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The Graduate Students' E-Wallet Adoption Readiness and Behavioral Intentions

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Abstract. In recent years, the increasing integration of digital financial services has prompted interest in understanding the factors that influence e-wallet adoption, especially among students in higher education. This study aimed to assess the readiness of graduate students for e-wallet adoption and behavioral intentions at a local university in the Philippines. Specifically, it examined respondents' readiness along six key factors: perceived usefulness, perceived ease of use, social influence, facilitating conditions, perceived security, and perceived trust, and their relationship to behavioral intention toward online payments. A descriptive-correlational research design was employed, and a validated survey questionnaire was administered to a total of 195 respondents, selected from a population of 285 graduate students enrolled in the second semester of the 2024-2025 academic year. The data were analyzed using descriptive statistics, One-way ANOVA, and Pearson's correlation coefficient, with statistical significance set at 0.05. Findings revealed that the respondents strongly agreed with most indicators of adoption readiness, particularly in terms of perceived ease of use and usefulness. The study also found a firm behavioral intention to use e-wallets, especially for university-related financial transactions. Among socio-demographic variables, only educational attainment showed a significant difference in perceived usefulness. Moreover, all six factors of adoption readiness were significantly and positively correlated with behavioral intention, with perceived usefulness, ease of use, and facilitating conditions emerging as the strongest predictors. The study concludes that higher education students are generally ready and willing to adopt e-wallets, influenced primarily by how helpful and easy these systems are to use, as well as the support available to facilitate their adoption. These results suggest that institutions and service providers should enhance their security measures, digital infrastructure, and awareness campaigns to improve adoption further and sustain usage. The findings also support the application of the UTAUT framework in local e-wallet adoption contexts.

Keywords: Adoption readiness; Behavioral intentions; e-wallet; UTAUT framework; Graduate studies.

1.0 Introduction

The rise of digital technologies has transformed the global financial landscape, with electronic wallets (e-wallets) emerging as a widely adopted payment solution. This transformation has been accelerated by the COVID-19 pandemic, which spurred the need for contactless transactions and minimized physical interactions (Zhao & Bacao, 2021; Daragmeh et al., 2021). E-wallets, also known as digital or mobile wallets, facilitate online financial transactions through smartphones or computers, offering speed, convenience, and enhanced security compared to traditional payment systems (Sikri et al., 2019; Mew & Millan, 2021).

The global shift toward a cashless society has been accompanied by the integration of various stakeholders, such as e-commerce platforms, banks, service providers, and educational institutions, into digital payment ecosystems (Jingnan et al., 2023). As mobile wallets become essential payment tools worldwide, research attention has turned to user readiness and behavioral intent regarding their adoption. This readiness, often influenced by perceived usefulness, ease of use, security, social influence, facilitating conditions, and trust, reflects the consumer's readiness based on mindset and available support with e-wallet technologies (Napis & Daud, 2023; Ruslim et al., 2024; Esawe, 2022; Shaikh et al., 2023).

Perceived usefulness (PU) refers to the extent to which a person believes that using a specific technology will enhance task performance (Davis, 1989). Closely related is perceived ease of use (PEOU), which describes the amount of effort needed to use the system (Agarwal & Karahanna, 2000). Researchers have widely studied both concepts as key factors in technology acceptance. Social influence (SI) measures how much individuals feel that important people believe they should use a particular technology. Facilitating conditions (FC) refer to the availability of resources, infrastructure, and support that allow effective technology use (Venkatesh et al., 2003; Shaikh et al., 2023). In digital financial transactions, perceived security (PS) and perceived trust (PT) are crucial (Bhardwaj et al., 2023). These concepts reflect users' confidence in the system's ability to protect sensitive data and ensure secure transactions, both of which are vital for continuous usage (Raon et al., 2021). Together, these factors influence behavioral intentions (BI), which indicate an individual's likelihood of adopting and using e-wallet services for financial transactions (Ahmed & Sur, 2023; Ariffin et al., 2021).

Regionally, Southeast Asia has witnessed rapid digital transformation. In the 2023 United Nations Global Survey on Digital and Sustainable Trade Facilitation, the Philippines ranked second in ASEAN, scoring 87.10% according to the United Nations Economic and Social Commission for Asia and the Pacific (2023). Locally, data shows a growing e-wallet user base with 58 million active Filipino users in 2022 (Balita, 2024). However, challenges persist, including limited financial literacy, cybersecurity concerns, and poor internet infrastructure, which hamper full-scale adoption (Ortiz et al., 2024). The Philippines continues to struggle with internet accessibility; nearly 31 million Filipinos were identified as offline in early 2023 (UNDP, 2023; Kemp, 2023).

