireland, this research has filled a knowledge gap in the existing academic work concerning the Irish context.
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Chapter 1: Introduction

1.1 Background of the Topic

In the last five decades, globalisation has significantly reformed the consumer lifestyle, which in turn has directly influenced the consumption behaviour (Kotler and Armstrong, 2016, p. 39). This great evolution has created new global needs for the transition from paper-based to electronic-based payment systems. Consequently, payment cards have emerged and been deployed to a great extent as a substitute for cash (Ron Borzekowski, Elizabeth K. Kiser and Shaista Ahmed, 2015, p. 149). Despite the existence of a variety of electronic payment systems, which is among critical success factors in the modern market, it is surprising to note that few studies were conducted about the preferences of consumers to these alternatives (Rouibah, 2015, p. 152). For instance, the existing academic research has not yet sorted out whether consumers spend more when they have cards, or choose to use cards when they are spending more (Fusaro, 2013, p. 200).

In addition, the contemporary research found that demographic factors are directly correlated with spending behaviour in general, and payment behaviour in particular (Connolly and Stavins, 2015, p. 29; Schwenn Sebring, 2016, p. 42). For instance, age, gender, the level of education, income, employment, and nationality are significant attributes in explaining the payment behaviour (Stavins, 2016, p. 19). Since payments using a debit card make tracking the spending easier, Fusaro is one of the chief researchers who left the possibility for further research to confirm if debit cards are perceived as a tool to control the spending behaviour among consumers or not (2013, p. 198). Subsequently, a complementary research had found and mentioned explicitly that debit card is a method of spending restraint (Ron Borzekowski, Elizabeth K. Kiser and Shaista Ahmed, 2015, p. 170).

Although the trend towards using cards over cash is continuously increasing in Ireland (BPFI, 2015), recent research showed that immigrants are adopting different payment methods to citizens (Connolly and Stavins, 2015, p. 19). Also, seven experiments revealed that immigrants tend to save money in general and prefer cash over card. Hence, these findings have opened the door for the continuance of the research that combines spending behaviour with the payment methods (Durante and Laran, 2016, p. 826).
1.2 Research Purpose

This research aims to test the existing theories and findings in the Irish context in which lacks the existence of similar research. In a nutshell, the core purpose of this research is to explain the crucial discrepancy in the existing literature review. It is simply summarised that one the one hand, a high-educated consumer prefers card over cash. On the other hand, an immigrant (i.e. living abroad) prefer cash over card. So, what would a high-educated immigrant prefer?

Thus, the emerged critical question is about the preference of immigrants who are highly educated as well. Hence, this research specific angle is to target the non-EEA international students (i.e. not from a European Economic Area) who are categorised by the National Framework of Qualifications as level 9 and studying in Dublin. Since they are overlapped by two contradictory theories, the main objective of the research is to fill this academic gap, discover the preferred payment method of this target and investigate why.

This purpose determines the overall direction of the research. Therefore, the research objectives were formulated according to SMART criteria, where the abbreviation stands for specific, measurable, achievable, realistic, and timely (Wilson, 2010, p. 44). Furthermore, the research questions were clearly defined in accordance with the following objectives:

- To examine all the related demographics attributes that influence the payment behaviour.
- To determine the demographic attribute that has the greatest impact.
- To identify which payment behaviour theory is more applicable to the target population.
- To investigate the most influential motivations and the preventions of using debit cards.
- To study the relationship between payment behaviour and spending behaviour.
- To compare the findings from the Irish context with the existing findings in the literature.
- To determine which payment method is more preferred among the target population in Dublin.

Consequently, the core question that was the driver of the whole research process is shown in Figure 1. In addition, the sub-questions have been formulated to integrate the purpose of this research. The hypotheses were deduced from relevant themes in the literature review. Thus, the examination of the existing arguments in the literature has driven the development of these hypotheses.
What is most the preferred payment method for the non-EEA (NFQ level-9) students in Dublin?

Sub Question 1 (Theme 1)
Which demographic attribute is more influential on the payment behaviour?

Sub Question 2 (Theme 2)
Does the target perceive debit cards as spending restraints?

Sub Question 3 (Theme 3)
Are debit cards regarded more convenient than cash or vice versa?

Sub Question 4 (Theme 4)
Are the new the new payment methods being used by the target?

Hypothesis 1
Being highly educated has more impact than being an immigrant on the payment behaviour

Hypothesis 2
Debit cards encourage spending behaviour more than cash

Hypothesis 3
Cash is more convenient than debit cards only for small transactions

Hypothesis 4
There is a positive trend for using modern payment systems

Figure 1: Research Question and Hypotheses
1.3 Research Significance

The world witnessed a rapid growth of trading volume and the introduction of new devices, new products and solutions emerge and they diversify concerning payments. Thus, there are several interrelated factors which have affected the consumer behaviour. As the change comes in these factors, consumer behaviour also changes. International students in any foreign country are exposed to many intercultural attitudes. Most significant of which is exchanging prices between local and foreign currencies before making any buying decision (Raghubir and Srivastava, 2002, p. 335).

Therefore, this research is targeting Non-EEA students, whose local currency is not Euro. Thus, they have different perceptions of currency, unlike their EEA peers. Accordingly, the theory of planned behaviour uses estimates of these attitudes and perceptions to predict behavioural intentions, which in turn are used to examine the actual behaviour (Presley, Damron-Martinez and Zhang, 2010, p. 229).

The existing literature on payment methods may be too universal in its claims. According to chief scholars, further research on the contemporary payment behaviour is warranted and undeniably needed (Hernandez, Jonker and Kosse, 2017, p. 97; Shah et al., 2016, p. 701; Kamleitner and Erki, 2013, p. 67; Incekara-Hafalir and Loewenstein, 2009, p. 16). Consequently, the main contribution of this research to the existing literature is that it provides an up-to-date outline of the non-cash payment methods, attitudes, and implications related to the Irish context.
For this research, 226 individuals from 47 different non-EEA countries were surveyed online through Google Forms. All the completed questionnaires have been also processed into a computerised data file (i.e. spreadsheet) that consists of the collected data. Additionally, by the means of quantitative data analysis techniques, the collected raw data were interpreted into meaningful information and subsequently presented into charts and tables. All these findings are detailed in chapter four.

Furthermore, since this research is a critical and reasoned exposition of knowledge in analysing the payment behaviour of non-EEA master students in Dublin, it demonstrates the practical application of the theories and concepts stated in the existing literature. Hence, the rationale for selecting this topic has always been the existence of the gap in the literature, particularly within the Irish context.

On the other hand, analysing the spending behaviour is crucial in order to build effective customer-oriented business strategy whether from a marketing perspective or financial services perspective indeed (Kotler and Keller, 2015, p. 66). In addition to a governmental perspective, the growth in debit card transactions over time will reduce our economy’s reliance on cash, leading to significant savings for businesses and the State (Hubbard, O’Brien and Rafferty, 2013, p. 94). It is worth mentioning that the personal finance editor of the Irish Independent has reported that the government is playing a substantial role in persuading consumers of the benefits of using cards rather than cash (Weston, 2012).

The principal significance of the study is understanding the modernistic spending and payment behaviour along with the up-to-date attitudes in the constantly evolving Irish market. Therefore, the findings of this research are providing valuable conclusions for various interested parties with various perspectives and strategies. Also, the researcher has a great interest in the marketing management in the banking sector, which is completely related to the subject of this research in his country as well.
1.4 Research Scope

The research area is academically fertile and needs continual in-depth studies. This research has confronted critical time constraints. Whereas twelve weeks were sufficient to effectively meet the research objectives and fully answer the research question. However, the methodological parameters have restricted the scope of the research. For instance, the optimum number of samples could be attained due to the time constraint, which directly related to the research time horizon.

The research area needed and still needs further investigation and exploration beyond the scope of this dissertation. Therefore, this research focuses on analysing the modernistic payment behaviour from a consumer perspective. Despite the existence of various paper-based and electronic-based payment methods, this research intends to study only two main payment methods that are cash and debit card. Nonetheless, during the preparation stage of this research, online and mobile payment methods were added to this study since found suggestively prevalence in the Irish context, and subsequently widened the scope of the research. Therefore, in terms of the literature search strategy, the following table is summarising the search terms for this study.

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<th>Individuals</th>
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<td>Non-EEA</td>
<td>Dublin</td>
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<tr>
<td>Spending behaviour</td>
<td>Master students</td>
<td>Ireland</td>
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*Table 1: Summary of Search Terms*
1.5 Research Organisation

This section contains a roadmap that explains the outline of the research. Initially, chapter one has introduced the background of the topic, the purpose, the significance, and the scope of the research. Then, chapter two investigates the theories, arguments, debates, concepts, and relevant studies to the topic. Thus, it comprises the theoretical frameworks regarding this research. Hence, the findings of the most noteworthy literature that were published during the last five years are analysed thoroughly.

Thereafter, chapter three indicates the research methodology along with the strengths and weaknesses in carrying out this research and subsequently justifying the chosen methods. Moreover, this chapter contains an explanation of the research objectives and includes the overall structure of the research. Furthermore, the process of choosing and applying data collection methods was systematically addressed. Then, explaining the sampling design and how the participants were selected. The last two sections of chapter three include all the adopted research ethics and acknowledges the methodological limitations.

Next, chapter four analyses the collected data and illustrates the research findings. Presentation of primary data findings is facilitated through charts and tables. This chapter is the core chapter of the whole study since it presents all the findings that actuate the research conclusion.

In the end, chapter five interprets the research results in accordance with the research questions and subsequently examines the implications of the research findings. Therefore, this chapter constitutes discussions that play the critical role in achieving the research objectives. Moreover, it clarifies the contribution of the research findings to the issues raised in the existing literature, draws a critical conclusion of the entire study, and finally brings out recommendations for the future of the research.

The closing section is critical self-assessment. It substantially covers the personal reflection of the researcher during the one year as a Master of Business Administration student at Dublin Business School in Ireland.
Chapter 2: Literature Review

2.1 Literature Introduction:

In the modern world, payment cards are becoming a primary payment method. Consequently, the market for credit and debit cards is continuously growing more and more widespread in developed economies, such as Ireland (Huynh, Schmidt-Dengler and Stix, 2014, p. 1). Additionally, payment cards are regarded as the most efficient and convenient way to pay in consumer-to-business connections and they have replaced cash to a great extent (Koivunen and Tuorila, 2015, p. 85; Hernandez, Jonker and Kosse, 2017, p. 109).

This research aimed to analyse the existing attitudes towards payment methods in the Irish context. Such analyses are the core of all the marketing strategies (Schiffman and Wisenblit, 2014, p. 108; Mothersbaugh and Hawkins, 2015, p. 34). Thus, the consumer behaviour is one of the most important aspects of the marketing. The existing literature on payment methods may be too universal in its claims. Further research on the payment behaviour is warranted and indeed needed (Hernandez, Jonker and Kosse, 2017, p. 97; Shah et al., 2016, p. 701; Kamleitner and Erki, 2013, p. 67; Incekara-Hafalir and Loewenstein, 2009, p. 16). Hence, this study of consumers’ spending behaviour held great interest for readers as consumers, as students, as researchers, and as marketers.

A recent study argued that consumers consider cash as old-fashioned and that the future is visibly electronic. It deemed that payment cards are on track to overtake cash in the next five years as the most frequently used payment method in UK and Ireland (Feast and Simmons, 2016, p. 6). However, card industry experts and economists believe that such argument requires more deep analysis from the real world (de Putter, 2016, p. 247).

The existing literature studied how demographic attributes influence the payment behaviour, the findings stated that the probability of using debit cards is decreasing with age and increasing with education, and women use debit cards at a higher rate than men, these arguments were discussed in (Theme 1). Moreover, a debate in the literature has been explored in (Theme 2), concerning either the debit cards drive consumers to spend or to save more. Consequently, (Theme 3) studied the motives along with the preventions behind the payment behaviour. In addition, to provide a bigger picture of the existing literature, (Theme 4) examined consumers’ attitudes towards the new payment mechanisms, which in turn are the future prospects of the study.
2.2 Theme 1: The Impact of Demographics on Payment Behaviour

The contemporary research focused on the demographic factors in respect of analysing the spending behaviour in general, and the payment behaviour in particular (Connolly and Stavins, 2015, p. 29; Schwenn Sebring, 2016, p. 42). There are so many demographic factors like age, sex, income, occupation, education, marital status and family background which significantly affects the spending behaviour of consumers (Gan et al., 2016, p. 966; Pulina, 2011, p. 86; Wickramasinghe and Gurugamage, 2012, p. 80). By means of those studies, age, gender, and level of education were considered as the most significant attributes in explaining the payment preferences (Stavins, 2016, p. 19). Hence, the following three subsections are exploring the most recent literature on each attribute.

