Going Cashless: E-Wallet Use among University Students

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ABSTRACT

E-wallets have become part of everyday student life, yet the specific factors associated with students' intention to use e-wallets among Malaysian university students have received limited attention. This study examined cashless usage patterns among university students and investigated the relationships between four factors, namely perceived usefulness, perceived ease of use, perceived risk, and reward, and students' intention to use e-wallets. It also identified the most significant predictor of intention to use e-wallets. A quantitative survey was conducted among 73 undergraduate students from the Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA (UiTM) Kedah. Data were analysed using descriptive statistics, Pearson correlation, and multiple linear regression. More than half of the respondents used e-wallets more than ten times per week. All four factors showed strong and significant positive relationships with intention to use e-wallets. The regression model explained 95.6% of the variance in intention to use e-wallets, with perceived usefulness being the only statistically significant predictor. These findings indicate that perceived usefulness is an important factor associated with students' intention to use e-wallets. The findings provide useful insights for e-wallet providers and campus financial literacy programmes.

Keywords: E-wallet, Cashless payment, Technology acceptance model, Perceived usefulness, University students

INTRODUCTION

Digitalisation has changed the way people manage their money and make payments. E-wallets allow users to make payments, transfer money, and purchase goods through mobile devices without carrying cash or physical cards (Munikrishnan et al., 2024). The use of e-wallets has increased with the growth of smartphone use and cashless payment initiatives (Fikri et al., 2025). In Malaysia, cashless payments are becoming more common, especially among young people and university students. University students are an important group for studying e-wallet adoption because they are generally familiar with mobile technology and digital services (Seng et al.,2023)

Previous studies have identified several factors related to e-wallet adoption. The Technology Acceptance Model (TAM) includes two main factors, namely perceived usefulness and perceived ease of use. Perceived usefulness refers to the benefits users expect from using e-wallets, while perceived ease of use refers to how easy e-wallets are to use. Previous studies have found these two factors to be important in e-wallet adoption (Salma & Permatasari, 2025; Tian et al., 2024). Other factors, such as perceived risk and reward, have also been considered in studies of e-wallet adoption. Perceived risk refers to users' concerns about security and possible financial loss, while reward refers to benefits such as discounts, cashback, and promotional offers that may encourage e-wallet use (Fikri et al., 2025). Although previous studies have examined various factors related to e-wallet adoption, further research is needed to examine how different factors are associated with students' intention to use e-wallets. This study therefore focuses on four factors, namely perceived usefulness, perceived ease of use,

perceived risk, and reward, and aims to examine their relationships with students' intention to use e-wallets and identify the most significant predictor of intention to use e-wallets.

The findings may help university students better understand the factors associated with their intention to use e-wallet. The findings may also provide useful information for universities, e-wallet providers, and other relevant parties in developing suitable strategies and services for university students. In addition, this study contributes to the existing literature on e-wallet adoption by providing evidence from university students in Malaysia.

LITERATURE REVIEW

Perceived usefulness refers to a person's belief that using a system can improve their task performance. In the context of e-wallets, it refers to the belief that using an e-wallet can make payments faster, easier, and more efficient than using cash. Users may be more willing to use e-wallets when they believe that these services provide useful benefits in their daily transactions. Previous studies have shown that perceived usefulness is related to e-wallet adoption and intention to use e-wallets. Matar and Aloqaily (2025) found that perceived usefulness mediated the relationships between trust, perceived ease of use, perceived security, and behavioural intention among e-wallet users in Jordan. Similarly, Amron et al. (2024) indicated that perceived usefulness was more important than perceived ease of use in explaining Malaysian students' attitudes and satisfaction. In Malaysia, Ishak et al. (2024) identified perceived usefulness as one of the strongest predictors of cashless payment adoption among undergraduate students. Munikrishnan et al. (2024) also reported that performance expectancy, which is closely related to perceived usefulness, significantly predicted cashless payment intention among young Malaysian adults. Overall, these findings show that perceived usefulness is an important factor associated with students' intention to use e-wallets.

