

# USAGE OF E-WALLET AMONG UTM STUDENTS IN DAILY LIFE



## INTRODUCTION

E-wallet,



Top Up

which stands for electronic wallet, is a type of digital wallet used for online transactions through a smartphone or computer. It usually appears as an app in the handphone and people can easily top up the money in the e-Wallet via credit card, debit card and online bank transfer. Thus, e-Wallet has become the new trend in the world as it brings a lot of benefits to people which ease people's lives. However, unlike in the shopping malls, supermarkets, hypermarkets, F&B outlets and so on, it seems unusual in UTM as there are limited shops and cafes that adopt e-Wallet payment method. Hence, we had decided to conduct our project on the topic of "The Usage of E-Wallet among UTM Students in Daily Life" to study the dependency of UTM students on e-Wallet in their daily lives and investigate the potential of e-Wallet being the main mode of payment in UTM which enables UTM JB campus to move towards being a fully digital campus.

### Google Forms

### Survey

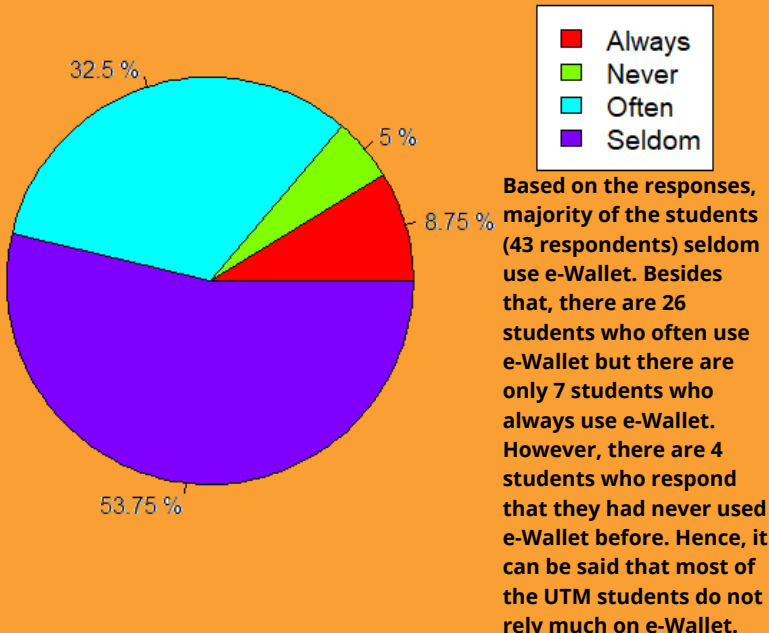
### Results

80 students

### 12 Questions

1. Gender of students
2. Age of students
3. Course of students
4. How often do students use e-Wallet
5. Types of e-Wallet used
6. Rate of satisfaction with e-Wallet services
7. Monthly expenses using e-Wallet
8. Overall monthly expenses
9. Amount of reload in e-Wallet
10. Do students agree e-Wallet is the best mode of payment
11. Reasons to use e-Wallet
12. How likely students would recommend e-Wallet to people

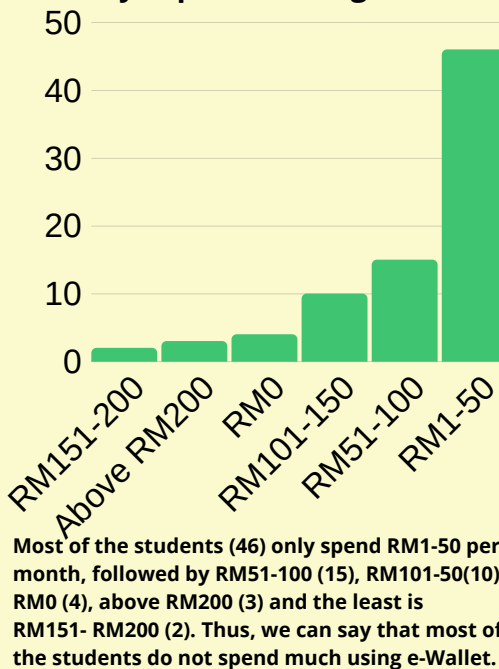
### How Often do Students Use E-Wallet?



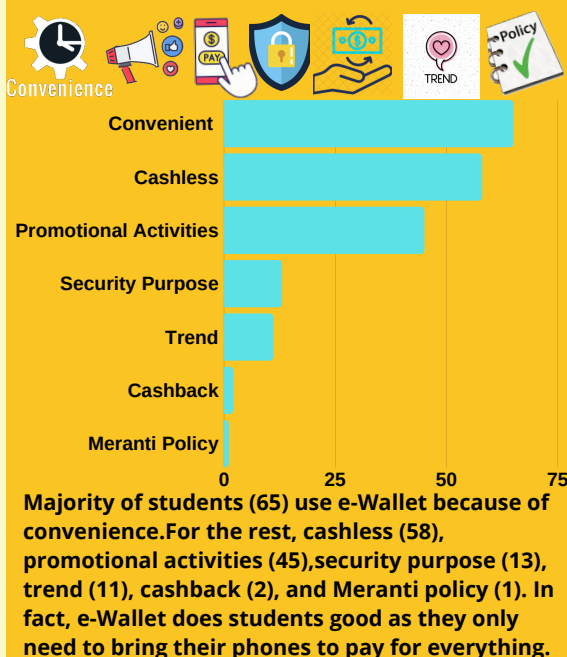
### Type of E-Wallet Used



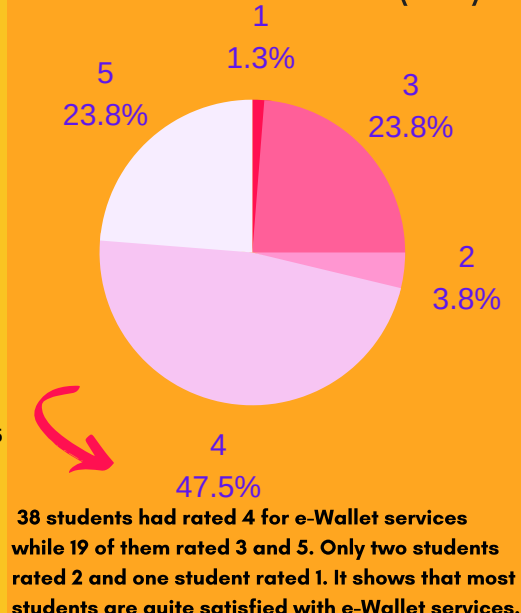
### Monthly Expenses Using E-Wallet



### Reasons to Use E-Wallet



### SATISFACTION RATE ABOUT E-WALLET SERVICES (1 - 5)



## Conclusion

Based on our data analysis, we concluded that e-Wallet is still new to most of the students as many of them seldom use it in their daily lives. Also, this may be due to less opportunity to use e-Wallet in UTM. But somehow, we can foresee the potential of e-Wallet being the main mode of payment in UTM because students have realized that e-Wallet do bring benefits to them and make their lives easier, so they are willing to use it. However, there requires cooperation from university administration and shop owners for making our campus to go cashless in the future.

LET'S TRY E-WALLET IF YOU HAVEN'T USED IT