2.2.1 Age

Fusaro argued that age is a strong and high significant attribute in analysing the payment behaviour. He has found that younger consumers are more likely to use debit cards (2013, p. 193). In the light of this study, more recent research has emphasised that younger consumers are tempted towards debit cards, nonetheless, to avoid the debt levels that happened during the financial crisis with older generations (Schwenn Sebring, 2016, p. 42). Moreover, another recent research has underlined that the frequency of debit card use is lower for older consumers (Ron Borzekowski, Elizabeth K. Kiser and Shaista Ahmed, 2015, p. 142). The perception of older consumers includes that cash has no hidden catches (Madison, 2016, p. 24; Kosse, 2013, p. 391). The use of cards has been always related to wide-ranging heightened security concerns, which vary among consumers in accordance with the generational divide (Kramer, 2016, p. 78). In sum, older consumers use significantly more cash than younger consumers. This is attributed to the role of habit beside their slow adoption to any new payment methods.

2.2.2 Gender

Gender has always been very influential in predicting financial management practices (Hayhoe et al., 2000, p. 113). A recent research by the federal bank of Boston has found that women completely differed in their payment habits from men. The research stated that women use debit cards at a higher rate than men (Stavins, 2016, p. 32). For instance, another recent research showed that female students employ a greater number of financial practices (Bosch et al., 2016, p. 422). Therefore, gender has a strong correlation with financial practices, financial stress, attitudes, and subsequently the usage rate of debit cards (Durante and Laran, 2016, p. 826).
2.2.3 Level of Education

The level of education is one of the most influential demographic attributes on the payment behaviour (Rakesh Kumar, 2014, p. 35; Schiffman and Wisenblit, 2014, p. 98; Solomon, 2014, p. 101). Accordingly, contemporary studies have highlighted that higher educated consumers tend to use debit cards more than cash (Ron Borzekowski, Elizabeth K. Kiser and Shaista Ahmed, 2015, p. 170; Adeline, 2016; Stavins, 2016, p. 19). Nonetheless, the Eurostudent study, commissioned by the EU and conducted by the Higher Education Authority in Ireland, revealed that 18% of full-time third-level students in Ireland were suffering financial hardship (ENP, 2016). Generally, consumers are more likely to use debit cards if they have negative expectations about their present and future financial condition (Ron Borzekowski, Elizabeth K. Kiser and Shaista Ahmed, 2015, p. 170).

Particularly, non-EEA students find the cost of living while studying is too high to sustain. This limits the extent to which students can be consumers and directly influence their spending behaviour, and subsequently their payment behaviour (Mothersbaugh and Hawkins, 2015, p. 137). However, there is an increase by 25% in the number of international students in Ireland since 2012. This percentage is the biggest growth globally (Adeline, 2016). Furthermore, research has noted a relationship between students’ major and their spending behaviour. Students’ awareness of their potential post-graduation economic situation corresponds with a greater awareness of their long-term financial behaviours (Davis et al., 2013, p. 4). Therefore, various financial events and choices might influence the students’ long-term goals and opportunities, which in turn are crucial to developing long-term financial well-being (Gordon and Brown, 2016, p. 27).

2.3 Theme 2: The Effects of Payment Method on Spending Behaviour

An up-to-date study has underlined that the payment method strongly affects the consumer behaviour (Hernandez, Jonker and Kosse, 2017, p. 91). A pioneer academic research suggested the need to study the impact of payment mechanism on the spending behaviour (Soman, 2001, p. 460). Soman’s research raised an academic debate concerning either the debit cards drive consumers to spend or to save more. However, since consumers can spend only what cash they physically have on hand, Gerstner has later shown that they treat cash money more carefully and subsequently spend less (2015, p. 71). Nonetheless, a relatively older research had indicated that debit card usage significantly affects purse cash demand at an individual level. The findings suggested a counter argument, in which a higher usage rate of debit cards will eventually decrease the spending behaviour (Stix, 2004, p. 111).
The original idea of payment cards is to obtain an easy, quick and safe payment method instead of cash. However, a psychological theory stated that consumers are less likely to be tempted when they do not have cash money at the time of making a buying decision (Zhu, 2012). Thus, according to the hierarchy-of-effects model, the thinking process during the period of time to head to the nearest ATM will significantly influence the buying behaviour (Solomon, 2014, p. 69). Furthermore, cash payments are limited to the amount of money that is in a consumer’s wallet. But, card payments often have no such physical limitations (U. V. Kalckreuth, Schmidt and Stix, 2014, p. 1753). Hence, consumers might tend to use cash in order to control the liquidity.

On the other hand, the logical implication of consumers spending less with debit cards is that they spend more with credit cards. This fact is defended in by retail, banking, and credit card executives (Fusaro, 2013, p. 200). However, non-EEA master students in Ireland, who are the target of this study, are more likely to have debit cards, not credit cards. Initially, students must submit an evidence of having enough money to support themselves during their studies in the country (INIS, 2016). In addition, such amount of money must be deposited into an Irish bank account. Consequently, cash is not permissible at all in any government department, debit cards are preferred instead.

Nevertheless, the ongoing substitution of cash by cards may slow down during a financial crisis, as the number of financial problems rises (Hernandez, Jonker and Kosse, 2017, p. 109). Such stress on consumers may lead to increased saving behaviour, which assures that monetary resources will be available when needed. On the other hand, it may lead to increased spending behaviour, directed specifically toward necessities only and that allow for control in an uncontrollable environment (Durante and Laran, 2016, p. 814). Unfortunately, despite the growing importance of the debit card in most developed countries, there are relatively few academic studies that analyse the impact of such evolution on the spending behaviour in Ireland (David, Abel and Patrick, 2016, p. 55).
2.4 Theme 3: Motivations and Preventions of Debit Cards

The existing studies examined the motivations of preferring payment cards over cash. Convenience is cited overwhelmingly as the main reason for such preference (Borzekowski et al., 2015, p. 170). Moreover, other inspected motivations were transactions monitoring, record keeping, safety, and spending restraint (Fusaro, 2013, p. 199).

Hence, as discussed in the previous section, one of the motivations of using cash is that it is better for budgeting and restraining the spending behaviour. It is said that “Cash gives power, Cash is king!” (Yang, 2016, p. 6). Therefore, it has strong emotional factors that payment cards lack. Another noteworthy study also showed that cash payments have stronger psychological ownership since it influences the extent of perceived investment in an object (Kamleitner and Erki, 2013, p. 57).

In addition, the payment method also influences the perception of the amount paid. For instance, a payment by debit card has two contrary aspects. On the one hand, it psychologically reduces “pain of payment”. But, it leads to underestimating the actual cost (Shah et al., 2016, p. 688; Kamleitner and Erki, 2013, p. 58). Accordingly, as discussed earlier, card payers might tend to spend more than cash payers.

Research showed that the psychological ownership can be influenced to a great extent by the type product. Specifically, consumers who pay with more painful methods of payment increase their emotional attachment to a product (Shah et al., 2016, p. 704). In other words, payment methods change the way consumers perceive products (Chatterjee and Rose, 2012, p. 1129). Notably, the effect of payment method depends on the cultural meanings associated with card payments (Kamleitner and Erki, 2013, p. 66). For example, American and Asian students have dissimilar behaviour.

In addition, the method of payment also affects consumption choice (Bagchi and Block, 2011, p. 294). Thus, the transaction characteristics directly influence the decision of choosing a payment method (U. Kalckreuth, Schmidt and Stix, 2014, p. 1019). Payment characteristics are found to be as important as consumer demographics in finding out the payment behaviour of consumers (Rakesh Kumar, 2014, p. 46; Schuh and Stavins, 2012, p. 24).

Thus, the payment method influences how consumers feel about a transaction. For instance, payment cards have been argued to influence the perception of cost, making it less salient and subsequently less painful (Gerstner, 2015, p. 71).
In reality, cash is considered as the most transparent method of payment among consumers (Soman, 2001, p. 460). However, payment cards are much less transparent since they do not involve the same physical price practice (Soman, 2003, p. 173). As research examined, the more cash in hand, the higher security concerns in mind. Which in turn regarded as drivers to use payment cards instead due to the higher protection and safety aspects (Ferrao and Ansari, 2015, p. 66). Consequently, the larger available amount of money, the more overspending is common to eliminate such security concerns.

In the Irish context, consumers are more likely to use cash in order to avoid the bank charges that are applied to automated transactions (Borzekowski et al., 2015, p. 170). Since, the average charge is 12 cents per cash withdrawal from an ATM, regarded as a prevention to use debit cards (Madison, 2016, p. 25). However, it is worth mentioning that Ireland is ahead of most other European countries in ATM cash withdrawals (Cradden, 2016, p. 32).

2.5 Theme 4: Attitudes towards New Payment Methods

Ongoing advancement in technology has changed the consumer lifestyle (Schiffman and Wisenblit, 2014, p. 88). Subsequently, electronic payment methods are becoming a norm. Modern payment methods support the emerging lifestyle needs of consumers, such as mobility, time efficiency, digital identity protection, and real-time tracking (ABA, 2012, p. 3). According to contemporary research, non-cash payment methods via online and mobile devices are recently considered as more efficient ways to complete transactions compared to cash (Ooi Widjaja, 2016, p. 398).

Moreover, consumers use payment cards for different purposes until something unexpected happens. Most cases in the literature showed that banks usually deny their responsibility and eventually blame consumers. Such negligence along with the technology concerns are the major cause for distrust of payment cards (Koivunen and Tuorila, 2015, p. 85; Sakharova, 2012, p. 227).

Regarding the Internet, a study indicates that delivery problems, poor internet connection, privacy and security issues are the main concerns that are facing consumers in online shopping (Kwarteng and Pilk, 2016, p. 90) For instance, according to Mozilla’s latest survey results, a third of Internet users don’t feel like they have control over their online personal information, particularly, through e-commerce (Mozilla, 2017). Since criminals have also endorsed electronic payments, cash and cards are both exposed to criminal actions (de Putter, 2016, p. 247).
Nevertheless, in terms of new payment methods, younger consumers are more interested in mobile payment technologies. Research in the US context indicated that consumers between 18 and 34 years old have decreased their use of conventional debit cards (Kramer, 2016, p. 78). It particularly indicated that younger, male, educated and to have a higher than average income are more likely to use mobile payments (Garrett et al., 2014, p. 358). As a consequence, consumers are shifting to display less responsible spending behaviour due to the ease of transactions (Hernandez, Jonker and Kosse, 2017, p. 91; Garrett et al., 2014, p. 367).

In addition, as many countries around the world have completed their chip card migration with contact cards, Ireland has considered ways to leverage the dual-interface technology to support new applications with contactless payment cards (Koether, 2013, p. 294). The evolving contactless payment systems use radio-frequency identification (RFID) or near field communication (NFC) for making secure payments capped to a certain amount of money, which is usually €30 in Ireland. Since there is no need to put the card into a terminal or to enter a pin code, such technology has a massive impact on the spending behaviour (Deville, 2016, p. 188).

It is worth considering that Ireland still lags significantly behind its European peers in the use of cheaper, more efficient electronic payment instruments (Diniz, Siqueira and Heck, 2016, p. 27). However, Allied Irish Banks (AIB) has launched a mobile-to-mobile payments facility that enables customers to send up to €300 to each other using a smartphone app (Euromonitor International, 2015). Additionally, Apple, Samsung, and Google are providing global mobile payment solutions. An example from the Irish market could be Ulster Bank that has presented ‘Apple Pay’ for iPhone users. This application does not set any limit for how much can be spent (Ulster Bank, 2017).

