



BLLW 2152
ACADEMIC WRITING

ARGUMENTATIVE ESSAY:
CASHLESS PAYMENTS BRING THE FUTURE OF STUDENTS
TRANSACTIONS IN UNIVERSITIES

PREPARED BY:
MUHAMMAD AKMAL BIN MOHD NASIR
B032220038

PREPARED FOR:
MADAM NOOR BAIDURI BINTI ABD HALIM

CASHLESS PAYMENTS BRING THE FUTURE OF STUDENTS TRANSACTIONS IN UNIVERSITIES

Universities are moving towards cashless payment systems for student transactions. By adopting these digital methods, educational institutions can work more efficiently, improve security, and help students manage their finances better. Despite some disadvantages and issues, cashless payments have shown significant benefits for students.

Primarily, cashless payments make operations more efficient by shortening transaction times and lowering the administrative workload related to handling cash (Nor et al., 2023). For example, at University Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), the Snap & Pay app enables quick payments for services like cafeteria bills and tuition fees, to boost efficiency (Shaji & Mathias, 2021). This change reduces fraud and errors, enhancing the security and reliability of the campus financial system.

In addition to this, these methods boost security by providing more secure options than physical cash, improving financial management, and lowering theft risks through detailed transaction records (Ya'Acob et al., 2019). Furthermore, implementing authentication and encryption protocols ensures the security of user information, addressing concerns regarding fraud and privacy. (Rajaraman, 2017).

However, there are concerns about inclusivity for students who are less familiar with technology or who have limited access to digital tools. According to Balakrishnan and Shuib (2021), universities should offer platforms for training and support to facilitate equal involvement in cashless systems. Additionally, cashback or rebate offers can attract more students to use the system, thereby reducing the technology gap (Tee & Ong, 2016).

To conclude, implementing cashless payment systems in universities is a wise decision that brings many advantages. It not only simplifies tasks and improves security but also educates students about financial matters, equipping them for a digital economy. These benefits are too significant to ignore and can enhance opportunities for future generations of students.

(287 words)

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by Muhammad Akmal

Submission date: 01-Jun-2024 01:20PM (UTC+0800)

Submission ID: 2392927001

File name: Argumentative_Essay_B032220038.pdf (64.48K)

Word count: 296

Character count: 1849

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