

The Study on The Role of E-Wallets Feature in Influencing Universities Students' Purchasing Decisions

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ABSTRACT:

This research investigates the influential role of e-wallet features on the purchasing decisions of students at University Malaysia Kelantan, within the context of the rapidly evolving digital payment landscape. With e-wallets gaining popularity as a convenient and secure mode of financial transactions, understanding their impact on student consumers becomes imperative. Through a mixed-methods approach, data was collected from undergraduate students through surveys and interviews, analyzing various e-wallet attributes such as ease of use, security, rewards, and merchant variety. Preliminary findings reveal that e-wallets play a significant role in shaping students' purchasing behavior, primarily due to their convenience and availability of attractive rewards. The study also uncovers the influence of peer interactions and perceptions of e-wallets on students' adoption and usage patterns. Keywords: E-wallets, digital payments, purchasing decisions, consumer behavior, financial technology, convenience, rewards, student consumers.

1.0 INTRODUCTION

The increasing popularity of e-wallets as a convenient and secure payment method has led to its widespread adoption across various demographics, including university students. However, despite the growing trend, there is a lack of research on the factors influencing students' attitudes towards e-wallets and their intentions to use them for making purchases. This study aims to address this gap by investigating the role of e-wallets in shaping students' purchasing decisions. As a crucial demographic with substantial influence on the economy and early adopters of technology, understanding the impact of e-wallet adoption among students is vital for businesses, service providers, and financial institutions aiming to cater to this segment's preferences and needs. The research will explore the determinants of students' attitudes towards e-wallets, the challenges they encounter when using this payment method, and the perceived benefits they associate with its usage, providing valuable insights into consumer behavior in the digital age and the implications for the university community and the broader financial ecosystem.

The global landscape of financial transactions has experienced a profound shift with the advent of digital payment technologies, and E-Wallets have emerged as a leading force in this transformative process. Students embrace an increasingly tech-savvy student population, understanding the impact of E-Wallet adoption on students' purchasing decisions becomes a vital area of research. This study aims to explore the role of E-Wallets in shaping the consumer behavior of students at universities, providing valuable insights into the implications of digital payment systems for the university community and beyond. By delving into the factors driving E-Wallet adoption and their influence on spending behavior, this research seeks to contribute to the understanding of consumer dynamics in the digital age and inform stakeholders on how to enhance the accessibility and sustainability of E-Wallet services.

In addition to its significance in understanding consumer behavior, the impact of E-Wallet adoption extends beyond individual purchasing decisions and directly correlates with Environmental, Social, and Governance (ESG) considerations. Embracing E-Wallets as a preferred payment method aligns with sustainable and eco-friendly practices due to the reduced reliance on physical currency. By promoting cashless transactions, E-Wallets contribute to a decrease in paper usage, ultimately leading to a reduction in environmental waste and a smaller carbon footprint. As this study investigates the preferences of students for digital payment platforms, it offers valuable insights into their awareness and responsiveness to environmentally conscious practices, thus highlighting the potential positive influence of E-Wallets on the university's overall sustainability initiatives.

Furthermore, the adoption of E-Wallets by students has a significant social impact on the campus community and the broader society. E-Wallets facilitate seamless financial interactions, making it easier for students to engage in various campus activities, access amenities, and make purchases both on and off-campus. The convenience of E-Wallets fosters inclusivity and financial accessibility, especially for students who may face challenges with conventional banking services. Moreover, E-Wallets often offer features that enable peer-to-peer transfers and facilitate charitable donations, encouraging a more connected and socially responsible campus community. By examining the relationship between E-Wallet usage and social dynamics at universities, this research provides valuable insights into the potential for digital payment technologies to promote financial inclusion and social cohesion within academic institutions.

Finally, E-Wallets' influence on students' purchasing decisions is intertwined with governance considerations in the context of responsible financial practices and data security. As E-Wallets involve the handling of personal and financial information, ensuring robust data protection measures becomes paramount. Understanding students' perceptions of data privacy and their level of trust in E-Wallet providers sheds light on the governance measures that need strengthening to safeguard user information effectively. This research, therefore, provides a foundation for enhancing the governance of digital payment systems, ultimately contributing to a safer and more secure financial ecosystem for the university community. This study's findings on the role of E-Wallets in influencing students' purchasing decisions have significant implications for Environmental, Social, and Governance factors. From fostering sustainability and environmentally friendly practices to promoting social

inclusivity and responsible financial governance, the research offers multifaceted insights that can inform strategies to improve the accessibility and impact of E-Wallet services within the university and beyond.