Hence, consumers have started moving towards such technologies away from conventional debit cards and cash as well (Mohd, 2016, p. 186). Nonetheless, since mobile-payment and contactless-payment are very modern technologies, the existing academic literature and market research still lack material regarding the consumers’ attitudes, especially, in the Irish market (Boden, 2016).
2.6 Literature Conclusion

There is a debate in the existing literature concerning the spending and saving behaviour through different payment methods. The constant change in the consumers’ lifestyles have influenced their attitudes towards the payment methods and subsequently affected their spending behaviour. Recent studies showed that demographic attributes such as age, gender, and level of education have the main impact on the payment behaviour. Table 2 summarises the arguments that were used to contextualise this research in the analysed existing literature.

| Theme 1 | Consumer behaviour are the core of all the marketing strategy  
Demographic factors strongly influence the spending behaviour  
Immigrants prefer using cash rather than debit card  
Younger consumers use the debit cards more than older ones  
Female students use debit cards more than males  
Higher educated consumers use debit cards more  
Financial hardship leads to more debit cards use over cash  
Probable economic situation post-graduation influences the spending behaviour |
| Theme 2 | There is a need to study whether consumers spend more by cash or card  
Money in hand is treated more carefully  
Higher usage rate of debit cards will eventually decrease the spending behaviour  
Consumers use cash to control liquidity  
Financial stress leads to increased saving behaviour or increased spending behaviour of necessities |
| Theme 3 | Payments cards are the most efficient and convenient way to pay  
Debit cards are restraining the spending behaviour  
Charges and fees are regarded as prevention to use debit cards  
Debit card is safer than cash  
Cash has strong emotional factors that payment cards lack such as psychological ownership  
Debit cards have less “pain of payment” than cash  
The more cash in hand, the higher security concerns |
| Theme 4 | A need to examine the up-to-date preferences for the contemporary payment methods  
Attitudes towards new payment technologies are still vague  
Electronic payment methods are becoming a norm  
Privacy and security issues are the main concerns facing consumers in online shopping or banking.  
Easier transactions via mobiles drive consumers to have less responsible spending behaviour  
Despite being capped, contactless payment cards lead to overspending  
Payment cards will overtake cash in the next five years |

Table 2: Key Arguments in the Existing Literature
Chapter 3: Research Methodology

According to Kumar, the research methodology breaks the process of designing and carrying out the research into certain operational steps. In a nutshell, the academic research starts with posing a question, then collecting data to answer it, and finally presenting that answer (2014, p. 13).

This section shows how the research was undertaken. It demonstrates techniques, philosophies, procedures that were used to obtain and analyse the collected data. As shown below, the research onion has been adopted to formulate the methodology of this study.

![Diagram of the research onion](image)

*Figure 3: The Research Onion (Saunders et al., 2015)*

The research onion illustrates the stages that were used to develop the methodology. Each layer represents a stage of the research process. At first, the research philosophy was clearly defined. Secondly, the research approach was explained in accordance with the philosophy. Thirdly, the methodological choice was correspondingly assigned. In the fourth stage, the research strategy was adopted. The fifth stage included identifying the time horizon. The last stage clarified the procedures and the techniques that were used in the data collection and analysis process. Nonetheless, the following sections examine these different stages separately and explain the chosen concepts at each stage.
3.1 Research Design

Since the research problem clearly is addressed, the section presents the overall design that the researcher has chosen to integrate all the components of the research into a coherent system.

3.1.1 Research Philosophy

According to Bryman, the research philosophy is a set of beliefs concerning the nature of reality being explored (2015, p. 118). Therefore, the philosophy justifies how the entire research has been undertaken. Although positivism endeavours to present definitive knowledge of the phenomenon, its excessive objectivity is flawed when used in analysing the consumer behaviour (Groff, 2004, p. 52). On the other hand, critical realism admits the influence of groups on individuals and considers the interrelationship between them through less objectivism and more subjectivism (Bhaskar, 2016, p. 34).

![Philosophical Approaches

This research has a critical realism philosophy, which lies in the first layer of the research onion. For the reason that this philosophy focuses on explaining what is seen and experienced, in terms of the underlying structures of reality that shape the observable events (Saunders et al., 2015, p. 136). Such philosophical approach contains assumptions that underpinned the research strategy.

On the one hand, critical realism highlight how often the consumer senses might be deceptive (Ackroyd and Fleetwood, 2005, p. 41). Therefore, their views may not be totally objective. On the other hand, positivism asserts that the researcher must be independent of the research itself (Groff, 2004, p. 11). Nonetheless, since the researcher is a part of what is being studied in this research, being completely objective is not expected. Likewise, being completely subjective is not probable as well (Bhaskar, 1989, p. 52).
However, the world is not on its own, and any opinions held may be valuable. Thus, critical realism is primarily considered as an account of causality (Groff, 2004, p. 12). This philosophy allows examining certain processes that lead to specific outcomes, which in turn has been the exact purpose of this study.

In addition, since the business world and the target population are part of a social world that is constantly changing, the reality is acceptable during a particular period of time (Bryman and Bell, 2015, p. 29). In other words, critical realism allowed better forms of social explanations to be advanced. Nonetheless, the process of knowing modulates what is known (Groff, 2004, p. 14). Also, understanding what is going on the social world depends on understanding the social structures that have directed to the phenomena (Bhaskar, 1989, p. 77). Basically, the oversimplified positions in positivism and interpretivism might lead to merely partial and possibly biased outlooks on reality and knowledge (Bhaskar, 2016, p. 60; Podsakoff, MacKenzie and Podsakoff, 2012, p. 539).

It is worth stating that positivism works best for the natural sciences, it is the modernist logical empirical approach which assumes an independent reality that can be perceived and measured by logic, data, and empirical inquiry (Robson and McCartan, 2016, p. 183). On the other hand, interpretivism works more for the social sciences. It claims that the perceived interpretations are filtered through a web of values that influence the understanding. Thus, according to Bhaskar, interpretivism aims to understand people’s actions from the inside out rather than explaining them from the outside in (2016, p. 94). However, this research demanded an integrative approach of both philosophies. Consequently, critical realism was adopted.

3.1.2 Research Approach

The research approach lies in the second layer of the research onion. Since the research aims to test the existing theories in a given circumstances, which also were used to formulate the research questions and objectives, it had a highly structured deductive approach (Saunders et al., 2015, p. 145). The process has started with the hypotheses that have been derived from the literature. Thereafter, each hypothesis was examined to reach a specific logical conclusion, whether proving (i.e. verification) or disapproving (i.e. falsification) what was hypothesised (Harlow et al., 2016, p. 368).
Generally, inductive approach is used to generate untested conclusions in order to build a theory. However, due to the abundance of the existing theories related to this research, the deductive approach can be explained as reasoning from the general to the particular, unlike inductive approach (Saunders, Lewis and Thornhill, 2015, p. 201). Besides, according to scholars, a deductive approach is more preferred when the research process has constricted time limits (Wilson, 2010, p. 7; Saunders, Lewis and Thornhill, 2015, p. 148). It is worth mentioning that this research was accomplished within 12 weeks.

Furthermore, data was collected to evaluate hypotheses related to the theories that were examined in the previous chapter. As the research was carried out, the analysis was conducted through attaching units of data to categories and explaining causal relationships between the variables. Such analyses were guided by and associated to the initial theoretical propositions in the literature review. Hence, the research adopted a deductive approach, as it seeks to investigate the association between the factors that influence the payment behaviour by employing theories from the existing literature. After examining the outcome of the testing stage, hypotheses have been criticised whether confirming or rejecting theories.

3.1.3 Research Choice

The methodological choice is the third layer of the research onion (Saunders, Lewis and Thornhill, 2015, p. 146). Since there is a need to emphasise quantification in both collecting and analysing the data, quantitative approach is the methodological choice for this study (Bryman, 2007, p. 8). Moreover, quantitative research aims to quantify the collected data, and subsequently, attain generalizable findings. However, since generalisation requires the collection of a large amount of responses, the quantitative techniques are more effective to collect and analyse the statistical data (Bryman and Bell, 2015, p. 339).

The methodological choice depends on the research objectives and problems. The purpose of all the methods, techniques, and procedures is to enable the research meeting its objectives (Saunders, Lewis and Thornhill, 2015, p. 155). The data that was obtained are directly affected by the methodological choice. Moreover, quantitative research is the predominant methodological choice of what have been studied in the existing literature review by other researchers and scholars.
It is worth noting that a qualitative research does not necessarily seek a representative sample. Also, the purpose of qualitative research is not necessarily to generalise the findings into another context (Neuman, 2009, p. 202). Therefore, neither qualitative data collection techniques nor qualitative data analysis procedures were used in the research design.

This research has used a single quantitative data collection technique, which is an online questionnaire. Combined with corresponding quantitative data analysis procedures (Saunders, Lewis and Thornhill, 2015, p. 151). Accordingly, this research has a mono-method quantitative design. Such strategy has a quantitative design which had a single technique for data collection. Therefore, it is called a mono-method quantitative strategy (Swift and Piff, 2014, p. 485).

However, according to Saunders et al., the mixed-methods strategy uses two or more research methods and usually along with combined methodological choices (i.e. qualitative and quantitative) as well (2015, p. 207). Furthermore, the multi-method strategy divides the research process into separate parts, where each part produces a specific set of data. Then, the data is analysed either by qualitative or quantitative methodologies (Johnson and Christensen, 2017, p. 99; Feilzer, 2010, p. 6).

The research question is the key statement in both descriptive and explanatory researches. However, the descriptive research is conducted at later stages of decision making. Whereas explanatory research is conducted at early stages (Jackson, 2015, p. 51). By definition, the exploratory research investigates what is still not enough known. Hence, such research aims to explore or to inform further exploration on a certain subject (Neuman, 2002, p. 37). Nonetheless, the explanatory research usually has unstructured approach along with a high degree of uncertainty and ambiguity in characterising the research (Cooper and Schindler, 2013, p. 229).

Thus, this study is considered as a descriptive research that aims to explain the structure of the phenomena, along with the characteristics of the target population, by studying the interconnected underlying causal factors (Saunders, Lewis and Thornhill, 2015, p. 88; Bryman and Bell, 2015, p. 159).

Since the cause-effect relationships are already defined and connected in the existing literature, this research is considered as descriptive research that aims to increase the knowledge regarding its area (Zikmund et al., 2013, p. 86). Moreover, such descriptive research has cast light on the various aspects of the phenomenon in the Irish context through a process of data collection. Thus, it allowed the researcher to describe characteristics of the target population, and subsequently to study their behaviour (Johnson and Christensen, 2017, p. 98).
3.1.4 Research Strategy

This section elucidates the generic plan that guided the research process in answering the research questions set forth. The research strategy determines how the study was carried out. Scholars emphasise that no research strategy is superior or inferior to any other (Saunders et al., 2015, p. 141). In addition, the research strategy is designed to test the developed hypotheses, which based on the existing theories (Cooper and Schindler, 2013, p. 105). Accordingly, it is guided by the extent of existing knowledge and other resources available.

The survey strategy is common in business and management research, due to its high efficiency in collecting standardised data from a sizeable population (Saunders, Lewis and Thornhill, 2015, p. 181). In accordance with the existing literature, consumer behaviour from a marketing management perspective is typically preferred to be studied quantitively within survey-based strategies (Mothersbaugh and Hawkins, 2015, p. 174; Solomon, 2014, p. 92).

Furthermore, the survey can be used to investigate the relationships between the causative variables of different types of data, and subsequently to produce models of these relationships (Saunders, Lewis and Thornhill, 2015, p. 144; Bryman, 2007, p. 38). The core idea of the survey method is to simply ask individuals about the proposed subject, and then to study the collected responses. Hence, the survey method was adopted to test hypotheses and to reflect certain aspects of the target population in accordance with the stated theories (Jackson, 2015, p. 17).

The survey-based strategy is not exclusively representing questionnaire as data collection method. It is worth stating that structured observations and interviews are also forms of this strategy (Saunders et al., 2015, p. 145). Nevertheless, the questionnaire produces quantitative data that needs to be analysed and interpreted into information.

In a nutshell, the quantitative research starts with the definitions, choosing the methodology, selecting the data collection instrument, choosing a sample, collecting data from it, and then analysing the data by the means of various statistical techniques. Thus, the method for conducting the primary research was a questionnaire.
3.1.5 Research Time Horizon

The time horizon is the time framework to complete the entire research process (Saunders, Lewis and Thornhill, 2015, p. 202). This research is a one-off study in the short-term (i.e. within three months). The aim is to capture a snapshot of the situation at one moment in time. Therefore, since the research is studying a particular phenomenon in a particular time, the time horizon is referred to as cross-sectional (Saunders et al., 2009, p. 153).

According to what is outlined in the research onion, the other type of time horizons is longitudinal. Where data is being collected repeatedly over an extended period of certain controls, and subsequently, the most important aspect is examining any changes or developments during this period (Saunders, Lewis and Thornhill, 2015, p. 204; Goddard and Melville, 2004, p. 55). Thus, the time horizon totally depends on the research objectives and the chosen methodology.

The investigation into the payment behaviour is capturing what stands now in the Irish context, and not examining the phenomenon over the years. Therefore, this research has collected data on more than one variable from the sampled population. The cross-sectional design was utilised since the research aimed to study the variations and relationships between variables, which are then examined to detect patterns of association (Bryman and Bell, 2015, p. 63).

3.2 Data Collection Method

The data collection method depends on the research strategy and the type of variables. This section presents the specifications of the data required to meet the research objectives. All the data was coded, recorded, and analysed quantitively. Besides, two main sources of data were employed which are primary research and secondary research. Both data collection methods are examined in the following subsections.
3.2.1 Primary Research Method

Since this research has a quantitative approach and a cross-sectional time horizon, a survey has been considered as the most effective method of collecting data through the primary research (Bryman and Bell, 2015, p. 84).