Despite the rise in e-wallet usage, gaps remain in the scholarly literature, particularly within the Philippine context and among higher education institutions (HEIs), which are increasingly adopting online payment systems to streamline their services. Few studies explore Filipino consumers' readiness to adopt e-wallets and how this readiness translates into behavioral intention, particularly among university students and stakeholders. Furthermore, most existing literature focuses on developed or urban settings, with limited research on adoption in underserved or developing regions (Janteng & Dino, 2022; Ly et al., 2022). While global and regional studies have established foundational models for e-wallet adoption, there is a lack of localized research that examines the interplay between e-wallet adoption readiness and behavioral intentions within developing countries, specifically in the context of educational institutions in the Philippines. Socio-demographic variations that influence adoption behavior have also been underexplored in such settings (Harishanthan & Neruja, 2023; Yang et al., 2021).

This study aims to address these gaps by examining the level of e-wallet adoption readiness and its influence on behavioral intentions among users in a higher education institution in the Philippines. It focuses on six core factors: perceived usefulness, perceived ease of use, social influence, facilitating conditions, perceived security, and perceived trust. By doing so, the research aims to contribute to the growing body of knowledge on digital financial behavior and inform institutional strategies for promoting secure and inclusive digital payment systems in higher education institutions (HEIs).

2.0 Methodology

2.1 Research Design

This study employed a quantitative research approach utilizing a descriptive-correlational research design to examine the e-wallet adoption readiness and behavioral intentions of graduate students. Descriptive-correlational research is appropriate for measuring the current state of phenomena and analyzing the statistical relationships among variables without manipulating the research environment (Creswell & Creswell, 2018; McCombes, 2019).

2.2 Participants and Sampling Technique

This study employed a total enumeration approach involving all 285 graduate students officially enrolled at Kalinga State University during the Second Semester of the Academic Year 2024-2025. Total enumeration was

deemed appropriate to ensure comprehensive data collection and representation of the entire population under study. Out of the 285 graduate students, 195 responded and completed the survey, yielding a response rate of approximately 68.42%. While not all students participated, the number of respondents is considered acceptable for statistical analysis and valid inference, as it exceeds the minimum recommended sample size for social science research with a finite population (Babbie, 2013). According to Israel (1992), a response rate above 60% is generally adequate for drawing reliable conclusions in descriptive and correlational studies. Thus, the sample size achieved of 195 is sufficient to ensure the robustness of the findings and the generalizability within the defined population.

2.3 Research Instrument

The study utilized a survey questionnaire as the primary instrument for data collection. The questionnaire was adapted from recent studies and was modified to answer the research objectives. The questionnaire has three parts. The first part collects the socio-demographic profile of respondents. The second part measures the e-wallet adoption readiness of respondents along different factors namely perceive usefulness (4 items), perceived ease of use (4 items), social influence (4 items), facilitating conditions (4 items), perceived security (4 items) and perceived trust (4 items) with 24 items overall. The third part measures the behavioral intentions of respondents towards online payments with four (4) items. Table 1 shows the sources of the different indicators for the survey questionnaire.

Table 1. *Summary of sources for the questionnaire*

Factors	Items	Source	Authors	Title of research	Name of Journal and Publisher
Adoption Readiness					
Perceived usefulness	1,2,3 and 4	(Truc, 2024)	Le Thanh Truc	Empowering tomorrow: Unleashing the power of e-wallets with adoption readiness, personal innovativeness, and perceived risk to client's intention	Journal of Open Innovation: Technology, Market, and Complexity Elsevier Ltd.
Perceived ease of use	1,2,3 and 4				
Facilitating Conditions	2,3 and 4				
Social Influence	2,3 and 4				
Social Influence	1	Istijanto & Handoko, 2022)	Istijanto Indria Handoko	Customers' continuance usage of mobile payment during the COVID-19 pandemic	Spanish Journal of Marketing – ESIC Emerald Publishing Ltd.
Facilitating Conditions	1				
Perceived Security	1,2,3 and 4				
Perceived trust	1 and 2	From the author			
	3 and 4	(Rohit & Magi, 2019)	Deepa Rohit Gayatri Magi	Determinants of the Usage Intention towards Mobile Wallets: An Empirical Study	The Management Quest Durgadevi Saraf Institute of Management Studies (DSIMS)
Behavioral intentions	1,2,3 and 4	(Esawe, 2022)	Ahmed Taher Esawe	Understanding mobile e-wallet consumers' intentions and user behavior	Spanish Journal of Marketing – ESIC Emerald Publishing Ltd.

To establish the content validity and cultural fit of the research instrument, the questionnaire was validated by five experts from academia and industry. Aiken's V coefficient was computed for each item across the study's major constructs. The results showed that all items obtained Aiken's V values ranging from 0.87 to 0.93, which are within the acceptable threshold for content validity. Specifically, the constructs under e-wallet adoption readiness, namely perceived usefulness (0.88), perceived ease of use (0.88), social influence (0.90), facilitating conditions (0.93), perceived security (0.90), and perceived trust (0.87), were all rated as valid by expert evaluators. Additionally, the construct for behavioral intention obtained a validity coefficient of 0.90, also indicating a high level of content relevance. The overall average Aiken's V coefficient across all items was 0.90, confirming that the items in the questionnaire were highly valid and appropriate for measuring the targeted variables in the context of e-wallet adoption readiness and behavioral intentions. These results affirm the instrument's capability to capture relevant and meaningful data aligned with the study's objectives.