2.0 LITERATURE REVIEW

The researcher discusses both independent variables and dependent variables. In this study, independent variables explain the use of digital online, e-commerce, e-wallet characteristics, satisfaction in using the application, security, and risk of using the e-wallet application. While the independent variables studied in this study are related to the buying behavior decision, which is to study user satisfaction, user safety, the acceptance of the application to society, the benefits and services obtained in this application.

The variable that changes because of the independent variable's modification is referred to as the dependent variable. You are measuring the outcome that interests you, and it "depends" on your independent variable. So, the dependent variable is affected by the independent factors. As evidence, E-Wallet has shown to be an effective solution to buying behavior decisions. It is because now is the age where almost everyone uses digital online for any purchase or transaction in daily life. It will have a huge impact on consumers who are cashless. Another side is the problem when using the E-Wallet is technical issues, which is sometimes poor internet connectivity. So, when someone wants to connect with an E-Wallet, it's difficult to access. Another issue when using the E-Wallet is security threats. For example, cybercriminals can exploit vulnerabilities in online platforms and steal personal information, such as passwords and access numbers. However, with proper precautions and responsible use, digital online services can greatly improve our lives and provide many benefits. Therefore, the E-Wallet service is now upgraded in terms of security and better user service.

According to the Muthusamy (2022) highlights the shift towards digital wallets, debit and credit cards, and online transactions as modern cashless payment methods. These methods offer convenience, ease of use, and a hassle-free experience. The acceptance of electronic wallets has increased significantly after the COVID-19 outbreak. Most respondents advocate for convenience, ease of use, and future use. They believe digital wallets are trustworthy, secure, and reliable.

Age groups significantly influence the effectiveness of e-wallets, with respondents frequently using them for convenience. There is no significant difference in efficiency based on gender or income level, but age groups show differences. Overall, participants intend to continue using e-wallets for ease of use and safety, indicating higher adoption rates in the future.

According to the Amit Kumar Nag, Bhumiphat Gilitwala (2019) Perceived ease of use is a crucial factor in determining the intention to use an E-Wallet system. It assesses the user's belief in the technology's simplicity and user-friendliness. The dependent variable (DV) is the intention to use E-Wallet. Research shows that perceived ease of use significantly influences the intention to use E-Wallet. Other independent variables, such as usefulness, security, social influence, and trustworthiness, also have significant relationships with the intention to use E-Wallet. Understanding these factors can help companies design products and marketing strategies that attract and retain users in the rapidly growing E-Wallet market, which offers ease, safety, and convenience for daily financial activities.

According to Wai Han Wong (2019) The study examines the mobile payment situation in Hong Kong and its impact on consumer intention to use mobile payment services. It focuses on two factors: perceived security and perceived trust. Perceived security refers to consumers' perception of the security and safety of the mobile payment system, while perceived trust evaluates the level of trust consumers have in service providers. The findings show that both factors significantly influence consumer intention to use mobile payment services. Improving the security system can encourage adoption, while government and enterprise initiatives can raise awareness about security and trustworthiness.

The study offers valuable insights into consumer intention to use mobile payment services in Hong Kong, emphasizing the importance of Perceived Security and Trust in driving adoption. Further research is needed to explore other factors, such as

perceived enjoyment and attitude, to gain a comprehensive understanding of consumer behavior in this context.

According to Desica Nur Adimia (2019) The study mentioned in the given text aims to evaluate the mobile e-wallet application by measuring cognitive load resources and evaluating user experience of e-wallet, then providing new design output that comes with the experience of using physical / conventional wallets and more user-oriented. The study evaluates the OVO Wallet application with performance metrics and self-reported metrics measurement to design new e-wallet products that are more user-friendly and equipped with the experience of using physical/conventional wallets. The study focuses on the user interface and experience of e-wallets, which is an essential aspect of buying behavior decision making. The study aims to provide a low-effort experience and ease of use to the users of e-wallets, which can influence their buying behavior decisions. The study is relevant to the Indonesian market, where e-wallets are becoming increasingly popular due to the growing use of communication technology and the country's entry into the cashless era.