Questionnaires and interviews are practically the most popular forms of surveys (Swift and Piff, 2014, p. 98; Neuman, 2002, p. 65). One the one hand, interviews have greater potential to reflect emotions and experiences of participants. However, a greater amount of time is required to organise, arrange, and conduct all needed interviews (Saunders, Lewis and Thornhill, 2015, p. 150). Furthermore, a biased manner might occur with interviewees (Podsakoff, MacKenzie and Podsakoff, 2012, p. 541). Thus, conducting interviews certainly require time that exceeds the limit of the proposed research.

On the other hand, the questionnaire is one of the most widely used data collection techniques within the survey strategy. Where each student from the sample has responded to the same set of questions. Nonetheless, since the purpose of a questionnaire is test theories, it is referred to the analytical questionnaire (Bryman and Bell, 2015, p. 63). The questionnaire has provided an efficient way of collecting responses from a large sample prior to quantitative analysis.

Furthermore, if data is collected from 30 or more respondents, the collection process is preferred to be automated. Scholars in contemporary research have this a rough rule (Johnson and Christensen, 2017, p. 19). Therefore, an online questionnaire has significantly been considered more cost-effective than printed questionnaires and interviews as well. Moreover, being online facilitates the possibility of generating a larger amount of data (Bocarnea, 2012, p. 28). Consequently, online questionnaires were conducted to collect the needed responses in a shorter period of time.

3.2.1.1 Questionnaire Design

Designing the questionnaire required the technical potential of the selected methodology. Regardless of the subject, similar surveys were conducted within the same context of this research. Consequently, cultural and cognitive skills along with the reliable knowledge of the used language were obtained from the existing scientific literature. For instance, no terms or concepts were misinterpreted.
During the preliminary stages of creating the questionnaire, it was tested and carefully administered in order to measure the time needed to submit a complete response. Such tests have improved the quality of the questionnaire by reformulating some questions, modifying the choices for some others, and changing the order questionnaire sections. Thereafter, it was ready to be published.

As mentioned in previous sections, the online questionnaire was published on the Internet, particularly on social media. By this means, respondents are invited to access the online form via a hyperlink. Adopting this web-based approach means that respondents will remain anonymous even to the researcher himself, and of equal importance, are unable to modify the questionnaire and subsequently prevent multiple responses from one respondent.

In addition, after the respondents submit their answers, the data is generated and saved automatically into a database. All the collected data is automatically saved on the server along with a backup copy on the local storage as well. Therefore, the chances of data loss were almost zero.

The design of the questionnaire affects the response rate, the reliability, and validity of the collected data. The questionnaire that was used to collect the primary data for this research is shown in (Appendix I). On the one hand, reliability is the degree to which the data collection method delivers stable and consistent outcomes. On the other hand, validity refers to the extent of how these outcomes match reality (Johnson and Christensen, 2017, p. 21). The process at this stage has significantly contributed on the overall reliability and validity of the research (Saunders, Lewis and Thornhill, 2015, p. 301).

3.2.1.2 Self-Administered Online Questionnaire

The questionnaire design differs according to how it is administered (Saunders et al., 2015, p. 362). The used questionnaire is a self-administered questionnaire which is solely completed by the respondents. As shown below, such online questionnaire is administered electronically using the Internet web pages (i.e. Internet-mediated questionnaires).

In addition, Internet-mediated questionnaires are more efficient in terms of time availability to complete the data collection. Thus, neither the researcher nor the respondents are constrained to specific time, unlike interviewer-administered questionnaires. The time allocated to complete data collection was three weeks from the starting date as shown in (Appendix IV). Another advantage is being cheaper and quicker to administer as well as being more convenient for the respondents than other data collection methods (Bryman and Bell, 2015, p. 242).
As discussed earlier, the questionnaire was published and distributed on social networks and online forums. By its nature, this type of questionnaire provides each respondent with the exact same questions along with identical wording, which eliminates variability or interviewer effects (Bryman and Bell, 2015, p. 240). Therefore, a self-completion questionnaire was used to collect quantifiable data since it allows inferences to be made (Malhotra et al., 2006, p. 128).

Furthermore, online forms are more ecologically friendly than printed ones (Johnson and Christensen, 2017, p. 294). There was no waste of paper within the overall process of data collection. Additionally, in terms of the financial implications of data collection, internet-mediated questionnaires are more relatively cost-effective than paper-based questionnaires. Besides, the ease of automating data collection and accurately analysing it.

The purpose of this questionnaire is to get realistic and reflective results from the respondents. However, any contamination of respondents’ answers will reduce the reliability of the collected data. For instance, targeted students may discuss their answers with others, thereby contaminating their response. But via internet-mediated questionnaires, the probability of contamination or distortion of respondent’s answer is very low (Saunders et al., 2015, p. 364). Additionally, in terms of efficiency, neither time nor place can constrain the online questionnaire. Since participants do not feel any pressure to finish, their responses will be more precise (Bocarnea, 2012, p. 51).
The online form was accompanied by a covering letter, as shown in (Appendix I). It also explains the purpose of the survey for the respondents. This letter was the first section of the questionnaire, which in turn leaves an extent of freedom for the student in deciding either to participate in this research or not. The last section of the letter is thanking the respondents for completing the questionnaire, asking for any further queries, and providing them with contact details.

3.2.1.3 Types of Questions and Answers

The questionnaire was logically arranged to maintain the level of interest. Thus, it starts with factual questions and ends with abstract questions. On the one hand, the open-ended questions were avoided due to a possibility of producing misleading outcomes. However, the analysis process of open-ended questions is more difficult and it consumes greater time as well. For open-ended questions, the respondents are expected to formulate their own answer.

On the other hand, since the questionnaire is self-administered, all the questions were closed-ended to minimise the level of human error. Hence, data capture and input are most straightforward for the closed-ended questions where respondents have selected their answers from prescribed lists. Closed-ended questions are quicker to answer, and subsequently, more questions could be raised.

In addition, the online questionnaire has consisted out of four forms of answers (i.e. option lists). Firstly, radio buttons or option buttons are used to allow participants to choose only one answer of the specified answers. For instance, a dichotomous question for gender, which give only two choices to the respondent, is the easiest form of questions in terms of responding with one answer (Robson and McCartan, 2016, p. 73).

Secondly, drop-down lists are more effective when the options are too many to be displayed as radio buttons. For instance, choosing a country from an alphabetically ordered drop-down list is way more effective than presenting all the countries with option buttons. Thirdly, checklists allow the respondents to select more than one answer for each question. For instance, asking respondents to choose the key characteristics of the debit card from a list.
Fourthly, this research used the Likert Scale as a direct measure of attitudes due to its ease of construct, administer, and score. It is a non-comparative psychometric response scale used to obtain the degree of agreement with a statement (Likert, 1932, p. 55). It adds up responses to statements representative of a particular attitude. Moreover, a seven-point scale was employed to obtain meaningful quantitative attitudes towards the presented statements.

Participants were asked to indicate their strength of feeling, which in turn generated statistical measurements of their attitudes and opinions. Additionally, according to the literature, it is called ordinal measurement. Where numbers have indicated ranking order. Dealing with the numeric values is not arithmetically, such numbers are only relative rankings (i.e. codes). All answers were given values from 1 to 7 as shown below. Hence, the answer is the aggregate score from each question.

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<tbody>
<tr>
<td>1</td>
<td>Totally Agree</td>
<td>Agree</td>
<td>Agree Somewhat</td>
<td>Neither Agree nor Disagree</td>
<td>Disagree somewhat</td>
<td>Disagree</td>
<td>Totally Disagree</td>
</tr>
</tbody>
</table>

Generally, such diversity in the type of answers improves the quality of the questionnaire. Nonetheless, if all the answers are scattered randomly or unsystematically, the questionnaire would become confusing and subsequently discourages participants for completion (Bocarnea, 2012, p. 69). Therefore, the questions were presented in a logical and straightforward order. According to the rule of thumb, each question has only asked for one piece of information at a time. Which in turn has diminished the level of confusion or ambiguity during the responding process.

Scholars agree that there is no universal agreement regarding the optimal length of questionnaires. Nonetheless, the short, simple, and well-structured questionnaires are obviously more preferred among respondents (Bocarnea, 2012, p. 45). The used questionnaire has three sections with 30 questions in total.

### 3.2.1.4 Google Forms

Google provides a simple, modern, mobile-friendly, and effective layout to the online questionnaires form. Which in turn increases the efficiency in conducting the primary research. Unlike the pen-paper questionnaires, Google Forms ensure that all questions must be answered before accepting a response. Technically, all the questions were required and tested for consistency in order to improve data quality. This process has been occurring automatically during the responses capture.
Although respondents differed significantly in demographic characteristics, Google forms provided verification tool to ensure that all the answers were in the exact pattern. Moreover, all the questions were required in order to submit a response successfully. Consequently, no answers were left blank at all.

On the other hand, the collected data can subsequently be exported in a range of formats that are compatible with different analysis software. Recently, by the means of new technologies, such software integrates the questionnaire design, data entry, validation, along with the analysis process, which automatically uses predetermined codes (Saunders et al., 2015, p. 501). Which in turn reduce the possibilities of human errors.

As discussed in the previous section, the online data analysis software contains algorithms which ensure that the data are being entered correctly. For instance, a drop-down list allows only one choice to be selected. Therefore, errors in entering the data are almost impossible.

Google also provides the embedded analysis tools that derive various statistical conclusions. Google also provides a supplementary feature that transmits the content of the online questionnaire for blind participants verbally. Thus, the questionnaire has visual and auditory computerised assist.

Additionally, Google Forms enable the researcher to explore the collected data instantaneously and cumulatively and create statistical models that illustrate the data as well. Thus, Google facilitates the process of examining relationships and differences using such statistics (Jackson, 2015, p. 59). On the other hand, the multivariate statistical analysis would be used since it tests hypotheses and models involving multiple (i.e. three or more) variables (Zikmund et al., 2013, p. 582).

It is worth stating that the free version of Survey Monkey, which an online survey development cloud-based software, is limited to 10 questions only, with no facility to export the collected data. However, Google Forms have no limitations to the number of questions, also all the process is totally free.

3.2.2 Secondary Research Methods

Secondary data is simply derived from the findings of other researchers, who already have analysed the data and provided conclusions about it (Robson and McCartan, 2016, p. 190). Unlike primary data, which was collected specifically for the purpose of this research from the first-hand sources (Bryman and Bell, 2015, p. 145).
The literature review for this research is based on a wide range of trustworthy sources with a great focus on peer-reviewed journals. Besides, latest editions of textbooks were the most solid source to find the theories and models related to the research area.

Nonetheless, web pages and blogs were also used to cover the research area from as many perspectives as possible. It is worth mentioning that some blogs are created by respected authorities. Although newspapers lack the depth of analyses and generally the credibility of information, newspaper articles were the source of the up-to-date related news. Still, conferences papers and reports have been also used to broaden the prospect of the research future.

According to Bryman, the references list only includes the sources that have been cited within the research body. However, other sources that have enriched the knowledge of the research area but have not been used, are listed under the bibliography section (2015, p. 97).

3.2.3 Research Variables

The literature review has been carefully examined and conceptualised to deliver a clear picture of what relationships are expected to exist succeeding the primary research (Bryman and Bell, 2015, p. 99). Thus, the purpose of this quantitative research is to examine the relationship between variables (Johnson and Christensen, 2017, p. 21). A variable is an entity that holds different values. Each variable has a specific set of attributes. For instance, the variable gender has two attributes (i.e. male, female).

Three types of variables were deployed. Firstly, the independent variables are the characteristics that were manipulated by the researcher. If the characteristic is stable and unaffected by what is being measured, it is considered as an independent variable (Saunders, Lewis and Thornhill, 2015, p. 250). Secondly, the dependent variables (i.e. effect) were expected to be impacted by any manipulation of independent variables (i.e. cause). All the used variables in this research have discrete values that fall into distinct prespecified categories (Kite, 2017, p. 36). Thirdly, confounding variables that were manipulated to act along with independent variables in influencing the dependent variables.
<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Dependent Variables</th>
<th>Confounding Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Gender</td>
<td>• Choice of where using debit card most</td>
<td>• Type of Study</td>
</tr>
<tr>
<td>• Age</td>
<td>• Choice of categories being paid by debit card most</td>
<td>• Bank</td>
</tr>
<tr>
<td>• Duration of Stay in Dublin</td>
<td>• Choice of categories being paid by cash most</td>
<td>• Country</td>
</tr>
<tr>
<td>• Income</td>
<td>• Frequency of checking the bank account</td>
<td>• College</td>
</tr>
<tr>
<td></td>
<td>• Frequency of using debit card</td>
<td>• Degree</td>
</tr>
<tr>
<td></td>
<td>• Frequency of using mobile payment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Choice of most important characteristics of debit card</td>
<td></td>
</tr>
</tbody>
</table>

Table 3: Research Variables

These variables were used in generating the findings of this study. Consequently, the two sorts of a possible relationship, firstly, those where a change in one variable is accompanied by a change in another variable. However, it is not clear which variable caused the other to change. According to literature, this relationship is named correlation (Saunders et al., 2015, p. 555). Secondly, those where a change in one or more independent variables causes a change in another dependent variable. Hence, assessing the strength of a cause-and-effect relationship.