Moreover, to ensure the internal consistency of the instrument used in this study, a reliability analysis was conducted using Cronbach's Alpha (α). The results revealed that all constructs used to measure e-wallet adoption readiness and behavioral intention demonstrated high reliability. Specifically, the Cronbach's Alpha coefficients for the six dimensions under e-wallet adoption readiness ranged from 0.83 to 0.96, indicating a high level of internal consistency. Perceived usefulness (α = 0.94), perceived ease of use (α = 0.93), facilitating conditions (α = 0.91), perceived security (α = 0.90), and perceived trust (α = 0.96) all exhibited coefficients above the 0.90 threshold, classifying them as very reliable. Social influence, with an alpha of 0.83, also fell within the range of very reliable measures. Likewise, the construct used to measure behavioral intention achieved a reliability coefficient of 0.96, signifying excellent internal consistency. These results confirm that the instrument used in this study was highly reliable and suitable for assessing the constructs of interest.

2.4 Data Gathering Procedure

The approved survey questionnaire was utilized to collect data. The questionnaire was distributed to the respondents in person and online using Google Forms. Prior to distribution, the researcher informed the students about the purpose of the study and requested their voluntary participation, emphasizing that their involvement was entirely optional and that they were not coerced or pressured in any way to respond. Upon providing their informed consent, the respondents were given sufficient time to complete the questionnaire, which was subsequently collected. During the data collection process, participants were allowed to ask questions to clarify any items, ensuring the accuracy and integrity of their responses.

After data collection, the responses were encoded, tallied, and categorized based on the structure of the questionnaire. The data were then analyzed using appropriate statistical tools, specifically the Statistical Package for the Social Sciences (SPSS). A statistician was consulted to assist with the data analysis. The interpretation of the findings was conducted after this consultation and further corroborated with relevant existing literature to ensure meaningful insights. Data Analysis (5-point Likert Scale) (if qualitative, remove treatment of data and statistical tool).

2.5 Data Analysis Procedure

Data from the study was processed, analyzed, and interpreted using both descriptive and inferential statistics. Inferential statistics aided the researcher in describing patterns and making inferences and conclusions based on the data collected from the sample. The sampling methods, which were both random and unbiased, were designed to ensure the validity of statistical conclusions and inferences. The level of e-wallet adoption readiness and behavioral intentions was assessed using a 5-point Likert scale. The dataset was prepared using Microsoft Excel and analyzed using the Real Statistics Add-in and the Statistical Package for the Social Sciences (SPSS) Version 17.

2.6 Ethical Considerations

This study adhered to ethical research standards to ensure the protection and dignity of all participants. The researcher sought the informed consent of participants before they completed the questionnaire. Their participation was voluntary, and participants were given the freedom to decline or withdraw from the study at any point without any consequence. To maintain confidentiality and protect participants' identities, no personally identifiable information was collected. The data gathered were treated with strict confidentiality and were used solely for academic research. Anonymity was ensured by not including names or any identifying marks in the dataset or final report. Furthermore, all sources of information and previously published works used in the preparation of this study were cited correctly and acknowledged. Academic integrity standards respect the intellectual property of the original authors.

3.0 Results and Discussion

3.1 The Socio-demographic Profiles of the Respondents

This section presents the socio-demographic characteristics of the respondents who participated in the study. Understanding the profile of the respondents is essential in contextualizing the results and identifying potential factors that may influence their readiness to adopt e-wallets and their behavioral intentions. The variables considered include educational attainment, income, and residential municipality.

In terms of Educational Attainment

Most respondents are bachelor's degree holders (66.67%), followed by those pursuing or holding master's degrees (32.82%), and a small fraction are doctoral students (0.51%).

Table 2. *Frequency and percentage distribution of respondents*

Profile	Frequency	Percentage (%)
BS Degree	130	66.67
Masteral	64	32.82
Doctorate	1	0.51
Total	**195**	**100.00**

This indicates that most respondents are either fresh graduates or early-stage graduate students, who are likely to belong to younger, more digitally literate generations. These findings are consistent with Harishanthan and Neruja (2023), who emphasized that younger and more educated consumers, particularly millennials and Gen Z, are more inclined to adopt e-wallets due to their familiarity with technology. The educational background of respondents is crucial, as prior studies suggest that higher education correlates with more favorable perceptions of digital payment systems, especially in terms of security, usability, and trust (Soodan & Rana, 2019; Ramadhani et al., 2022).