According to Norhaila Sabli (2021) The e-wallet phenomenon in Malaysia is growing, but its acceptance is slower than its regional counterparts. A study aimed to determine the main factors contributing to e-wallet acceptance among Malaysians. A questionnaire was distributed among 130 people, and the results showed that security is mainly due to fast transactions and safe payment in the future. E-wallet providers offer rewards and cashback, making them a reliable way to pay. Perceived trust is the most correlated factor among these factors. E-wallet payment is recommended due to the Covid-19 pandemic to minimize the virus transition. Future research should use a mixed-method approach to obtain more accurate information and reduce biasness.

3.0. RESEARCH OBJECTIVES

- To identify the factors influencing students' attitudes towards e-wallets at universities Level.

4.0 RESEARCH PROBLEM STATEMENT

The research problem of the study titled "The Study on the Role of E-Wallets Feature in Influencing Students' Purchasing Decisions at Universities" centers on the need to comprehensively examine the influence of e-wallet adoption on students' consumer behavior and purchasing decisions within the context of Universities. E-Wallets have emerged as a popular and convenient digital payment method in recent years, revolutionizing the way financial transactions are conducted. However, despite the increasing prevalence of e-wallet usage, there remains a notable gap in the literature concerning the specific impact of e-wallets on the buying behavior of university students.

This research problem aims to address several critical questions to shed light on the role of e-wallets in shaping students' purchasing decisions. Firstly, the study seeks to explore the various factors that influence students' attitudes towards e-wallets and their willingness to adopt this payment method for their purchases. Understanding students' perceptions, beliefs, and preferences regarding e-wallet usage is fundamental to uncovering the underlying motivations driving their acceptance or rejection of this digital payment platform.

Secondly, the research endeavors to investigate the extent of students' intentions to utilize e-wallets for making purchases. This involves examining whether students plan to incorporate e-wallets into their regular payment practices and identifying the determinants that may impact their intention to embrace this technological advancement.

Furthermore, the study aims to identify the challenges faced by students while using e-wallets and the perceived benefits associated with this mode of payment. Gaining insights into the obstacles encountered by students during e-wallet usage and the advantages they associate with the digital payment system is crucial in understanding its overall appeal and potential areas of improvement.

Lastly, the research problem seeks to delve into the impact of e-wallet adoption on students' actual purchasing decisions. By analyzing the effects of e-wallet usage on students' spending patterns, choices, and overall consumer behavior within the university environment, the study aims to offer valuable implications for businesses, merchants, and financial institutions seeking to tailor their offerings to meet the preferences and needs of this influential demographic in the ever-evolving digital economy.

In conclusion, this research problem signifies the importance of understanding the role of e-wallets in influencing students' purchasing decisions. By addressing these research questions, the study endeavors to contribute valuable insights to the fields of consumer behavior and digital payment adoption, while also offering practical recommendations to stakeholders seeking to optimize their strategies to cater to the preferences of university students in an increasingly cashless and technology-driven society.

5.0 HYPOTHESIS STATEMENT

An organized method for conceptualizing a research problem or topic is known as a conceptual framework. By highlighting essential ideas or variables and their connections, it offers a road map for comprehending the study problem. A conceptual framework often consists of a collection of associated ideas, presumptions, and expectations that serve to direct investigation and analysis. It aids in the development of hypotheses, the identification of research questions, and the choice of the most relevant research techniques and tools.

Hypothesis 1: The adoption and usage of E-Wallets among students at University positively influence their purchase decisions.

Elaboration: This hypothesis suggests that students who adopt and actively use E-Wallets are more likely to make purchasing decisions influenced by the features and benefits offered by E-Wallets. It posits that the convenience, ease of use, and various functionalities provided by E-Wallets impact the choices made by students when making purchases. These factors may include factors such as speed of transactions, accessibility to funds, and flexibility in payment options. The hypothesis assumes a positive correlation between E-Wallet adoption and the influence of E-Wallets on students' purchase decisions.