The collected data via the online form was automatically processed into a data matrix in which each column represents a variable and each row represents a response. Particularly, as mentioned earlier, the first variable was a unique identifier to facilitate error checking. This auto-generated record has indicated the timestamp of each response.

3.3 Sampling Design and Selection

A sample ought to be a representative proportion of the entire population. Thus, a larger number of participants makes the sample more representative of the population (Bryman and Bell, 2015, p. 238). However, since this research has a quantitative approach, the sample size and the process of sampling selection have a direct impact the reliability of the research findings (Saunders, Lewis and Thornhill, 2015, p. 279). On the other hand, the sample size in qualitative research is much smaller and less important in evaluating the validity of the study (Johnson and Christensen, 2017, p. 97; Cooper and Schindler, 2013, p. 111).
Sampling techniques are how the target population is being appropriately sampled. In addition, self-selection sampling is a volunteer sampling technique. It allows individuals to identify their desire to participate in the research or not. Since the survey will be conducted online, publishing the questionnaire on international students’ networks and forums will be carried out. Moreover, posting the hyperlink on digital and social media groups. Therefore, a self-selected participant would have a strong feeling of belonging and realistic opinions about the research questions, unlike the chosen participant who might not have any sort of interest in participating (Swift and Piff, 2014, p. 291). Therefore, self-selection is exactly what this research requires.

Despite the randomisation characteristic of self-selection, it is regarded as a non-probability sampling technique. Respondents have randomly taken part in this research on their own accord. They have not been approached by the researcher directly.

The target population for this research are non-EEA students in Dublin who are categorised by the National Framework of Qualifications as level 9. They are overlapped by contradictory theories as shown in the previous chapter. A respondent must fit the criterion for eligibility. The three core characteristics of a potential respondent are specified as follows:

1. To be a non-EEA student.
2. To be categorised as NFQ level-9 (i.e. masters degree, post-graduate diploma).
3. To be living in Dublin.

According to statistics in 2015, the number of all level-9 students in Ireland was 82,253 (Euromonitor International, 2015). However, this research is particularly targeting the non-EEA students who are studying and living in Dublin. As shown in the literature, the number of this target population is constantly increasing. Nonetheless, according to the Irish council of international students in 2016, the number of non-EEA level-9 students solely in Dublin was 9371 (ICOS, 2016). This number could be considered as the sample frame.

The primary research process would be neither time-effective nor cost-effective if all the members in the target population were sampled. However, not all of these students had the same chance to be chosen for this research. For the reason that sampling frame is a list of all individuals in the target population from which the sample is drawn, the number was taken into consideration to calculate the needed sample size.
By the means of probability sampling techniques, confidence level and margin of error must be determined in order to calculate the sample size. On the one hand, the confidence level is the extent to which the collected data from the sample will represent the characteristics of the entire target population. According to scholars, the confidence level is suggested to be 95% (Ferrao and Ansari, 2015, p. 20; Robson and McCartan, 2016, p. 339). On the other hand, the margin of error is the level of accuracy that is required for any estimate from the sample. It is usually suggested to be between 3% to 5%.

An online sample size calculator was utilised to obtain the proper number for the required sample (CRS, 2017). The stated parameters that were used in the formula were: population size of 9371, the confidence level of 95%, and 5% a margin of error. As a result, the needed sample size is 369.

The sample size depends on the sample frame. Nevertheless, the target population is too large and cannot be entirely studied. In addition, when the sampling frame cannot be drawn, non-probability sampling would be a more practical method for the research (Saunders et al., 2015, p. 277). However, non-probability sampling technique will not give all the individuals in the target population equal chances of being selected, and subsequently possible systematic bias. Such lack of representation of the target population leads to lower level of generalisation compared to probability sampling (Robson and McCartan, 2016, p. 49; Swift and Piff, 2014, p. 256; Neuman, 2009, p. 112).

However, if students were non-randomly selected, the non-probability sampling is considered to be more time-effective compared to the probability sampling, which gives a non-zero chance of participating for all members of the sampling frame (Swift and Piff, 2014, p. 256; Neuman, 2009, p. 112). In addition, one of the main advantages of probability sampling technique is the increased accuracy of error estimation, which in turn reinforces the possibility of making inferences about the entire population (Cooper and Schindler, 2013, p. 268).

The number of responses depends on the amount of interaction with the online questionnaires during the period of the primary research. As shown in the proposed time plan, conducting the primary research continued for three weeks. Nevertheless, the collected responses have not reached the needed sample size. In relation to the sampling frame, obtaining 369 participations would be regarded as the satisfactory response rate for the proposed objectives. However, only 226 responses could be collected. Knowing that getting more responses rate granted a higher validity (Saunders et al., 2015, p. 473).
The questionnaire findings are examining the attitudes of the target population. By the nature of this survey mechanism, the results might contain some error since they are based on a sample of that entire target population. The general level of accuracy is ±6% for the sample of 226 individuals in relation to the sample frame. Moreover, the worst-case percentage of (50%) was used in the formula to keep the highest possible validity of the findings in the analysis stage.

<table>
<thead>
<tr>
<th>The proposed Intervals</th>
<th>The actual Intervals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confidence level</td>
<td>95%</td>
</tr>
<tr>
<td>Sample Size</td>
<td>369</td>
</tr>
<tr>
<td>Sample Frame</td>
<td>9371</td>
</tr>
<tr>
<td>Percentage</td>
<td>50%</td>
</tr>
<tr>
<td>Margin of Error</td>
<td>±5%</td>
</tr>
<tr>
<td>Confidence level</td>
<td>95%</td>
</tr>
<tr>
<td>Sample Size</td>
<td>226</td>
</tr>
<tr>
<td>Sample Frame</td>
<td>9371</td>
</tr>
<tr>
<td>Percentage</td>
<td>50%</td>
</tr>
<tr>
<td>Margin of Error</td>
<td>±6%</td>
</tr>
</tbody>
</table>

Table 4: The Margin of Error

Logically, a decrease in the sample size has resulted in an increase in the margin of error (Saunders, Lewis and Thornhill, 2015, p. 219). The confidence interval calculations work effectively with a genuinely random sample of the target population. However, if the sample was not truly random, those intervals might not be reliable (Xiaofeng Liu, 2013, p. 40).

3.4 Research Ethics

This research has provided a clear account of requirements, which allowed the respondents to be aware of what is required from them and why. Moreover, as shown in (Appendix I), the introductory letter outlines the purpose of the study along with the researcher contact details for any further queries. The introductory letter seeks to generate interest on the part of potential respondents. On the other hand, such letter as the first part of the online form will leave an extent of freedom for respondents in deciding either to participate in this research or not. Thus, the participation has been totally voluntary.
Furthermore, another ethical concern is related to the confidentiality of the collected data besides the anonymity of the respondents as well. Anonymity has been a strong aspect of the research privacy. To overcome this concern, the introductory letter also provides clear assurances about these aspects. Consequently, the informed consent has included agreed limits about the scope of participation. Complete online consent was obtained from all participants before filling out the questionnaire.

The aim of the research was clearly stated without any sort of deception or exaggeration. Additionally, the researcher’s affiliation with Dublin Business School was declared. In addition, the researcher is providing his college email address rather than a personal email to increase safety, privacy, and professionalism from the respondents’ perspective (Saunders et al., 2015, p. 248). Moreover, contact details give the possibility for participants to express any additional thoughts concerning the whole research.

Undoubtedly, a new respondent cannot view responses completed by others. All responses are protected with a password. Responses can only be viewed by the administrator, who has been the researcher himself. The data has always been private, protected, and instantaneously backed up through the whole research process. Despite the absence of any personal information, all the collected data was entirely confidential. Thus, no information can lead a respondent identity. All the respondents are anonymous.

The participants, who are responded to the online questionnaire that was the only communication tool with them, had not been subjected to any kind of harm whether physically or virtually. Respect was prioritised in the overall process of this research. The used language was formal, clear, inoffensive, and undiscriminating at all.

It is worth noting that the researcher puts multiplied effort to respect all the intellectual properties into this research. Consequently, this document follows the formatting structure of Harvard referencing. Besides, the citation style (Cite Them Right 9th edition – Harvard) was used consistently.
3.5 Research Limitations

The design of Internet-mediated questionnaires helps to ensure a high level of response. Unlike paper questionnaires, one of the limitations is that respondents may see the different display on their screens. Recently, most of the users have touch-screens with alternative computer operating systems and diverse Internet browsers. Consequently, the online questionnaire can be displayed differently by respondents. However, this methodological limitation was avoided, to a large extent, by developing a responsive web design via Google Forms, where screen responsiveness on mobile devices, tablets, and desktop screens is ensured.

Quota sampling is independent of population characteristics. It allows examining relationships between subgroups (Saunders, Lewis and Thornhill, 2015, p. 178). Nonetheless, since the online questionnaire has not been controlled by any sort of quotas, the sample may not be representative of the actual proportions in the population (Johnson and Christensen, 2017, p. 237). The random sampling technique obviously has a random distribution. For instance, the respondents might only be females, which in turn indicates to a significant skewing result (Neuman, 2002, p. 79).

Consequently, another limitation would be the generalising the findings. In order to generalise statistically about regularities in human behaviour, it is necessary to select samples of sufficient numerical size (Saunders et al., 2015, p. 279). Since the research is limited in a certain small period of time, the sample size would be still considered insufficient for generalisation.

Additionally, since the questionnaire was published online, some respondents may not be relevant to the sample frame, nevertheless, they would still participate anyway. For instance, they may not have read or understood what the survey is about. This limitation was enormously declined when the questionnaire has been only published through official circles and online networks for the targeted students.

One more limitation would also be a disadvantage of the closed questionnaire is that it draws conclusions from and expected set due to the limited range of response options. In contrary, despite the stated disadvantages of the open-ended questionnaire, it might lighten new horizon of conclusions.
In practice, participants may not perceive the difference between using Likert scale variations. For instance, there is no way to ensure that all respondents perceived the difference between “agree” and “strongly agree”. The two variations might be mistakenly interchanged, and the extreme variation is usually avoided (Dawes, 2012, p. 7). Therefore, the number of response categories in a Likert scale has a significant impact on the result.

Another essential limitation of using questionnaires is the problem of the ‘first choice selection’. For instance, a respondent might fill the questionnaire even without reading it. Which in turn directly influence the reliability and validity of the research (Neuman, 2009, p. 229). Furthermore, since the respondents for the online questionnaire were anonymous, second follow-ups, calls, or emails were not possible, as the researcher were not able to identify the respondents.

Since the whole is greater than the parts, one research method cannot simply be used and expected to disclose everything related to the phenomena (Groff, 2004, p. 19). Integrating supplementary methods of data collection could have augmented the scope of the research, and subsequently the depth of analyses (Saunders, Lewis and Thornhill, 2015, p. 161).

Generally, the word count has created real limitation, especially in the literature review. Thus, only the most important and relevant literature contributions were studied and cited. (Appendix III) is a list of recommended further reading, which was used to build a bigger picture of the research area.
Chapter 4: Data Analysis and Findings

This chapter delivers an analysis of the data emerging from primary research. The quantitatively collected data was processed, analysed, and interpreted into useful information (Saunders et al., 2015, p. 496). The findings were critically examined and compared to other findings within the existing literature. Thus, the secondary research findings were also utilised to reflect the arguments of other researchers. However, the integration of these arguments has been carefully carried out in a logical and unbiased manner within the analysis process.

Quantitative data is statistical figures and specific measurements. Questionnaire coding has been an essential stage that facilitates the data analysis process. Additionally, quantitative analysis techniques such as tables, graphs, pie-charts have allowed the researcher to explore, illustrate, and examine relationships from the collected data. The charts have shown the frequency of occurrence in the dependent variables and subsequently enabled comparing and contrasting the various collected responses. Thus, since the phenomena have been numerically defined, the analysis is referred to inferential statistics (Swift and Piff, 2014, p. 24).

