

## **Cryptocurrencies: Business Students' Awareness and Universities' Adoption Readiness and Compatibility of Use Considering the Mediation of Attitudes**

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**Abstract :** The study aims to determine the effect of awareness of business students towards cryptocurrencies and the readiness of universities and colleges to accept cryptocurrencies as a medium of exchange, considering the mediation of business students' attitudes. The research used partial least squares structural equation modeling (PLS-SEM) and deployed a questionnaire attuned to the awareness and attitudes of business students towards cryptocurrencies and readiness and compatibility of use in universities and colleges in Ilocos Norte. The output of the investigation revealed that awareness of business students is not correlated to the readiness of universities and colleges, which means that even though students understand cryptocurrencies, it is not an assurance that universities and colleges are ready to accept them as the medium of exchange. The study proposes that training and seminars for business students and professionals should be conducted to expand understanding and acceptance of cryptocurrencies.

**Keywords :** cryptocurrencies, awareness, readiness, attitudes

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