Hypothesis 2: Factors such as convenience, security, rewards programs, and integration with online shopping platforms positively impact students' decisions to adopt and utilize E-Wallets as a preferred payment method.

Elaboration: This hypothesis suggests that specific factors play a significant role in students' decisions to adopt and use E-Wallets. It posits that convenience, encompassing aspects such as ease of use, quick transactions, and accessibility to funds, is a key driver for students to adopt E-Wallets. Moreover, the hypothesis proposes that security features, such as encryption and fraud protection, as well as the presence of rewards programs and integration with online shopping platforms, contribute positively to students' preference for E-Wallets as their payment method of choice.

Hypothesis 3: E-Wallet usage among students significantly affects their spending patterns, leading to changes in their purchasing behavior and preferences.

Elaboration: This hypothesis suggests that the utilization of E-Wallets by students has a notable impact on their spending patterns and overall purchasing behavior. It posits that the convenience and accessibility of E-Wallets may lead students to make more frequent purchases or alter their spending habits. Additionally, the hypothesis proposes that the availability of transaction history, budgeting features, and personalized recommendations within E-Wallets may influence students' preferences and choices when making purchasing decisions.

Hypothesis 4: Students perceive E-Wallets to offer value and satisfaction in their payment experiences, contributing to their continued usage and adoption.

Elaboration: This hypothesis states that students perceive E-Wallets as valuable tools for their payment experiences and find satisfaction in using them. It suggests that students appreciate the benefits and convenience provided by E-Wallets, which include features like cashback rewards, loyalty programs, and streamlined payment processes. The hypothesis further assumes that positive perceptions and satisfaction with E-Wallets contribute to the students' continued usage and adoption of these digital payment solutions.

Hypothesis 5: Barriers or concerns related to privacy, trust, technical difficulties, and merchant acceptance act as hindrances to the widespread adoption of E-Wallets among students.

Elaboration: This hypothesis proposes that various barriers and concerns may hinder the widespread adoption of E-Wallets among students. It suggests that factors such as privacy concerns, lack of trust in the security of E-Wallets, technical difficulties in using these platforms, and limited acceptance by merchants may discourage students from adopting E-Wallets as their primary payment method. The hypothesis assumes that these barriers and concerns negatively impact students' willingness to adopt and utilize E-Wallets for their purchase transactions.

6.0 RESEARCH METHOD

For this research, a bibliometric analysis will be conducted using Scopus and VOS viewer to generate data and findings. Bibliometric analysis is a quantitative research method that utilizes bibliographic data from scholarly publications to examine patterns, trends, and relationships within a specific field of research. In this study, Scopus, a reputable multidisciplinary abstract and citation database, will be employed to identify and retrieve relevant academic articles related to e-wallets, consumer behavior, and digital payment systems in the context of university students. The data will be collected through systematic search queries, including keywords such as "e-wallets," "consumer behavior," "students," and "Universiti Malaysia Kelantan." The selected articles will represent a comprehensive sample of existing research on the topic and will serve as the basis for analysis.

VOS viewer, a widely used bibliometric analysis software, will be employed to visualize, and analyze the bibliographic data obtained from Scopus. VOS viewer will allow the researchers to create bibliometric maps, co-authorship networks, and citation analyses to identify key themes, influential authors, and research clusters related to e-wallets and students' purchasing decisions. The data generated from VOS viewer will be used to gain insights into the prevailing research trends, gaps, and the prominence of various topics within the field. Additionally, the software will help identify potential areas of interest that have received limited attention in the existing literature, guiding the researchers in formulating relevant research questions and exploring new dimensions within the study.

This research method using Scopus and VOS viewer offers several advantages. Firstly, data will be extracted from the selected publications, information such as authors, publication year, study aims and methods, key findings, and implications will be extracted. We will create a standardized data extraction form to ensure consistency and precision. The articles' quality and relevance will be assessed using preset criteria such as the appropriateness of the research topic, the appropriateness of the technique, and the appropriateness of the data analysis. This assessment will help to ensure that only high-quality publications are included in the meta-analysis. It provides an extensive and up-to-date collection of scholarly literature on the topic, ensuring a comprehensive review of existing research.