In terms of data analysis, SPSS – a popular quantitative data analysis software – has a limited license duration. Since it needs to be regularly updated in order to avoid any confusion between different versions, it was avoided by the researcher. On the other hand, Google Forms provide a free embedded set of analytical software that was used to analyse the quantitative data. Additionally, all the responses were exported to an external Excel 2016 Spreadsheet for further analyses.

The relationship between independent and dependent variables that shown in the previous chapter was tested and analysed thoroughly in accordance with the research questions. The analysis reveals statistically remarkable results, which in turn have practical significance in the context of the research. The following three sections are presenting the findings consistent with the sections in the questionnaire. The first section examines the demographics. The second section studies the payment behaviour of the respondents in the light of the demographic findings. Lastly, the third section explores the respondents’ attitudes towards fifteen statements from the existing literature.
4.1 Demographic Findings

The first section of the questionnaire has collected demographic data from the sample. In accordance with the literature review, demographics have a significant impact on the spending behaviour and subsequently on the payment behaviour. Particularly, age and gender have been the most influential demographic attributes on the analysis process.

Questionnaire findings indicate that more than a third of the respondents are between 25 to 29 years old. This ratio is highly representative to the what was stated by the Irish Council for International Students (IUA, 2016). Moreover, this is only age group where the number of males exceeds the number of females.

Among the respondents, the top three nationalities are Indian, Brazilian, and Nigerian. They represent a third of the sample, which is to great extent similar to what stated by the Irish Universities Association (IUA, 2016). It is worth declaring that the questionnaire managed to get responses belong to 47 different non-EEA countries.
Furthermore, the duration of stay in Dublin has been a very influential independent variable throughout the analysis process. As shown in Table 5, most respondents less than 30 years old have spent between 6 to 12 months in Dublin. Additionally, respondents aged between 30 to 34 years have spent more than one year. However, older age groups have spent more than two years in Dublin. Figure 5 shows how the respondents are distributed according to the duration of stay.

<table>
<thead>
<tr>
<th></th>
<th>20 – 24</th>
<th>25 – 29</th>
<th>30 – 34</th>
<th>35 – 39</th>
<th>40 – 44</th>
<th>45+</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 months</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>21</td>
</tr>
<tr>
<td>Between 6 to 12 months</td>
<td>10</td>
<td>37</td>
<td>26</td>
<td>6</td>
<td>0</td>
<td>1</td>
<td>80</td>
</tr>
<tr>
<td>Between 12 to 24 months</td>
<td>7</td>
<td>32</td>
<td>27</td>
<td>10</td>
<td>4</td>
<td>1</td>
<td>81</td>
</tr>
<tr>
<td>More than 24 months</td>
<td>1</td>
<td>7</td>
<td>7</td>
<td>11</td>
<td>9</td>
<td>9</td>
<td>44</td>
</tr>
</tbody>
</table>

**Table 5: Duration of Stay by Age Groups**

Furthermore, the duration of stay in Dublin has been very influential independent variable throughout the analysis process. As shown in table 5, most respondents less than 30 years old have spent between 6 to 12 months in Dublin. Additionally, respondents aged between 30 to 34 years have spent more than one year. However, older age groups have spent more than two years in Dublin. Figure 5 shows how the respondents are distributed according to the duration of stay.

**Figure 5: Duration of Stay in Dublin**
More than two-thirds of the sample have spent from 6 months up to 2 years in Dublin. This duration is considered adequate for any cultural adjustments (Sherry, Thomas and Chui, 2010, p. 33). For instance, learning values and social norms. Therefore, their spending behaviour is already shaped and settled to some extent more than the students who have spent less than 6 months in the country.

According to the Irish policies, the full-time non-EEA students are limited to work 20 hours per week, and up to 40 hours in holidays (INIS, 2017). By contrast, the part-time programmes are mostly designed for working students. Consequently, part-time students have a relatively higher income per month than full-time students.

<table>
<thead>
<tr>
<th>Income (€)</th>
<th>Full-Time Students</th>
<th>Part-Time Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 999</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>1000 – 1999</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td>2000 – 2999</td>
<td>3</td>
<td>59</td>
</tr>
<tr>
<td>3000 – 3999</td>
<td>0</td>
<td>16</td>
</tr>
<tr>
<td>4000+</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

*Table 6: Distribution of Sample by Monthly Income and Type of Study*

It is worth noting that 40% of the respondents are full-time students whose monthly income is less than 1000 euros. Moreover, most of the part-time students have an income between 2000 to 3000 euros. However, none of all respondents has a monthly income more than 4000 euros.
4.2 Payment Behaviour Findings

The core question of the payment behaviour concept is: “How do they pay?” (U. Kalckreuth, Schmidt and Stix, 2014, p. 1019). This section studies the respondents’ payment behaviour based on the demographic findings from the previous section.

As shown in Figure 7 and 8, debit card is mostly used through the point of sale and rarely used through the mobile. Automated teller machine (ATM) are the second top channel of using debit card. Consequently, such extent of ATM cash withdrawals is noteworthy.
The collected data showed that using debit card via mobile is the least applied payment method among all respondents older than 25 years. However, the online use of debit cards is more common than the mobile use. Remarkably, mobile and online methods were not chosen at all by any of the respondents over 45 years old. Respondents over 40 years old mostly prefer withdrawing cash from the ATM. In addition, the point of sale (POS) is the most common channel of using debit cards among respondents less than 40 years old. However, using the ATM is more preferred among respondents aged between 25 to 29 years.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile</td>
<td>4</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>13</td>
</tr>
<tr>
<td>Online</td>
<td>3</td>
<td>18</td>
<td>15</td>
<td>4</td>
<td>2</td>
<td>0</td>
<td>42</td>
</tr>
<tr>
<td>ATM</td>
<td>7</td>
<td>36</td>
<td>14</td>
<td>8</td>
<td>7</td>
<td>7</td>
<td>79</td>
</tr>
<tr>
<td>Point of Sale</td>
<td>12</td>
<td>24</td>
<td>29</td>
<td>16</td>
<td>6</td>
<td>5</td>
<td>92</td>
</tr>
</tbody>
</table>

Table 7: Channels of Using Debit Card by Age Group

226
The greatest spending category of cash is pubs and restaurants. Most of the respondents who are less than 30 years old prefer to use cash rather than debit card in pubs and restaurant. However, older age groups tend to prefer using debit card instead.

On the one hand, insurance, medical, dental, and educational expenses are mostly paid with debit card among respondents. Since such transactions occur with agencies, hospitals, clinics, and colleges, cash is not preferred or sometimes is not accepted at all. In addition, the majority whose paying for entertainment by debit card are mostly males between 20 to 29 years old. Nonetheless, the majority whose paying for clothing by debit card are mostly females between 25 to 34 years old.
Moreover, most of the respondents who have chosen personal care as a spending category are females from all age groups. Nonetheless, debit card is more common for spending on the personal care. Spending on travelling and commuting by debit card is more common among respondents who declared their preference for using debit card via the Internet (i.e. online).

On the other hand, miscellaneous expenses and grocery are more likely to be paid with cash among respondents who are over than 35 years old. Rent and utilities are more common to be paid with cash among younger respondents whose monthly income is less than 1000 euros. However, respondents older than 40 years are pay for rent and utilities by debit card.

![Figure 10: Frequency of Checking the Bank Account](image)

The majority of respondents check their bank accounts on weekly basis. However, respondents from the youngest age group tend to check their accounts on daily basis. The frequent users of the debit card via mobile check their bank account after every transaction. It is worth noting that most of the respondents’ bank accounts are concentrated into three major banks.

<table>
<thead>
<tr>
<th>Top 3 Banks</th>
<th>Number of Respondents</th>
<th>Percentage of the Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allied Irish Bank – AIB</td>
<td>71</td>
<td>31.4%</td>
</tr>
<tr>
<td>Bank of Ireland</td>
<td>60</td>
<td>26.5%</td>
</tr>
<tr>
<td>Ulster Bank</td>
<td>23</td>
<td>10.2%</td>
</tr>
</tbody>
</table>
None of the respondents has never used a debit card. The youngest respondents are more likely to use debit card more than once a day. However, the frequency of use is decreasing with age. Respondents aged over 40 years are using debit cards on an inactive weekly basis (i.e. at least once). The following table shows the frequency of using debit cards by respondents from different age groups.

<table>
<thead>
<tr>
<th>Highest Rate</th>
<th>20 – 24</th>
<th>25 – 29</th>
<th>30 – 34</th>
<th>35 – 39</th>
<th>40 – 44</th>
<th>45+</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Once a day</td>
<td>9</td>
<td>10</td>
<td>8</td>
<td>6</td>
<td>1</td>
<td>0</td>
<td>34</td>
</tr>
<tr>
<td>More than once a day</td>
<td>10</td>
<td>22</td>
<td>13</td>
<td>8</td>
<td>3</td>
<td>3</td>
<td>59</td>
</tr>
<tr>
<td>At least once a week</td>
<td>5</td>
<td>18</td>
<td>23</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>64</td>
</tr>
<tr>
<td>More than once a week</td>
<td>2</td>
<td>29</td>
<td>16</td>
<td>9</td>
<td>3</td>
<td>2</td>
<td>61</td>
</tr>
<tr>
<td>At least once a month</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>8</td>
</tr>
</tbody>
</table>

Table 8: Frequency of Using Debit Card by Age Groups

Figure 11: Frequency of Using Debit Card
Mobile payments are more common among younger age groups. Most of the respondents over 35 years old have not used this payment method ever. The following table shows the frequency of using mobile payment by respondents from different age groups.

<table>
<thead>
<tr>
<th>How often do you use mobile payments?</th>
<th>20 - 24</th>
<th>25 - 29</th>
<th>30 - 34</th>
<th>35 - 39</th>
<th>40 - 44</th>
<th>45+</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never</td>
<td>2</td>
<td>12</td>
<td>11</td>
<td>13</td>
<td>8</td>
<td>11</td>
<td>57</td>
</tr>
<tr>
<td>Once a day</td>
<td>6</td>
<td>10</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>22</td>
</tr>
<tr>
<td>More than once a day</td>
<td>5</td>
<td>7</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>15</td>
</tr>
<tr>
<td>At least once a week</td>
<td>7</td>
<td>19</td>
<td>18</td>
<td>4</td>
<td>2</td>
<td>0</td>
<td>50</td>
</tr>
<tr>
<td>More than once a week</td>
<td>5</td>
<td>11</td>
<td>7</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>26</td>
</tr>
<tr>
<td>At least once a month</td>
<td>1</td>
<td>25</td>
<td>16</td>
<td>8</td>
<td>5</td>
<td>1</td>
<td>56</td>
</tr>
</tbody>
</table>

Table 9: Frequency of Using Mobile Payments by Age Groups

Figure 12: Frequency of Using Mobile Payments
The characteristics were sorted according to the level of importance among respondents. The most important characteristic of a debit card is convenience. Moreover, security and safety characteristics are the focus of attention for respondents who spent less than one year in Dublin. Additionally, record keeping, monitoring, and being credit constrained are more important for respondents who lived more than one year in Dublin. However, only respondents who lived less than six months consider the ability to get cash back from merchants as an important characteristic of a debit card.

### Table 10: Important Characteristics of Debit Card by Duration of Stay in Dublin

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Less than 6 months</th>
<th>Between 6 to 12 months</th>
<th>Between 12 to 24 months</th>
<th>More than 24 months</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience</td>
<td>14</td>
<td>16</td>
<td>24</td>
<td>22</td>
<td>76</td>
</tr>
<tr>
<td>Security</td>
<td>25</td>
<td>18</td>
<td>19</td>
<td>12</td>
<td>74</td>
</tr>
<tr>
<td>Record Keeping</td>
<td>9</td>
<td>12</td>
<td>27</td>
<td>24</td>
<td>72</td>
</tr>
<tr>
<td>Safety</td>
<td>27</td>
<td>19</td>
<td>13</td>
<td>4</td>
<td>63</td>
</tr>
<tr>
<td>Monitoring</td>
<td>15</td>
<td>11</td>
<td>17</td>
<td>19</td>
<td>62</td>
</tr>
<tr>
<td>Being Credit Constrained</td>
<td>5</td>
<td>14</td>
<td>15</td>
<td>23</td>
<td>57</td>
</tr>
<tr>
<td>Spending Restraint</td>
<td>15</td>
<td>18</td>
<td>12</td>
<td>8</td>
<td>53</td>
</tr>
<tr>
<td>Merchant Acceptance</td>
<td>17</td>
<td>16</td>
<td>8</td>
<td>7</td>
<td>48</td>
</tr>
<tr>
<td>Cash Back</td>
<td>20</td>
<td>15</td>
<td>9</td>
<td>3</td>
<td>47</td>
</tr>
</tbody>
</table>

**Figure 13: Important Characteristics of Debit Card**
4.3 Attitudes

The following table shows the distribution of the 226 responses for each statement. The numbers at the table heading are indicating the ranking order from (1=Totally Agree) to (7=Totally Disagree) in accordance with Likert Scale. Hereafter, the attitudes towards each statement were statistically measured.

