



اَوْنَبُو سَيِّدِي تَتِيكُونُو لَوِي كِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**FACTORS THAT INFLUENCE AN ADOPTION OF E-WALLET IN  
UiTM NEGERI SEMBILAN, SEREMBAN CAMPUS**

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## **ABSTRACT**

The development of financial technology has led to a significant increase in cashless transactions in recent years. As fintech products like e-wallet are expanding, consumers are switching from cash to cashless. Young adult consumers in the 21st century were considered technology experts as they came into being in the era of technology used for smartphones. This research investigated factors affecting of adoption e-wallet among undergraduate in UiTM Negeri Sembilan, Seremban Campus (UiTM Seremban) by using cross-sectional analysis of 384 target respondents in three different faculties. This research compares the adoption of e-wallet among students according to the faculties and observes the factors that influence an adoption of e-wallet amongst student of UiTM Seremban. To analyse the results, Kruskal Wallis Test and backward method for Multiple Linear Regression was used. The researchers analysed the whole assumption before carrying out the study. As this monitoring was completed, multiple regression tests were performed using the backward approach. The findings from this research reveal that convenience, social influence, security and speed have positive and significant relationship with adoption of e-wallet. Furthermore, convenience is found to be the key impact factors for the use of the e-wallet by students. This research allows and helps digital market service providers to understand better the importance of e-wallet use for the purposes of transactions.

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