Secondly, bibliometric analysis allows for objective and quantitative assessment of research trends and relationships, providing robust empirical evidence. Moreover, VOS viewer's visualizations aid in presenting complex bibliographic data in a clear and accessible manner, facilitating the interpretation and communication of the research findings. By employing this research method, the study aims to contribute valuable insights into the role of e-wallets in influencing students' purchasing decisions,

highlighting the existing scholarly landscape and potential avenues for further exploration. The findings from this method will provide a strong foundation for developing the research's theoretical framework, identifying gaps, and formulating hypotheses for subsequent empirical investigations.

7.0 ANALYSIS

Identification of Relevant Studies: In this stage of the PRISMA method, the research team will conduct a systematic search in the Scopus database using predefined search keywords related to e-wallets and buying behavior. The selected keywords may include terms such as "e-wallet," "digital payment," "buying behavior," "consumer behavior," "students," and "University Malaysia Kelantan." The search will be limited to articles published within the timeframe of 2019 to 2023 to ensure the inclusion of recent and up-to-date literature. Based on an estimated count of 700 articles from Scopus, the initial search is anticipated to yield a considerable number of publications relevant to the research topic.

Screening and Eligibility Assessment: The screening process involves two stages: title/abstract screening and full-text assessment. During title/abstract screening, the research team will review the retrieved articles' titles and abstracts to identify and exclude irrelevant or clearly unrelated studies based on predefined inclusion and exclusion criteria. The inclusion criteria may specify that articles must focus on e-wallets, buying behavior, and university students. On the other hand, the exclusion criteria may exclude articles that are not in English, do not focus on students, or are not related to the research topic. After the title/abstract screening, the remaining articles will undergo full-text assessment. In this stage, the research team will thoroughly evaluate the full texts of the selected articles to determine their eligibility based on the predefined criteria. Articles that meet the inclusion criteria and are deemed relevant to the research objectives will be included for further analysis.

Sorting Article Data and Extraction using VOS viewer: Once the eligible articles are identified, the research team will extract and sort relevant data from these publications using VOS viewer, a bibliometric analysis software. VOS viewer will help in creating bibliographic maps, co-authorship networks, and citation analyses to identify key themes and patterns within the literature related to e-wallets and students' buying behavior. The data will be organized and analyzed to gain insights into prevailing research trends, influential authors, and research clusters within the field.

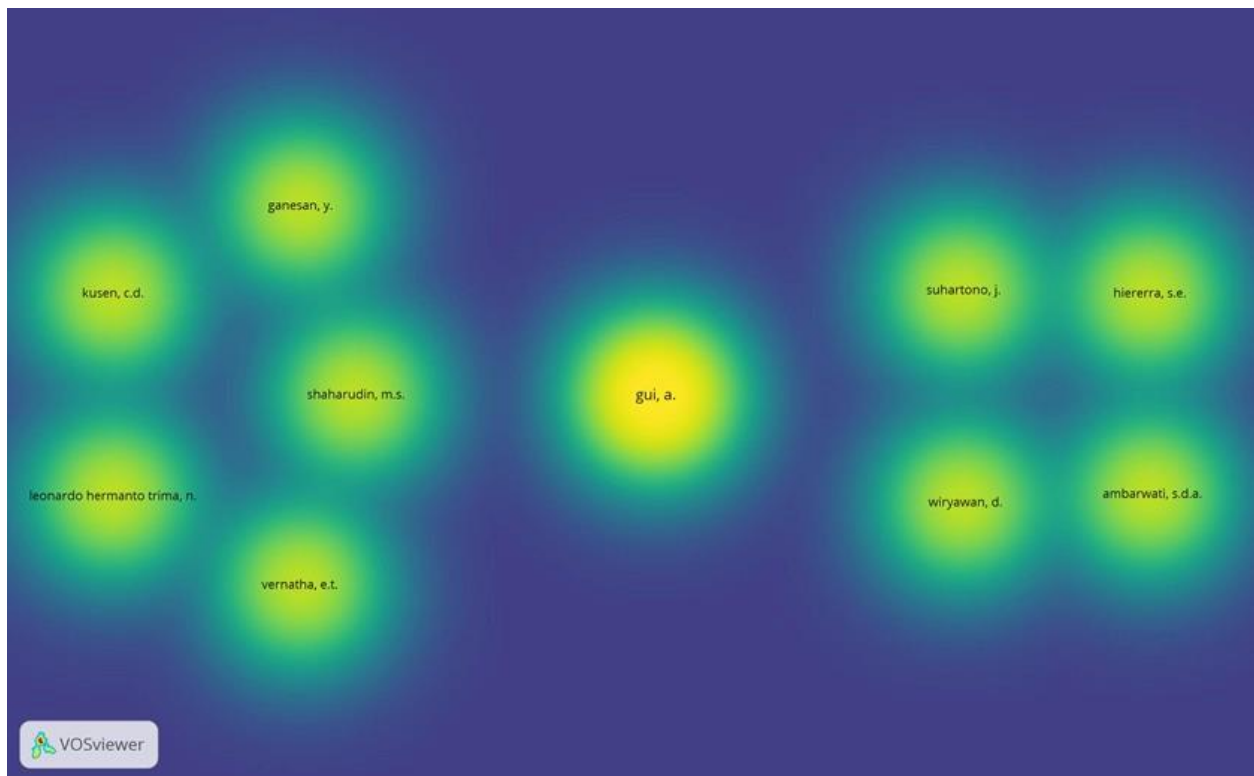
Total Data: The total data for this study will consist of the selected articles that have met the inclusion criteria and undergone analysis using VOS viewer. The final dataset will comprise relevant scholarly publications that contribute to understanding the role of e-wallets in influencing students' purchasing decisions.