<table>
<thead>
<tr>
<th>Highest Rate</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I use debit card in Ireland more frequent than in my home country</td>
<td>80</td>
<td>47</td>
<td>58</td>
<td>9</td>
<td>23</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>2. I always exchange prices in my mind to my country’s currency</td>
<td>63</td>
<td>59</td>
<td>53</td>
<td>19</td>
<td>15</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>3. The cost of living in Dublin is too high to sustain</td>
<td>86</td>
<td>51</td>
<td>44</td>
<td>16</td>
<td>22</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>4. Cash gives me power! Cash is King!</td>
<td>29</td>
<td>50</td>
<td>85</td>
<td>20</td>
<td>35</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>5. Paying with cash is more satisfying than paying with a debit card</td>
<td>15</td>
<td>32</td>
<td>92</td>
<td>19</td>
<td>46</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>6. Cash payments are more “painful” than card payments</td>
<td>24</td>
<td>46</td>
<td>81</td>
<td>24</td>
<td>40</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>7. Debit card limits and restraints my spending</td>
<td>33</td>
<td>48</td>
<td>60</td>
<td>19</td>
<td>44</td>
<td>8</td>
<td>14</td>
</tr>
<tr>
<td>8. More cash in hand drives me to spend more</td>
<td>32</td>
<td>48</td>
<td>77</td>
<td>17</td>
<td>39</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>9. I prefer cash to avoid bank charges that are applied to debit card</td>
<td>27</td>
<td>28</td>
<td>55</td>
<td>19</td>
<td>48</td>
<td>32</td>
<td>17</td>
</tr>
<tr>
<td>10. Cash is more convenient than debit cards only for small transactions</td>
<td>32</td>
<td>54</td>
<td>78</td>
<td>23</td>
<td>24</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>11. Using debit card is safer than using cash</td>
<td>51</td>
<td>66</td>
<td>62</td>
<td>21</td>
<td>15</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>12. Online and mobile banking are more efficient than conventional banking</td>
<td>51</td>
<td>67</td>
<td>70</td>
<td>18</td>
<td>15</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>13. My personal information through e-commerce is secured</td>
<td>34</td>
<td>53</td>
<td>71</td>
<td>27</td>
<td>28</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>14. Contactless payment cards are more convenient than conventional cards</td>
<td>37</td>
<td>52</td>
<td>75</td>
<td>23</td>
<td>30</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>15. I prefer moving towards cashless society</td>
<td>53</td>
<td>48</td>
<td>57</td>
<td>19</td>
<td>30</td>
<td>10</td>
<td>9</td>
</tr>
</tbody>
</table>

*Table 11: The Score of the Collected Attitudes*

Although most respondents somewhat agreed with all the presented statements, the results are examined separately to specify which variables have driven respondents to either agree or disagree. Thus, the yellow-coloured rate provides the predominant attitude of most respondents towards each statement. However, the results were critically and separately analysed according to the demographic and the payment behaviour findings from previous two sections.
Most of the respondents agreed that they are using debit card more frequent in Ireland than in their countries. The duration of stay has the main impact on this result. Thus, most of the respondents who totally agreed with this statement are those who spent more than six months in Dublin. However, most respondents who disagreed are originally from USA and Canada.

More than two-thirds of the respondents who totally agreed with the statement have spent less than one year in Dublin. Besides, it is worth noting that they are mostly less than 30 years old. On the other hand, respondents who disagreed have been living more than two years and mostly older than 40 years old.
The most remarkable result is that none of all respondents totally disagreed with this statement. However, respondents who totally agreed have monthly income less than a thousand euros. Despite the influence of the income, respondents who disagreed are mostly from the United Arab Emirates and Kuwait.

Most respondents who agreed with this statement are separated into two age groups, either younger than 24 years or older than 40 years. In addition, all female respondents over 45 years old have totally agreed with the statement. However, respondents aged between 30 to 39 years were mostly neutral to the statement.
About a half of the respondents agreed that paying with cash is more satisfying than paying with debit cards. Particularly, most female respondents who are older than 40 years have somewhat agreed with this statement. The disagreeing respondents are mostly males older than 30 years whose income is more than 1000 euros per month.

Most of the female respondents across all age groups agreed that cash payments have a greater degree of psychological pain than card payments. Nonetheless, mostly males older than 30 years somewhat disagreed with this statement. It is worth noting that almost all of the respondents who agreed with “Cash is King” statement have also agreed with this statement.
Most respondents who agreed and totally agreed with this statement have monthly income less than a thousand euros. Most agreeing respondents have spent less than one year in Dublin. In contrary, a substantial proportion of respondents that disagreed have monthly income more than two thousand euros and spent more than one year.

This result was significantly influenced by age and gender. Females aged less than 30 years agreed that cash drives them to spend more. However, the majority of the males disagreed with this statement. Furthermore, most of the disagreeing respondents declared using debit cards on daily basis in the previous section of the questionnaire.
This statement has divided responses into two halves. On the one hand, respondents aged less than 30 years and have monthly income less than two thousand euros, have agreed to the statement. On the other hand, older respondents who have higher monthly incomes, have mostly disagreed. In addition, most of the disagreeing respondents have bank accounts in Allied Irish Bank (AIB), which does not impose any charges on the student account.

Age and gender have been the most influential variables on this result. Most respondents who agreed to this statement are males less than 35 years old and mostly have income less than a thousand euros per month. However, female respondents in general, and those who are older than 40 years, in particular, have disagreed with this statement.
The vast majority of the respondents have agreed to this statement. Particularly, most of the respondents who totally agreed have higher income per month than who somewhat agreed. However, respondents who disagreed are more than 40 years old. Furthermore, the duration of stay has also influenced the result. A substantial proportion of the agreeing respondents has spent less than 6 months in Dublin.

The overwhelming majority of respondents have agreed with this statement. However, disagreeing is mostly related to age, where the respondents who totally disagree are only over 45 years old. It is worth mentioning that all the respondents who totally agreed have earlier declared their preference of online and mobile payments.
This result was significantly influenced by age. Neutral and disagreeing respondents are mostly older than 40 years. However, the respondents who totally agreed with this statement are between 20 to 24 years old. Furthermore, most of the respondents who agreed have earlier declared their preference of online payments.

Most of the agreeing respondents have monthly income more than a thousand euros. Additionally, they are mostly checking their back account on daily basis. Nonetheless, most of the disagreeing respondents have an income less than a thousand euros per month. Furthermore, most of the respondents who spent more than one year in Dublin, have totally agreed with this statement.
The main impact is attributed to age. Most of the respondents who totally agree with this statement are between 20 to 29 years old. In other words, the older the higher level of disagreeing. In addition, the country of origin plays a noteworthy role in building this result. Most of the Indian and Nigerian students disagree somewhat with this statement. In contrary, Americans and Latin Americans have mostly agreed.
Chapter 5: Discussion and Conclusion

This chapter discusses the value of the research results in accordance with the used theoretical frame. Hence, the findings of the primary research are compared with similar findings within the existing literature. Thus, this chapter provides a critical evaluation of the research findings. Additionally, it summarises the level of achievement in line with the research objectives. Therefore, the interpreted data in the previous chapter have supported drawing the conclusion of the whole study. The following subsections are examining the hypothesis of each theme separately.

5.1 Theme 1: The Impact of Demographics of Payment Behaviour

Q1: Which demographic attribute is more influential on the payment behaviour?

H1: The attribute of being a post-graduate has more impact than being an immigrant on the payment behaviour

According to the literature, the most influential demographic attributes on the payment behaviour are age, gender, and the level of education. Additionally, this research emphasised the massive impact of the duration of stay in the country along with monthly income on the payment behaviour.

To begin with, the argument that says ‘females use debit card more than males’ is too vague. Under some demographic parameters, this statement might be true. For instance, among the age group between 20 to 29 years, females use debit card more frequent than males. However, among the age groups over 35 years, males have higher usage rate.

Furthermore, income is totally linked to the type of study. Since full-time students have limitations on working hours, subsequently, they have limited income that is less than €1000 per month. On the other hand, most part-time students have relatively higher income, which in turn influence their payment behaviour. As a result, full-time students have preferred cash and part-time students have preferred card. In a nutshell, the less income leads to the more cash preference, but the more income leads to the more debit card preference.
As discussed earlier in terms of the hypothesis, the first theory claims that higher education consumers tend to use debit cards more than cash. Since all the target population are highly educated, this theory was tested and approved under certain circumstances and parameters. The second theory claims that immigrants tend to use cash more than debit cards. This theory is applicable to the target population only during the first six months of staying in the country. As a result, the two theories cannot be studied in isolation from each other. For instance, students from different age groups are applicable to different theories in different durations of stay.

5.2 Theme 2: The Effects of Payment Method on Spending Behaviour

Q2: Does the target perceive debit cards as spending restraints?

H2: Debit cards encourage spending behaviour more than cash

Perceiving debit cards as spending restraints is significantly affected by the duration of stay in the country. Students who lived less than one year are more likely to perceive debit card as a spending restraint. Otherwise, the spending behaviour of students who have stayed longer in Dublin is shaped and more settled. Therefore, among the target population, the less duration the more perception of such restraints and vice versa.

According to the findings, the less income per month the more tendency to spend on necessities. For instance, entertainment and clothing are the least categories of the spending behaviour by students whose monthly income is less than €1000. The greater proportion of such spending transactions occurred by debit card. Because paying with debit card has been perceived less psychologically painful than paying with cash. Moreover, the argument that says ‘card payers spend more than cash payers’ is applicable to the target population. Thus, the hypothesis is supported and approved.
5.3 Theme 3: Motivations and Preventions on Debit Cards

Q3: Are debit cards regarded more convenient than cash or vice versa?

H3: Cash is more convenient than debit cards only for small transactions

The characterisation along with the importance of convenience is different among age groups. Generally, the target population accepts that cash is more convenient than debit cards only for small transactions. However, this argument is weakened among older age groups. Thus, this hypothesis is supported by the research demographic findings. However, as discussed in the previous chapter, the duration of stay in the country has the main influence on the perceived characteristics of debit card. The following list summarises the preferred characteristics of debit card based on the duration spent by the target population.

![Figure 14: Preferred Characteristics of Debit Card by Duration of Stay](image-url)
5.4 Theme 4: Attitudes towards New Payment Methods

Q4: Are the new payment methods being used by the target?

H4: There is a positive trend for using modern payment systems

The interest of modern payment systems decreases by age. For instance, the younger age groups from the target population are more involved in mobile payment methods. Hence, age has the main influence on accepting the new payment methods. Where younger students also use the debit card via mobile more frequent than older students. This argument was approved and presented that the less age the more tendency for modern payment methods.

Moreover, the target population agree to a great extent that personal information through the Internet is secured. Thus, they consider that the online banking is more efficient than conventional banking. Furthermore, the target population accepts that contactless debit cards are more convenient than conventional debit cards (i.e. PIN code). On the other hand, since the target population accepts moving towards a cashless society, there is a positive trend for using modern payment systems. Thus, the hypothesis is approved.
5.5 Conclusion

The most influential demographic attributes on the payment behaviour are age, gender, income, and duration of stay in the country. The extent of their impact depends on the examined phenomenon. Based on the research results, it can be concluded that being a highly-educated consumer has more influence on the payment behaviour than being an immigrant.

Additionally, on the one hand, the motivations using debit cards depend on the duration of stay in the country. Thus, the importance of debit card characteristics varies by different durations. On the other hand, neither back charges nor security concerns were actual preventions of using debit cards. Furthermore, since cash has significantly higher extent of psychological pain of spending, the greater proportion of transactions occurred by debit card. Which in turn approves that the payment behaviour drives the spending behaviour.

To conclude, the four hypotheses were supported and the research has met all the proposed objectives successfully. It is worth noting that payment behaviour theories cannot be studied in isolation from each other knowing that each rule has its own exceptions. Therefore, non-EEA level-9 students are venerable to different theories in different durations of stay in Dublin. Nonetheless, and last of all, debit card overcomes cash.
5.6 Recommendations

This section provides a set of recommendations for further research on this area. Since the collected data can be interpreted in many ways. The researcher recommended conducting in-depth studies on each theme separately.