Perceived ease of use refers to a person's belief that using a system will require little effort. In the context of e-wallets, it refers to how easy an e-wallet is to learn, navigate, and use. An e-wallet that is simple and easy to understand may encourage users to adopt and use it. Previous studies have shown that perceived ease of use is related to e-wallet adoption and intention to use e-wallets. Haedar and Marsasi (2025) examined e-wallet intention among Generation Y and Z users and found that perceived ease of use, together with perceived usefulness and service quality, was significantly related to behavioural intention. Similarly, Al Khasawneh et al. (2024) identified perceived ease of use as an important factor in digital wallet adoption among users in Jordan, closely linked to the minimal number of steps required to complete a transaction. Belmonte et al. (2024) reported a significant relationship between perceived ease of use and intention among Generation Z and millennials in the Philippines. However, this relationship was weaker than those of perceived usefulness and trust. Seng et al. (2023) also found that perceived ease of use significantly predicted e-wallet acceptance among Malaysian university students.

Perceived risk refers to the uncertainty or possible negative consequences that users may experience when using a technology. In the context of e-wallets, perceived risk may include financial loss, fraud, unauthorised transactions and misuse of personal data. Users who perceive higher risks may be more concerned about the security and privacy of an e-wallet before deciding to use it. Gomez-Hurtado et al. (2025) studied e-wallet adoption among Generation Z users in Colombia and found that perceived risk was significantly related to trust and intention to use e-wallets. Users who perceive higher risk tend to demand stronger assurances of security and privacy before adopting a platform. Meiranto et al. (2026) found that perceived security significantly affected behavioural intention among Generation Z e-wallet users in Indonesia, even though it did not significantly affect actual usage behaviour. Riza and Aditya (2025) further found that trust and security concerns were important factors in e-wallet adoption.

Reward refers to the benefits that users may receive when using an e-wallet. These benefits may include cashback, discounts, vouchers or loyalty points. Such rewards may encourage users to use an e-wallet because they can provide additional value to users. Kumar et al. (2025) reported that rewards significantly influenced perceived usefulness, which was related to users' intention to continue using e-wallets. This suggests that rewards may increase users' perception of the usefulness of an e-wallet. Nurmalasari et al. (2025) similarly found that cashback reward programmes significantly influenced e-wallet user satisfaction through user engagement with the platform. Meiranto et al. (2026) showed that price value, which includes cashback offers and discounted

transaction fees, was a significant predictor of behavioural intention among Generation Z e-wallets users. Similarly, Malik and Annuar (2021) identified reward was a significant predictor of e-wallet usage intention among Malaysian users, alongside perceived usefulness, perceived ease of use, and perceived risk.

Intention to use refers to the strength of a person's plan or willingness to adopt and use a technology in the future. Previous studies have examined several factors related to e-wallet adoption intention. Qi et al. (2025) examined the factors influencing e-wallet adoption intention among Malaysian consumers and found that perceived usefulness and perceived ease of use significantly predicted intention, while perceived security and social influence did not. Amron et al. (2024) showed that a positive attitude, which was mainly related to perceived usefulness, significantly predicted university students' intention to continue using e-wallets. Balakrishnan and Gan (2023) similarly found that perceived usefulness and perceived risk were significantly related to users' intention to adopt cashless payment methods. Napis and Daud (2023) also reported that convenience and social influence were significant predictors of e-wallet adoption intention among young Malaysians. Overall, these studies suggest that intention to use e-wallets is associated with several factors, including perceived usefulness, perceived ease of use, perceived risk, and social influence.

METHODOLOGY

Research Design and Sampling

This study used a quantitative, cross-sectional survey design. The population consisted of undergraduate students from the Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA (UiTM) Kedah. Convenience sampling was used to recruit the respondents. A total of 73 students completed the self-administered questionnaire, and all responses were valid and included in the analysis.

Research Instrument

The questionnaire consisted of six sections covering the demographic profile, intention to use e-wallets (IU), perceived usefulness (PU), perceived ease of use (PEOU), perceived risk (PR), and reward (RW). The questionnaire items were adapted from Malik and Annuar (2021), who developed the measurement items based on previous studies. All construct items were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The full questionnaire is provided in Table 1. Higher scores indicated higher levels of the respective constructs. No items were reverse-coded.