By following the PRISMA method, this research concept ensures a rigorous and systematic approach to identify, screen, and include relevant articles from Scopus. Utilizing VOS viewer for data analysis enhances the efficiency and accuracy of data extraction, allowing for a comprehensive examination of the literature related to e-wallets and buying behavior. The focus on articles published between 2019 and 2023 ensures the inclusion of recent research, reflecting the current state of knowledge in the field. Overall, the application of the PRISMA method will provide a robust foundation for drawing conclusions and generating practical recommendations based on the synthesized research findings.

8.0 RESULTS AND DISCUSSION

The collected data was used to analyze and provide bibliometric qualities, including publishing and citation by year, publication, and the topmost active sources titles, and the top 10 most influential authors. Density model based on the Bibliographic Author. Data were downloaded in RIS format, and authors were credited for their contributions to the study's design, findings, and interpretations. We determine the aggregate strength of their co-authorship relationships with all other authors by selecting an arbitrary number of authors. For each of the 94 authors, the total strength of the co-authorship links with other authors will be calculated. The author with the greatest total link will be selected. Here is a list of the top 10 authors and a link to their relative strengths..

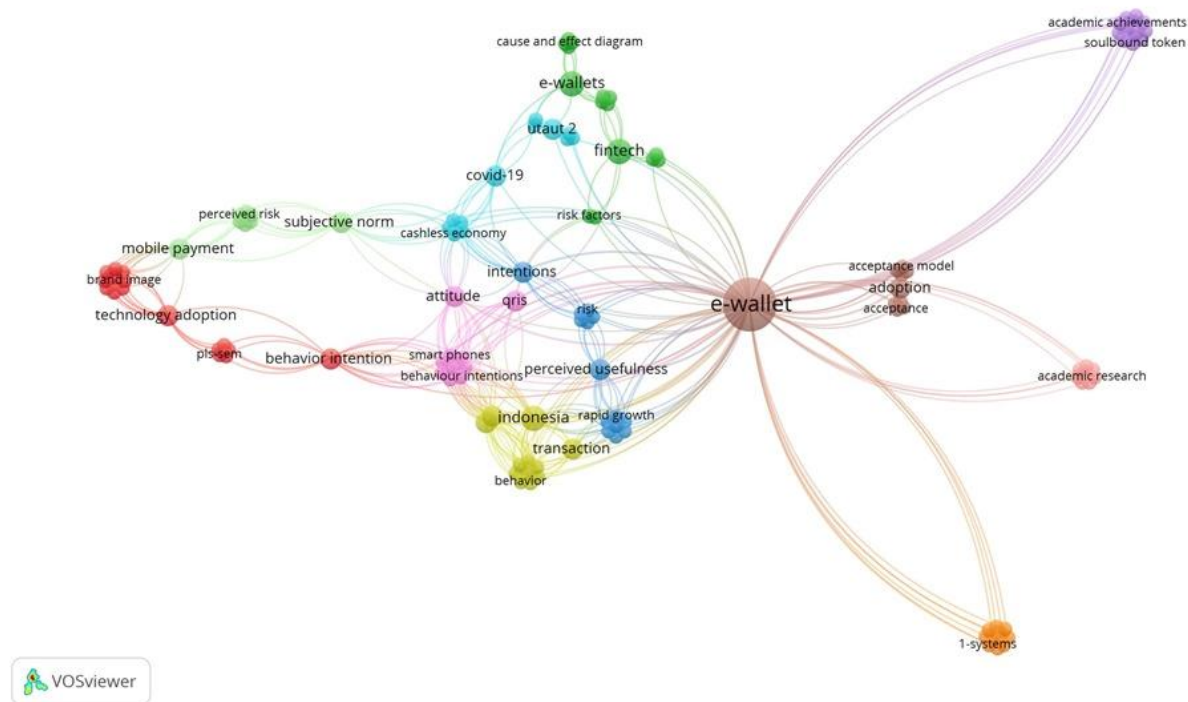
Author	Documents	Total link strength ▼
irfan, m.	2	10
murad, m.	2	10
wei, q.	2	10
xiao, w.	2	10
yaqub, m.z.	2	10
yaqub, r.m.s.	2	10
gui, a.	2	9
al frejat, s.y.	1	8
al-gasawneh, j.a.	1	8
aldossary, h.	1	8



Network model with keywords or occurrences: The data was obtained in RIS format and co-occurrence, and keyword analysis was performed using full counting as the counting method. There are have 150 keywords that are relevant enough to fulfil the minimum selection criteria. Each of the keywords will have its total strength of co-occurrence links with other keywords calculated and the keywords with the highest total link strength will be selected based on the number of keywords you provide.

Keyword	Occurrences	Total link strength ✓
e-wallet	13	104
indonesia	3	36
electronic money	2	26
quantitative method	2	26
attitude	2	23
transaction	2	22
behavior intention	2	20
mobile payment	2	18
qris	2	18
perceived usefulness	2	17

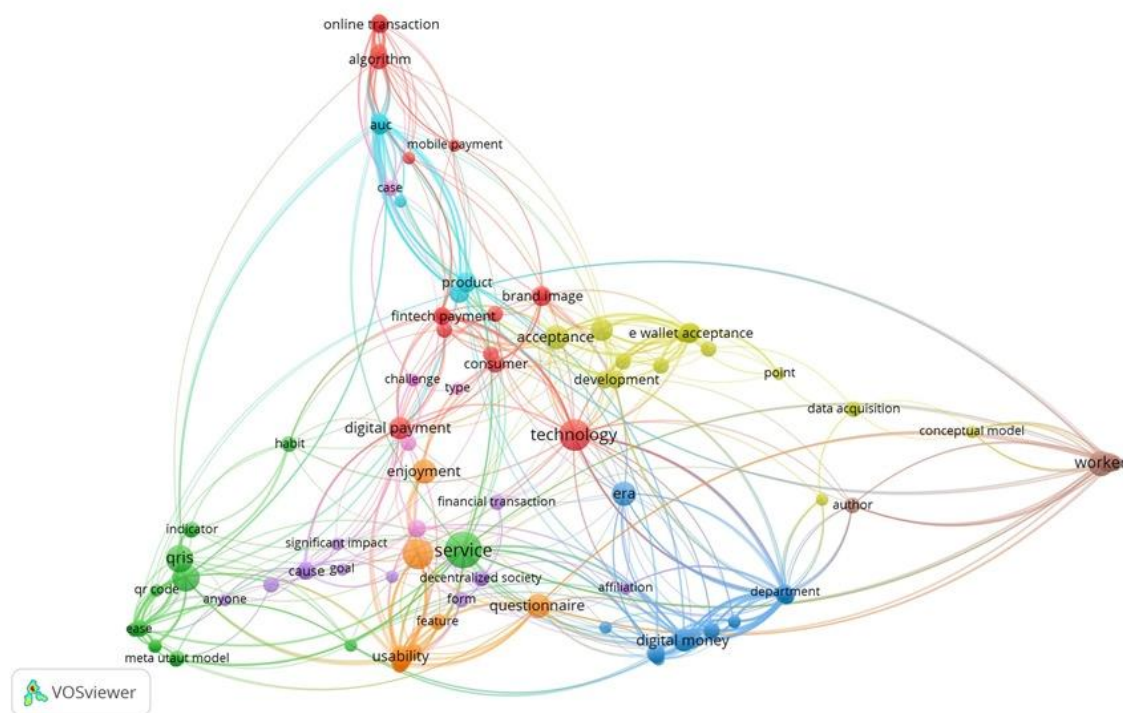
The strongest and strength link keywords are e-wallet, Indonesia, electronic money, quantitative method, and attitude, which are the top keyword linked with role of e-wallets in influencing students' purchasing decisions.