In terms of Monthly Income

In terms of income, the largest group of respondents earns between ₱30,001 and ₱40,000 (34.36%), followed closely by those earning ₱20,000 and below (33.33%). A smaller proportion of respondents fell within higher income brackets, including ₱25,001–₱30,000 (15.38%), ₱20,001–₱25,000 (9.74%), and ₱40,001 and above (7.18%).

Table 3. *Frequency and percentage distribution of respondents*

Profile	Frequency	Percentage (%)
20,000 and below	65	33.33
20,001-25,000	19	9.74
25,001-30,000	30	15.38
30,001-40,000	67	34.36
40,001 and above	14	7.18
Total	**195**	**100.00**

The income distribution reflects a relatively diverse financial background among the respondents, which may influence their access to e-wallet services and internet connectivity. According to Undale et al. (2020) and Agustin (2023), individuals from higher-income brackets are more likely to adopt e-wallets due to their more frequent engagement in digital transactions and online shopping. However, the significant percentage of lower-income users indicates the growing accessibility of mobile wallets among broader socio-economic segments, aligning with the trend toward a more inclusive digital financial ecosystem in the Philippines (Parilla & Abadilla, 2023).

In terms of Residential Municipality

Most of the respondents (63.08%) reside in Tabuk City, the capital of Kalinga, which is more urbanized compared to other municipalities. The remaining respondents were distributed across various municipalities, including Tanudan (6.67%), Balbalan (5.64%), Tinglayan (5.64%), Pinukpuk (5.64%), Pasil (3.59%), and Lubuagan (3.08%).

Table 4. *Frequency and percentage distribution of respondents*

Profile	Frequency	Percentage (%)
Tabuk City	123	63.08
Balbalan	11	5.64
Pasil	7	3.59
Tanudan	13	6.67
Lubuagan	6	3.08
Tinglayan	11	5.64
Rizal	5	2.56
Pinukpuk	11	5.64
Paracelis,Mt. Province	2	1.03
Natonin, Mt. Province	4	2.05
Conner	1	0.51
Quezon, Isabela	1	0.51
Total	**195**	**100.00**

A small percentage came from neighboring provinces such as Paracelis and Natonin in Mountain Province, and Conner and Quezon in Isabela. The urban concentration of respondents supports earlier findings that urban residents are more likely to adopt e-wallet technologies due to better access to infrastructure, internet connectivity, and digital literacy (Bhardwaj, 2023; Gan, 2023; Narendrar et al., 2023). This geographic concentration may also suggest a digital divide between urban and rural populations, reinforcing the findings of Kemp (2023), which noted that internet penetration and access in the Philippines remain uneven.

3.2 Respondents' agreement level of their e-wallet adoption readiness

This section presents the respondents' level of agreement regarding their readiness to adopt e-wallets based on six key factors: perceived usefulness, perceived ease of use, social influence, facilitating conditions, perceived security, and perceived trust. The responses were measured using a five-point Likert scale, and the results provide insights into how graduate students perceive the functionality, accessibility, and trustworthiness of e-wallet systems. These findings are essential in understanding the behavioral drivers and barriers that influence the adoption of digital financial technologies.

Perceive Usefulness

Table 5 presents the respondents' agreement level of their e-wallet adoption readiness along with perceived usefulness.

Table 5. *Agreement level of e-wallet adoption readiness along with perceived usefulness*

Perceived usefulness	Mean	Standard Deviation	Qualitative Description
PU1	4.31	0.80	Strongly Agree
PU2	4.41	0.80	Strongly Agree
PU3	4.39	0.68	Strongly Agree
PU4	4.33	0.60	Strongly Agree
General Weighted Mean	**4.36**	**0.72**	**Strongly Agree**

The table presents the respondents' level of agreement regarding the usefulness of e-wallet services, based on four indicators from the questionnaire. All items received high ratings, with a general weighted mean of 4.36 and a standard deviation of 0.719, interpreted as "Strongly Agree." This indicates that graduate students perceive e-wallets as beneficial tools that enhance their day-to-day financial activities.

Among the four items, PU2 "Utilizing e-wallet services will expedite transaction processing" recorded the highest mean score of 4.41 (*SD* = 0.803). This reflects strong agreement that e-wallets significantly speed up transactions, offering convenience and efficiency in financial dealings, especially in academic-related payments. On the other hand, PU1" I anticipate that e-wallet services will prove beneficial in my daily life", received the lowest mean score of 4.31 (*SD* = 0.799), although still within the "Strongly Agree" range. This suggests that while respondents recognize the general benefits of e-wallets, their perception of personal daily value may vary slightly.

These findings reinforce the Technology Acceptance Model (TAM) developed by Davis (1989), which emphasizes Perceived Usefulness (PU) as a key factor influencing users' decisions to adopt a technology. When individuals believe that using a system enhances their performance and productivity, they are more likely to engage with it. The result is consistent with Kaur and Bahar (2022), who found that students are more inclined to adopt e-wallets when they see clear functional benefits. Likewise, Ming et al. (2020) observed that perceived utility significantly predicts users' intent to adopt digital payment systems. Daragmeh et al. (2021) also highlighted that perceived usefulness enhances user attitudes, thereby fostering higher adoption rates.