Drawing on such earlier evidence and the findings at hand suggest studying all the payment methods in the Irish context. Particularly, the spending behaviour by credit cards is needed to be in-depth studied. Moreover, bitcoin – a modern digital payment system – is invading the European market and also requiring further research.

Consequently, future researchers should focus more on the duration of stay in the country and its influence on the foreign consumer behaviour. Therefore, considering the duration of stay as an independent variable is highly recommended. On the other hand, more attention should be paid to the age group between 18 to 24 years old due to their high curiosity and interest towards contemporary payment systems.

Since the Irish market lacks adequate research about the payment behaviour due to the ongoing developments in the payment systems, the consumer behaviour remains to be explored. Further research ought to explore the factors that cause the studied phenomena by qualitative approach as well. These recommendations are just a starting point for further research on analysing the payment behaviour.
Chapter 6: Reflection

6.1 Introduction

As the Irish playwright, George Bernard Shaw said: “Life isn’t about finding yourself. Life is about creating yourself”.

In 2015, I decided to formalise my business education. I wanted a formal qualification to reflect and solidify my career. Choosing Ireland was not the easiest path for a Palestinian student. My visa was rejected twice and the process took one year. Since I am an extremely eager person, nothing has stopped my desire and ambition to try again for the third time, which was my first step to be an MBA student at Dublin Business School. And now I am taking the last step, it is really delightful to achieve this big milestone that gives me the pride in myself and my country.

The main influence on the vision of my future is derived from the current situation in Palestine. Martin Luther King said: “I have a dream”, me too. I believe that the Palestinian dream will become true only if we cooperate effectively to develop our country.

6.2 Self-learning Appraisal

This programme has positively improved my existing skills, particularly in marketing management and strategical way of thinking. It helps to understand my learning style, which to a great extent was learning by doing. I have also received excellent guidance and mentoring from the lecturers who have absolutely contributed to my experience. Since learning is a constant process with many challenges, I have discovered new sides on myself during the learning journey. Studying abroad has endowed me to develop a focused self-discipline. Moreover, I have learnt how to use criticism constructively, which is a key management skill that I lacked before. An example from the past, I have always avoided working within groups. However, surprisingly during this programme, I have really enjoyed group work.

MBA has literally widened my horizon of knowledge with a change of culture. Since different circumstances let to quick adaptations in consort with various feelings and reactions in dealing with new people, it was a challenging mode. A surprising outcome was my increased awareness of how I can promote my country and influence the perceptions of the new people I met through better communication skills. Through travelling back and forth to Ireland I have implemented ideas, concepts,
theories, and models in the projects I am managing in Palestine. For instance, Hofstede's cultural theory has substantially improved my decision-making process in both Palestinian-Israeli and Palestinian-Jordanian markets. Where cultural dimensions are totally different within the two neighbour countries.

Moreover, according to J.B Rotter test, I have an internal locus of control and I strongly believe that I have control over the issues that affect my life (Rotter, 1990, p. 489). Trying to get the visa for the third time is a good evidence of such belief.

Furthermore, it is worth knowing that my learning style during the programme has been a theorist. According to (LSQ) of Honey and Mumford, I prefer thinking through step-by-step manner. Thus, being systematic, algorithmic, logical and analytical as well. Although Kolb’s (LSI) model is inspiring, I have never consciously considered how I really learn. However, the learning style questionnaire (LSQ), which was designed to increase the self-awareness, has probed my general behavioural tendencies.

As a learner, knowing my learning style has helped to use effective methods for learning in this stage. However, it also drives me to try a moving around the cycle again in the next stage. The best learning outcome is by using all four styles rather than a preferred dominant style (Svinicki and Dixon, 1987, p. 141).
According to Belbin team roles, I am a completer/finisher, that means I have the capacity for follow-through and tendency to perfectionism (Belbin, 2017). I have faith that nothing is impossible if I put my heart, my mind, and my passion for it.

6.3 The Impact of the College

It is worth pointing out that Dublin Business School delivers a delightful multicultural atmosphere to get to know such new people with diverse backgrounds. Thus, DBS granted a remarkable opportunity for students to represent their countries. Such community enables me to really enjoy the time with my peers.

Technically, Dublin Business School has provided me with the perfect platform, tools, skills, and outlook to progress to the next step in my life. Besides, the superior research techniques that allowed me to surf the library and navigate the world of business literature. Amazingly, as a student, I have received an up-to-date kit of solid knowledge in the business administration and management field.

The comprehensive range of modules is very relevant to the worldwide real context. I have chosen the general stream in order to study and cover all the aspects of business, which in turn improved self-confidence. Subconsciously, the modules have been applied to my daily practices.

6.4 Evaluation of this Research

For this dissertation, I have made a detailed structure of research objectives, chapters, themes, and references. All the ideas, notes, number, and even scribbles were kept in a copybook. In addition, during a 12-week process, I set daily goals and weekly deliverables with reasonable deadlines. Hence, adequate time was available for proofreading. Nevertheless, staying constantly focused on the objectives of this research has taken a massive effort. However, the core reflection on this dissertation is the diverse 226 anonymous respondents from 47 non-European countries, who participated and were the greatest part of the study.

Selecting this field is related to my future path. The decision of researching this topic was made several months before starting the dissertation process itself. It has contributed to the achievements of my long-term career within the marketing management in the Palestinian banking sector. Being enthusiastic about
the research topic has strengthened my motives to during the progress. This has increased efficiency and expanded my learning experience as well. Despite the intense time management during the year, this dissertation stimulates my desire of continual learning and getting more knowledge. Besides, it absolutely improves my time management skill.

6.5 Closing Remarks

Being in Dublin was a real-life challenge. A unique opportunity to focus on my capabilities. Self-knowledge journey. My academic journey has been beyond my expectations. What I did get was a fantastic learning experience. The best thing is that I have made lifelong friendships and built a solid network of contacts. Networking with students from more than 30 countries is such an astonishing experience. Upon reflection, I have learnt how to work with people from assorted styles, cultures, behaviour, and backgrounds. I have ultimately adapted to such differences.

In the end, MBA has been a substantial milestone in my life. Additionally, it furthers develop self-sufficiency and gives me pride. It allows me to discover new potentials during the programme that reinforced my next academic goals, which were not considered in the past. This degree provided me with a wide range of learning experiences. Finally, it is not about the outcome, it is all about the journey itself.


Cradden, J. (2016) *Although we still use cash more than debit cards, our cash spending is being relegated to low-value daily payments*. Available at: https://www.nexis.com/results/enhdocview.do?docLinkInd=true&ersKey=23_T25087659065&format=GNBFI&startDocNo=0&resultsUrlKey=0_T25087659067&backKey=20_T25087659068&csi=304313&docNo=17 (Accessed: 21 November 2016).


Bibliography


Appendices

Appendix I: Questionnaire

MBA Questionnaire

Dear respondent,

This questionnaire is part of a research project to analyse the spending behaviour of non-European postgraduates in Dublin. Your responses are important in enabling the research to obtain as full an understanding as possible of this topical issue.

The three core characteristics of a respondent are:

1. To be a non-EEA student.
2. To be categorised as NFQ level-9 (i.e. master degree, post-graduate diploma).
3. To be living in Dublin.

The questionnaire would take you no more than seven minutes to complete. The information you provide will be treated in the strictest confidence. You will notice that you are not asked to include your name or address anywhere on the questionnaire. It is completely an academic research. Your answers are the main data set for my research dissertation for my master degree in business administration at Dublin Business School. I would be very thankful to you for taking the time to complete this questionnaire. I hope that you will find completing the questionnaire enjoyable.

By checking the box bellow you confirm that you have read and understood the purpose of the research and voluntarily agree to be part of this study. If you have any queries, please do not hesitate to contact me.

Yours respectfully,

Michael Rishmawi
Email: 10225680@mydbs.ie

Please choose answers that best describes you and your consuming behaviour in Dublin

1. Gender
   - ○ Male
   - ○ Female

2. Age
   - ○ 20 – 24
   - ○ 25 – 29
   - ○ 30 – 34
   - ○ 35 – 39
   - ○ 40 – 44
   - ○ 45+

3. Country of Origin
   - Select your country

4. College/University
   - Select your college/university

5. Postgraduate Degree
   - Select your degree
6. **Type of Study**  
   - [ ] Full-Time  
   - [ ] Part-Time

7. **Bank Name**  
   - [ ] Select your bank

8. **For how long have you been living in Dublin?**  
   - [ ] Less than 6 months  
   - [ ] Between 6 to 12 months  
   - [ ] Between 12 to 24 months  
   - [ ] More than 24 months

9. **Average Income per month**  
   - [ ] 0 - €999  
   - [ ] €1000 – €1999  
   - [ ] €2000 – €2999  
   - [ ] €3000 – €3999  
   - [ ] €4000+

10. **Where do you use your DEBIT CARD most?**  
    - [ ] Point of Sale (POS)  
    - [ ] Automated Teller Machine (ATM)  
    - [ ] Online  
    - [ ] Mobile
11. For which categories do you use **DEBIT CARD** most?

- ☐ Cash / ATM
- ☐ Clothing
- ☐ Education
- ☐ Entertainment
- ☐ Grocery
- ☐ Insurance
- ☐ Medical / Dental
- ☐ Travelling / Commuting
- ☐ Personal Care
- ☐ Rent / Utilities
- ☐ Miscellaneous
- ☐ Pubs and Restaurants

12. For which categories do you pay with **CASH** most?

- ☐ Clothing
- ☐ Education
- ☐ Entertainment
- ☐ Grocery
- ☐ Insurance
- ☐ Medical / Dental
- ☐ Travelling / Commuting
- ☐ Personal Care
- ☐ Rent / Utilities
- ☐ Miscellaneous
- ☐ Pubs and Restaurants

13. How often do you use your debit card?

- ☐ Once a day
- ☐ More than once a day
- ☐ At least once a week
- ☐ More than once a week
- ☐ At least once a month

14. How often do you use mobile-to-mobile payment?

- ☐ Never
- ☐ Once a day
- ☐ More than once a day
- ☐ At least once a week
- ☐ More than once a week
- ☐ At least once a month
15. What are the most important characteristics of a debit card?

- □ Being credit constrained
- □ Merchant acceptance
- □ Spending restraint

- □ Cash back
- □ Monitoring
- □ Security

- □ Convenience
- □ Record keeping
- □ Safety

To what extent do you agree or disagree with the following statements?

16. I use debit card in Ireland more frequent than in my home country

1 2 3 4 5 6 7

Totally Agree: ☐ ☐ ☐ ☐ ☐ ☐ ☐

17. I always exchange prices in my mind to my country’s currency

1 2 3 4 5 6 7

Totally Agree: ☐ ☐ ☐ ☐ ☐ ☐ ☐

18. The cost of living in Dublin is too high to sustain

1 2 3 4 5 6 7

Totally Agree: ☐ ☐ ☐ ☐ ☐ ☐ ☐

19. Cash gives me power, Cash is King!

1 2 3 4 5 6 7

Totally Agree: ☐ ☐ ☐ ☐ ☐ ☐ ☐

20. Paying with cash is more satisfying than paying with a debit card

1 2 3 4 5 6 7

Totally Agree: ☐ ☐ ☐ ☐ ☐ ☐ ☐
21. Cash payments are more "painful" than card payments

22. Debit card limits and restraints my spending

23. More cash in hand drives me to spend more

24. I prefer cash to avoid the bank charges that are applied to the debit card

25. Cash is more convenient than debit cards only for small transactions

26. Using debit card is safer than using cash

27. Online and mobile banking are more efficient than conventional banking
28. My personal information through e-commerce is secured

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29. Contactless payment cards are more convenient than conventional cards

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30. I prefer moving towards a cashless society

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Appendix II: Supervisor Dissertation Meetings

Name of Student: Michael Rishmawi 
Name of Supervisor: Andrew Quinn

-----------------------------------------------

Overall Summary/Conclusion of Meetings:

Since the researcher was not in Ireland during the first stages of the research process, communicating with the supervisor occurred by email. Initially, the research proposal was approved and then the research outline was created within the first week of process.

As shown by the Gantt chart (Appendix IV), the timeline was divided into correlated phases. The period provided for each phase was realistic and sufficient to satisfy the research requirements. The timeline was strictly followed through the entire process.

The questionnaire was published after an approval from the supervisor. Moreover, clear feedback and critical suggestions led to modifying the research outline. The result was splitting three chapters into two chapters. Therefore, the discussion of findings was merged with the conclusion chapter.

During the last week, the researcher was able to physically be in Ireland and to meet the supervisor face-to-face for the first time. The meeting took place in Dublin Business School - Castle House Building. This meeting draws the of expectations of the whole research, particularly of the conclusion.
Appendix III: Recommended Further Reading


## Appendix IV: Research Timeline

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