Network model created based on text data- titles and abstracts: The information was retrieved in. RIS format, and we have extracted the title and abstract fields from the keywords and a complete count. The counting method is full counting. There are 799 terms and 231 meet the threshold. The highest-scoring terms are chosen for further consideration. For each of the 231 terms, a relevance score will be calculated. Based on this score, the most relevant terms will be selected. The default choice is to select the 60% most relevant terms.

Term	Occurrences	Relevance ▼
soul	2	1.77
transferable token	2	1.77
fault tree analysis	2	1.71
upi transaction	2	1.71
upi transaction failure	2	1.71
challenge	2	1.70
e money	2	1.70
research study	2	1.70
substitute	2	1.70
decentralized society	3	1.69

The strongest and strength link keywords are soul, transferable token, fault tree analysis, upi transaction and upi transaction failure, which are the top keyword linked with role of e-wallets in influencing students' purchasing decisions.



9.0 CONCLUSIONS AND RECOMMENDATION

The research concept centers around the study on the role of E-Wallet feature in Influencing Student's Purchasing Decisions. The study aims to explore the factors that shape students' attitudes towards e-wallets, their intentions to use this payment method, and the challenges they encounter while utilizing digital wallets. Additionally, the perceived benefits associated with e-wallet usage will be examined to understand the incentives that drive students to adopt this digital payment platform.

To achieve these objectives, a structured questionnaire survey will be conducted to gather data from a representative sample of universities students. The collected data will be analyzed using appropriate statistical techniques to uncover insights into consumer behavior among university students in the context of digital payments. By understanding the role of e-wallets in

influencing students' purchasing decisions, the research concept aims to provide valuable insights that can inform businesses, financial institutions, and e-wallet providers about the preferences and needs of this influential demographic.

Furthermore, the findings from this study will contribute to the broader discussions on financial technology adoption and its implications for both academic institutions and the wider financial ecosystem in Malaysia. By shedding light on the factors driving e-wallet adoption among students and the challenges they face, stakeholders can develop targeted strategies to enhance the accessibility and usability of e-wallet services. Implementing the recommended measures, such as enhancing e-wallet education, improving merchant acceptance, and addressing security concerns, can further encourage broader e-wallet adoption among students.

Moreover, fostering collaboration between e-wallet providers and financial institutions can lead to the development of innovative financial services and benefits tailored to the unique needs of students. As the digital payment landscape continues to evolve rapidly, future research directions could explore the long-term impact of e-wallet adoption on students' financial habits and consumption behaviors beyond the university setting. Understanding the potential link between e-wallet usage and sustainable spending practices can contribute to promoting environmentally friendly financial choices among students. In conclusion, this research concept not only seeks to contribute valuable insights into consumer behavior but also offers practical recommendations that can shape the future of digital payment services and beyond. By embracing the potential of e-wallets and addressing the challenges associated with their adoption, stakeholders can foster a cashless and digitally inclusive campus environment, aligning with the broader global trend of financial technology adoption.

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