Perceived Ease of Use

Table 6 presents the respondents' agreement level of their e-wallet adoption readiness along with perceived ease of use.

Table 6. *Agreement level of e-wallet adoption readiness along with ease of use*

Perceived ease of use	Mean	Standard Deviation	Qualitative Description
PEOU1	4.32	0.70	Strongly Agree
PEOU2	4.39	0.57	Strongly Agree
PEOU3	4.42	0.55	Strongly Agree
PEOU4	4.45	0.56	Strongly Agree
General Weighted Mean	**4.40**	**0.60**	**Strongly Agree**

The results in the table reflect respondents' level of agreement regarding the ease of using e-wallet services, as measured by four indicators. All items were rated "Strongly Agree", with a general weighted mean of 4.40 and a low standard deviation (*SD* = 0.59), indicating a strong and consistent perception among respondents that e-wallet systems are easy to use. Among the items, PEOU4 received the highest mean score of 4.45 (*SD* = 0.56), suggesting that most respondents found it simple to learn how to use e-wallet services. This emphasizes that graduate students consider the learning process intuitive and the system interface user-friendly. On the other hand, PEOU1, which states, "I want my experience with e-wallet services to be straightforward and easy to understand," recorded the lowest mean score of 4.32 (*SD* = 0.70), although still within the "Strongly Agree" range. This slight variation suggests that while the majority find e-wallet systems easy to navigate, there may still be some variability in initial user experiences or expectations of simplicity.

These results corroborate the Technology Acceptance Model (TAM) developed by Davis (1989), which highlights Perceived Ease of Use (PEOU) as a critical determinant of users' willingness to adopt technology. When users perceive a system as requiring minimal effort, they are more likely to engage with and continue using it. The findings are also in line with the study of Janteng and Dino (2022), which emphasized that a user-friendly interface significantly contributes to the adoption of mobile payment systems. Similarly, Shaikh et al. (2023) and Kumar et al. (2024) observed that simplified transaction processes and ease of navigation foster increased adoption, especially among younger and digitally literate users such as graduate students. Furthermore, Kınış and Tanova (2022) noted that the simplicity of learning and using digital platforms plays a vital role in promoting their adoption in both academic and commercial settings.

Social Influence

Table 7 presents the respondents' agreement level of their e-wallet adoption readiness along with social influence.

Table 7. *Agreement level of e-wallet adoption readiness, along with social influence*

Social Influence	Mean	Standard Deviation	Qualitative Description
SI1	4.24	0.74	Strongly Agree
SI2	4.37	0.63	Strongly Agree
SI3	4.48	0.59	Strongly Agree
SI4	4.47	0.59	Strongly Agree
General Weighted Mean	**4.39**	**0.63**	Strongly Agree

The table presents the respondents' level of agreement on the social influence affecting their intention to adopt e-wallet services. The results indicate that all four items were rated "Strongly Agree", with a general weighted mean of 4.39 and a standard deviation of 0.634, showing consistent and positive perceptions across respondents.
Among the items, SI3 "The people running the service have been useful in helping me use e-wallet services" recorded the highest mean score of 4.48 (*SD* = 0.586), indicating that respondents strongly acknowledge the supportive role of service providers in their adoption of e-wallet systems. Closely following is SI4 "Overall, the service provider has been encouraging about using the system" with a mean of 4.47, which further emphasizes the institutional or provider-driven encouragement as a strong social factor.

The lowest-rated item, SI1 "People who are important to me, such as family members, close friends, and colleagues, recommend me to use e-wallets" had a mean score of 4.24 (*SD* = 0.738). However, it still falls within the "Strongly Agree" category. This suggests that while interpersonal recommendations are important, professional or provider-based support appears more influential in shaping e-wallet adoption behavior in this context.

These findings are aligned with the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003), which identifies social influence as a key determinant of technology adoption. The responses confirm that both peer support and external encouragement from service providers have a significant influence on individuals' decisions to use digital tools, such as e-wallets. Additionally, Shaikh et al. (2023) emphasized that users are more likely to adopt mobile payment platforms when they perceive that others, especially influential people or groups, expect or encourage them to do so. Similarly, Gan et al. (2023) and Rahman et al. (2020) noted that social validation plays a critical role in shaping user attitudes toward emerging technologies, particularly in cultures where community-based decision-making is every day.

Facilitating Conditions

Table 8 presents the respondents' agreement level of their e-wallet adoption readiness along with facilitating conditions.