Table 1. Measurement items

Variables	Code	Items
Perceived usefulness	PU1	I believe using E-wallet would be useful
	PU2	l believes using E-wallet would be more convenient for me
	PU3	l believes using E-wallet would increase my payment efficiency
	PU4	I believe using E-wallet would help me pay more quickly
Perceived ease of use	PEOU1	Using E-wallet is easy as using an actual payment card
	PEOU2	The usage on how to use the E-wallet is clear and understand
	PEOU3	Using the E-wallet would be easy
	PEOU4	Learning to use the E-wallet would be easy
Perceived risk	PR1	E-wallet applications may not be able to process payments correctly
	PR2	There may be caused or lost money when using E-wallet
	PR3	Unauthorized personal data may be accessed by hackers
	PR4	My decision to use E-wallet to perform payment involves higher risk
Reward	RW1	I think that special offers/rewards provided by E-wallet are important to me
	RW2	l thinks that availability to e-coupons redemption by E-wallet is important to me

	RW3	l would like to gain benefit from any promotions offered by the E-wallet
	RW4	l would like to continue to use E-wallet as long as promotions are being offered
Intention to use E-wallet	IU1	I'm expecting my usage of E-wallet to increase in the future
	IU2	I plan to use E-wallet frequently
	IU3	l will recommend the use of the E-wallet to others
	IU4	l will always try to use the E-wallet to make payment

Data Collection

The questionnaire was distributed online through the class WhatsApp group using a Google Forms link. The link was sent to 110 students, of whom 73 completed the questionnaire, resulting in a response rate of 66.4%. All 73 responses were valid and included in the analysis. Participation was voluntary, and respondents were informed of the purpose of the study before completing the questionnaire.

Data Analysis

The reliability of the instrument was assessed using Cronbach's alpha. Descriptive statistics, including frequencies and percentages, were used to summarise the respondents' demographic and e-wallet usage characteristics. Pearson correlation analysis was conducted to examine the relationships between each independent variable, namely perceived usefulness (PU), perceived ease of use (PEOU), perceived risk (PR), and reward (RW), and students' intention to use e-wallets. Subsequently, multiple linear regression analysis was conducted to identify the most significant predictor of students' intention to use e-wallets. Regression diagnostics were also conducted to assess multicollinearity using variance inflation factor (VIF) and tolerance values. All statistical analyses were conducted using the Statistical Package for the Social Sciences (SPSS) at a significance level of 0.05.

Conceptual Framework

Figure 1 presents the conceptual framework of the study, adapted from the Technology Acceptance Model (TAM). The four independent variables, namely perceived usefulness, perceived ease of use, perceived risk, and reward, were examined in relation to the dependent variable, students' intention to use e-wallets.