Table 8. *Agreement level of e-wallet adoption readiness, along with facilitating conditions*

Facilitating Conditions	Mean	Standard Deviation	Qualitative Description
FC1	4.30	0.66	Strongly Agree
FC2	4.39	0.62	Strongly Agree
FC3	4.37	0.63	Strongly Agree
FC4	4.25	0.68	Strongly Agree
General Weighted Mean	**4.33**	**0.65**	**Strongly Agree**

The table presents the respondents' level of agreement on the availability of resources, knowledge, and support systems that enable their use of e-wallet services. All four indicators received ratings of "Strongly Agree", with a general weighted mean of 4.33 and a standard deviation of 0.648, indicating that the respondents perceive a high level of support and infrastructure in place for adopting e-wallet technology.

Among the indicators, FC2 "I am equipped with the understanding needed to utilize e-wallet services" received the highest mean score of 4.39 (*SD* = 0.620), suggesting that most respondents feel confident in their ability to use e-wallet systems due to their existing knowledge and digital literacy. This highlights the importance of user competence in digital environments, particularly among graduate students. The lowest-rated item, FC4 "A specific person (or group) is accessible to help with any system-related challenges" scored 4.25 (*SD* = 0.682). While still in the "Strongly Agree" range, this slightly lower score may suggest limited access to personalized technical support, which could be an area for improvement in institutional or service provider support structures.

These findings align with the Unified Theory of Acceptance and Use of Technology (UTAUT), where Facilitating Conditions (FC) are recognized as essential determinants of technology adoption (Venkatesh et al., 2003). According to Patil et al. (2020) and Puasa et al. (2021), having adequate resources, infrastructure compatibility, and available assistance significantly enhances users' willingness and ability to adopt digital platforms. Moreover, Yang et al. (2021) emphasized that the presence of a robust technological and informational framework is crucial, particularly in regions where digital infrastructures are still developing. In the context of this study, the findings suggest that graduate students generally experience an enabling environment for e-wallet use, supported by adequate tools and knowledge.

Perceived Security

Table 9 presents the respondents' agreement level of their e-wallet adoption readiness along perceived security.

Table 9. *Agreement level of e-wallet adoption readiness, along with perceived security*

Perceived Security	Mean	Standard Deviation	Qualitative Description
PS1	3.99	0.79	Agree
PS2	3.95	0.93	Agree
PS3	4.01	0.89	Agree
PS4	4.14	0.78	Agree
General Weighted Mean	**4.02**	**0.85**	**Agree**

The table shows the respondents' perceptions of the security features of e-wallet services. The responses yielded a general weighted mean of 4.02 and a standard deviation of 0.85, with all items falling under the "Agree" category. This indicates that while respondents generally consider e-wallets secure, their level of agreement is moderate compared to other adoption readiness factors, which were rated as "Strongly Agree." Among the four items, PS4 "The password protection guarantees security" received the highest mean score of 4.14 (*SD* = 0.78), suggesting that respondents feel most confident in basic security features, such as password protection, which they perceive as reliable safeguards. On the other hand, PS2 "The risk of data theft of the mobile wallet is low" recorded the lowest mean score of 3.95 (*SD* = 0.93), reflecting lingering concerns about data breaches and privacy threats, which are commonly cited deterrents to digital financial adoption.

These findings align with prior research highlighting security as a critical factor in e-wallet adoption. According to Istijanto and Handoko (2022), concerns over financial fraud, data theft, and the integrity of mobile payment systems often affect user trust and readiness. Bhardwaj et al. (2023) also emphasized that perceived security

significantly influences trust, which in turn impacts user intention to continue using digital payment platforms. Similarly, Daragmeh et al. (2022) found that users who feel their personal and financial data are protected are more likely to accept and use e-wallets. While the results are generally favorable, the slight hesitation reflected in the lower ratings of data theft and fraud protection (PS2 and PS3) indicates a need for improved awareness and communication about the robust security measures implemented by e-wallet providers. As emphasized by Sehat et al. (2023), building confidence through transparency in cybersecurity practices is essential to fostering widespread adoption, particularly in developing economies.

Perceived Trust

Table 10 presents the respondents' agreement level of their e-wallet adoption readiness along with perceived trust.

Table 10. *Agreement level of e-wallet adoption readiness along with perceived trust*

Perceived Trust	Mean	Standard Deviation	Qualitative Description
PT1	3.95	0.73	Agree
PT2	4.11	0.78	Agree
PT3	4.08	0.71	Agree
PT4	4.07	0.68	Agree
General Weighted Mean	**4.05**	**0.73**	**Agree**

The table presents the respondents' level of agreement on their trust in using e-wallet services, as assessed through four indicators. The overall general weighted mean is 4.05 with a standard deviation of 0.73, indicating that respondents generally agree that they trust e-wallet platforms to protect their financial and personal information. Among the items, PT2 "I trust that there are existing laws and policies that protect e-wallet users" received the highest mean score of 4.11 (*SD* = 0.78). This reflects confidence in institutional and legal frameworks, suggesting that users feel reassured when clear regulations are safeguarding their digital transactions. Conversely, PT1 "I trust e-wallet providers ensure financial and data protection of their clients" had the lowest mean score of 3.95 (*SD* = 0.73), though still within the "Agree" category. This indicates a slightly more cautious stance toward service providers themselves, perhaps due to concerns about transparency or previous negative publicity in the fintech sector.