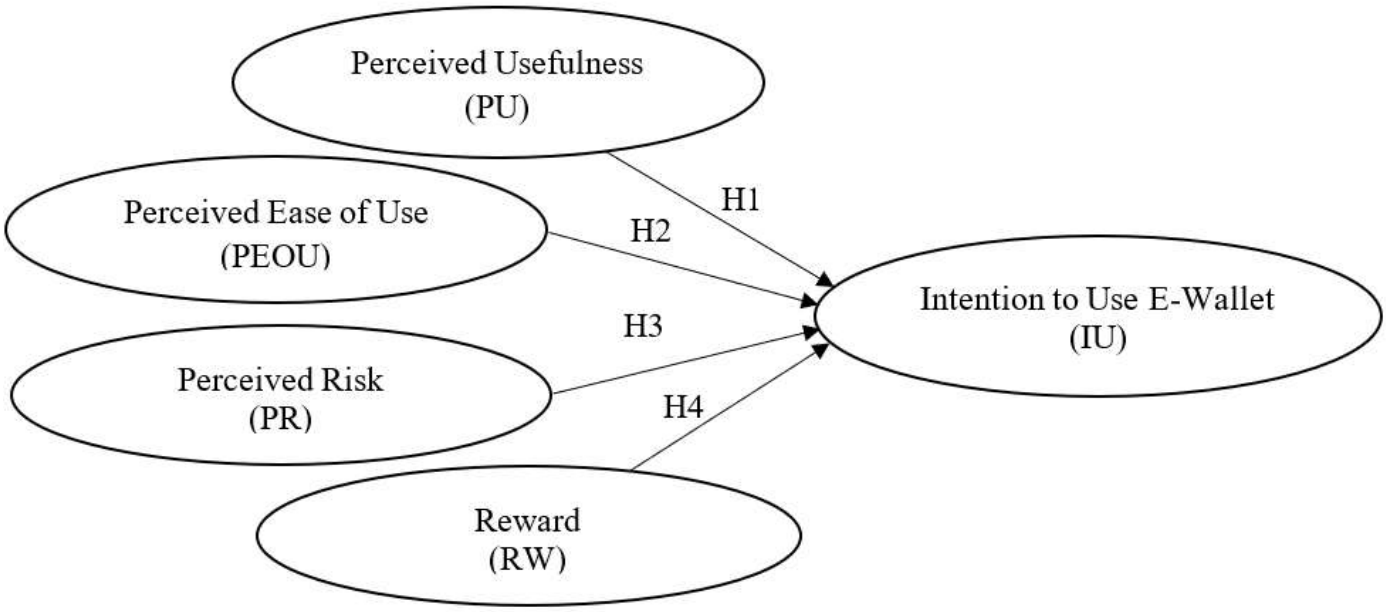


Figure 1. Conceptual Framework of the Study

RESULT AND DISCUSSION

Demographic and E-Wallet Usage Profile of Respondents

Table 2 summarises the demographic profile and e-wallet usage characteristics of the 73 respondents. The majority of respondents were female (72.6%), while 27.4% were male. Most respondents were aged 21 to 23 years (86.3%) and 45.2% were from class KAM2383A. Regarding the number of e-wallet applications currently installed on their mobile phones, 39.7% of respondents had three applications, while 31.5% had four or more applications. Thus, 71.2% of respondents had three or more e-wallet applications on their mobile phones. In terms of e-wallet usage frequency over the past week, 57.5% of respondents used e-wallet applications more than 10 times, followed by 23.3% who used them 5 to 10 times. Meanwhile, 15.1% used e-wallet applications fewer than 5 times, while 4.1% reported not using any e-wallet application. Food and beverage purchases were the most common purpose for using e-wallets (84.9%), followed by online shopping (12.3%) and transportation (2.7%).

Table 2. Demographic and E-Wallet Usage Profile of Respondents

Demographic Variable	Frequency (n)	Percentage (%)
Gender		
Male	20	27.4
Female	53	72.6
Class		
KAM2383A	33	45.2
KAM2383B	22	30.1
KAM2383C	18	24.7
Age Group		
18–20 years old	5	6.8
21–23 years old	63	86.3
24–26 years old	5	6.8
Number of e-wallet application(s) you have in your mobile phone currently		
None	2	2.7
1	6	8.2
2	13	17.8
3	29	39.7
4 and above	23	31.5
How often did you use e-wallet applications in the past week?		
I never used any e-wallet application	3	4.1
I used e-wallet applications less than 5 times per week	11	15.1
I used e-wallet applications 5 to 10 times per week	17	23.3
I used e-wallet applications more than 10 times per week	42	57.5
For what purposes do you use e-wallets?		
Food and beverage	62	84.9
Online shopping	9	12.3
Transportation	2	2.7

Reliability Analysis

The reliability analysis shown in Table 3 indicates that all five variables achieved excellent internal consistency. Cronbach's alpha values ranged from 0.960 to 0.975, all of which were above the recommended threshold of 0.70. This indicates that the items used to measure perceived usefulness, perceived ease of use, perceived risk, reward, and intention to use were highly consistent.

Table 3. Reliability Analysis

Variable	Number of Items	Cronbach's Alpha
Perceived Usefulness (PU)	4	0.969
Perceived Ease of Use (PEOU)	4	0.96
Perceived Risk (PR)	4	0.975
Reward (RW)	4	0.966
Intention to Use (IU)	4	0.975

Correlation Analysis

As shown in Table 4, the Pearson correlation results indicated that all four factors had very strong, positive, and statistically significant relationships with students' intention to use e-wallets. Perceived usefulness had the strongest correlation with students' intention to use e-wallets ($r = 0.970$, $p < 0.001$), followed by perceived risk ($r = 0.960$, $p < 0.001$), perceived ease of use ($r = 0.958$, $p < 0.001$), and reward ($r = 0.929$, $p < 0.001$). These results indicate that higher scores on the four factors were associated with higher levels of intention to use e-wallets. However, the very high correlations observed between the variables raise concerns about potential overlap among the constructs. Therefore, the distinctiveness of the constructs should be interpreted with caution.