These findings are consistent with the literature emphasizing the central role of trust in e-wallet and digital payment adoption. According to Luhmann (1979), trust is defined as the belief that others, such as institutions or service providers, will act predictably and responsibly. Trust becomes especially vital in the context of online financial services, where users have limited control over how their data is handled. Studies such as Rohit and Magi (2019) highlight that perceived trust strongly correlates with user adoption behavior, particularly when users believe that digital platforms are both secure and governed by protective policies. Likewise, Raon et al. (2021) pointed out that concerns over security and data misuse reduce users' willingness to adopt mobile payment technologies unless trust is firmly established. In this study, the "Agree" responses across all items suggest that while graduate students are generally confident in using e-wallets, there remains room for improvement in building deeper trust, particularly from the service provider side. Strengthening transparency, improving user communication, and emphasizing compliance with national data protection laws may help increase overall trust levels and further encourage adoption.

3.3 Agreement Level on Behavioral Intention towards Online Payments

This section presents the respondents' level of agreement on their behavioral intention to use e-wallets for online payments. Behavioral intention refers to the degree to which individuals are likely or willing to adopt and consistently use electronic wallets in their financial transactions. Understanding this intention is essential in determining the potential success of e-wallet adoption, particularly in the context of a digitalizing environment such as higher education institutions. The results are based on respondents' perceptions of various factors influencing their intent to use online payment systems. Table 11 presents the respondents' agreement level on their behavioral intention towards online payments.

Table 11. *Agreement level on behavioral intention towards online payments*

Behavioral Intentions	Mean	Standard Deviation	Qualitative Description
BI1	4.10	0.76	Agree
BI2	4.21	0.73	Strongly Agree
BI3	4.26	0.72	Strongly Agree
BI4	4.24	0.73	Strongly Agree
General Weighted Mean	**4.20**	**0.73**	**Strongly Agree**

The table presents the respondents' level of agreement on their behavioral intentions to use e-wallets, particularly for university-related transactions. The results show a general weighted mean of 4.20 with a standard deviation of 0.73, indicating an overall "Strongly Agree" qualitative description. This suggests a high intention among graduate students to continue or begin using e-wallet services in their financial dealings. Among the four items, BI3 "I plan to use the e-wallet in the future for my financial transactions in the university" received the highest mean score of 4.26 (SD = 0.72), reflecting a forward-looking intention to use the technology consistently. BI4 closely followed this "I recommend e-wallets to my colleagues and classmates" with a mean of 4.24, which indicates that students are not only willing users but also active promoters of the service.

Meanwhile, BI1 "Assuming I had access to the e-wallet, I intend to use it for online payments in paying for my fees in the university" received the lowest mean score of 4.10 (SD = 0.76), although still within the "Agree" category. This slightly lower score suggests that while the intention to use e-wallets is generally high, actual usage may still be contingent on access, availability, or system reliability within the institution. These findings support earlier conclusions by Esawe (2022) and Ahmed & Sur (2023), who emphasized that positive behavioral intentions are influenced by perceived usefulness, ease of use, and social encouragement. Moreover, Ariffin et al. (2021) and Jingnan et al. (2023) have shown that individuals with higher adoption readiness tend to exhibit stronger behavioral intentions to engage in digital transactions.

3.4 The Significant Differences in the Agreement Level of Adoption Readiness

This section examines whether there are significant differences in the respondents' level of agreement on e-wallet adoption readiness when grouped according to their socio-demographic characteristics, specifically educational attainment, monthly income, and residential municipality. By identifying these differences, the study seeks to understand how personal and contextual factors influence an individual's readiness to adopt e-wallet services.

In terms of Educational Attainment

Table 12 presents the significant differences in the respondents 'agreement level of adoption readiness when grouped according to educational attainment.

Table 12. *Significant differences in agreement level of adoption readiness in terms of educational attainment*

		Sum of Squares	df	Mean Square	F	Significance	Remarks
Perceived usefulness	Between Groups	3.08	2	1.54	4.81	.009	Reject Ho
	Within Groups	61.55	192	0.32			
	Total	**64.64**	**194**				
Perceived ease of use	Between Groups	0.12	2	0.06	0.26	.770	Do not reject Ho
	Within Groups	45.59	192	0.23			
	Total	**45.71**	**194**				
Social Influence	Between Groups	1.32	2	0.65	2.62	.075	Do not reject Ho
	Within Groups	48.31	192	0.25			
	Total	**49.63**	**194**				
Facilitating Conditions	Between Groups	0.02	2	0.01	0.03	.969	Do not reject Ho
	Within Groups	53.90	192	0.28			
	Total	**53.92**	**194**				
Perceived Security	Between Groups	1.92	2	0.96	1.94	.147	Do not reject Ho
	Within Groups	95.00	192	0.50			
	Total	**96.92**	**194**				
Perceived Trust	Between Groups	0.21	2	0.11	0.27	.762	Do not reject Ho
	Within Groups	75.06	192	0.39			
	Total	**75.27**	**194**				
Behavioral Intentions	Between Groups	1.26	2	0.63	1.49	.229	Do not reject Ho
	Within Groups	81.24	192	0.42			
	Total	**82.50**	**194**				