Table 4. Pearson Correlation Between the Independent Variables and Intention to Use E-Wallet

Variable	Intention to Use (IU)
Perceived Usefulness (PU)	0.970**
Perceived Ease of Use (PEOU)	0.958**
Perceived Risk (PR)	0.960**
Reward (RW)	0.929**

Multiple Linear Regression

The model summary in Table 5 indicates that the four-factor model explained 95.6% of the variance in students' intention to use e-wallets ($R^2 = 0.956$). The remaining 4.4% represents the variance in students' intention to use e-wallets that was not explained by the factors included in the model. The ANOVA results in Table 6 indicate that the overall regression model was statistically significant, $F(4, 68) = 373.640$, $p < 0.001$.

The regression coefficients in Table 7 show that perceived usefulness was the only statistically significant predictor of students' intention to use e-wallets ($\beta = 0.553$, $t = 4.609$, $p < 0.001$). Perceived ease of use ($\beta = 0.063$, $p = 0.610$), perceived risk ($\beta = 0.243$, $p = 0.051$), and reward ($\beta = 0.136$, $p = 0.123$) were not statistically significant when all four factors were included simultaneously in the model. Therefore, perceived usefulness was identified as the most significant predictor of students' intention to use e-wallets. The regression diagnostics indicated substantial multicollinearity among the independent variables. The VIF values ranged from 11.884 to 23.730, while the tolerance values ranged from 0.042 to 0.084. Therefore, the individual predictor results should be interpreted with caution because multicollinearity may affect the estimated contribution of each predictor.

Table 5. Model Summary

Model	R	R^2	Adjusted R^2
1	0.978	0.956	0.954

Table 6. Analysis of Variance (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	38.153	4	9.538	373.64	<0.001
Residual	1.736	68	0.026		
Total	39.889	72			

Table 7. Regression Coefficients

Variable	B	Std. Error	β	t-value	Sig.	Tolerance	VIF
(Constant)	0.144	0.254	–	0.566	0.574		
Perceived Usefulness (PU)	0.618	0.134	0.553	4.609	<0.001	0.044	22.516
Perceived Ease of Use (PEOU)	0.072	0.141	0.063	0.512	0.61	0.042	23.73
Perceived Risk (PR)	0.177	0.089	0.243	1.984	0.051	0.043	23.389
Reward (RW)	0.126	0.081	0.136	1.562	0.123	0.084	11.884

Table 8 presents the hypothesis testing results based on the Pearson correlation analysis. The results show that all four independent variables had significant and positive relationships with students' intention to use e-wallets. Therefore, H1, H2, H3, and H4 were supported. The multiple linear regression analysis further showed that perceived usefulness was the most significant predictor of students' intention to use e-wallets when all four factors were examined simultaneously.

Table 8. Summary of Hypothesis Results

No	Hypothesis	Result
H1	There is a significant relationship between perceived usefulness (PU) and intention to use e-wallets.	Supported
H2	There is a significant relationship between perceived ease of use (PEOU) and intention to use e-wallets.	Supported
H3	There is a significant relationship between perceived risk (PR) and intention to use e-wallets.	Supported
H4	There is a significant relationship between reward (RW) and intention to use e-wallets.	Supported

CONCLUSION

This study examined e-wallet usage patterns and intention to use e-wallets among undergraduate students from the Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA (UiTM) Kedah. The descriptive findings indicate that respondents frequently used e-wallets during the past week, particularly for food and beverage transactions. Pearson correlation analysis showed that perceived usefulness, perceived ease of use, perceived risk, and reward were all significantly and positively related to intention to use e-wallets. Multiple linear regression analysis showed that the overall model was statistically significant, while perceived usefulness was the only statistically significant predictor when all four factors were examined simultaneously. These findings suggest that practical benefits, such as convenience, speed, and payment efficiency, are important in understanding students' intention to use e-wallets. However, the findings should be interpreted with caution due to the small sample size, single-campus context, and high multicollinearity among the predictors. Future

studies could include students from different faculties and campuses and employ structural equation modelling to further examine the relationships among closely related constructs.

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