**Significant at the 0.05 level*

Table 12 presents the results of a one-way ANOVA test conducted to determine whether respondents' agreement levels on various dimensions of e-wallet adoption readiness differ significantly when grouped according to their educational attainment. Among the seven factors assessed, only one variable, Perceived Usefulness, showed a statistically significant difference ($F = 4.814$, $p = .009$), resulting in the rejection of the null hypothesis (Ho). This suggests that respondents' educational backgrounds influence how useful they perceive e-wallet services to be. Graduate students with higher levels of education may be more aware of the practical benefits of digital tools,

aligning with the findings of Soodan & Rana (2019) and Ramadhani et al. (2022), which emphasized that educational attainment positively affects individuals' understanding of and confidence in technology use.

This result is further supported by the Technology Acceptance Model (Davis, 1989), which identifies Perceived Usefulness (PU) as a primary factor influencing behavioral intention. More educated users, particularly those in postgraduate programs, may better understand how e-wallet systems can improve efficiency and productivity in academic and financial transactions, as reflected in the questionnaire items PU1–PU4. For the other variables, Perceived Ease of Use (p = .770), Social Influence (p = .075), Facilitating Conditions (p = .969), Perceived Security (p = .147), Perceived Trust (p = .762), and Behavioral Intentions (p = .229), the null hypothesis was not rejected, indicating no significant differences based on educational attainment. This means that regardless of educational level, respondents had similar levels of agreement on these factors. These results imply that digital readiness and attitudes toward e-wallet adoption are consistent across education levels, particularly in a university setting where exposure to digital technologies may already be high.

In terms of Monthly Income

Table 13 presents the significant differences in the respondents' agreement level of adoption readiness when grouped according to monthly income.

Table 13. *Significant differences in the agreement level of adoption readiness in terms of monthly income*

		Sum of Squares	df	Mean Square	F	Significance	Remarks
Perceived usefulness	Between Groups	2.25	4	0.56	1.72	.148	Do not reject Ho
	Within Groups	62.38	190	0.33			
	Total	**64.64**	**194**				
Perceived ease of use	Between Groups	1.41	4	0.35	1.51	.201	Do not reject Ho
	Within Groups	44.30	190	0.23			
	Total	**45.71**	**194**				
Social Influence	Between Groups	1.61	4	0.40	1.60	.177	Do not reject Ho
	Within Groups	48.01	190	0.25			
	Total	**49.63**	**194**				
Facilitating Conditions	Between Groups	1.60	4	0.40	1.45	.219	Do not reject Ho
	Within Groups	52.32	190	0.28			
	Total	**53.92**	**194**				
Perceived Security	Between Groups	4.70	4	1.18	2.42	.050	Do not reject Ho
	Within Groups	92.22	190	0.49			
	Total	**96.92**	**194**				
Perceived Trust	Between Groups	1.54	4	0.39	0.99	.414	Do not reject Ho
	Within Groups	73.74	190	0.39			
	Total	**75.27**	**194**				
Behavioral Intentions	Between Groups	3.66	4	0.92	2.21	.070	Do not reject Ho
	Within Groups	78.84	190	0.42			
	Total	**82.50**	**194**				

The table presents the results of a one-way ANOVA test used to determine whether there are significant differences in respondents' e-wallet adoption readiness and behavioral intentions when grouped by monthly income. Across all seven measured variables, none showed statistically significant differences at the 0.05 level, as indicated by their respective p-values (Sig.), all being greater than 0.05. Therefore, the null hypothesis (Ho) was not rejected for any of the factors, suggesting that monthly income does not significantly influence respondents' level of agreement on e-wallet adoption readiness.

Among the variables, Perceived Security came closest to the threshold of significance (p = .050), indicating a marginal effect. This implies that respondents with different income levels may have slightly varied perceptions about the security of e-wallets, which aligns with findings by Jingnan et al. (2023) and Bhardwaj et al. (2023). These studies suggest that users with higher incomes expect stronger security protocols. In contrast, lower-income users may feel more vulnerable due to limited digital literacy or past exposure to financial fraud. Similarly, Behavioral Intentions showed a near-significant result (p = .070), suggesting that intention to use e-wallets may be somewhat influenced by income level, though not to a statistically significant degree in this dataset. Undale et al. (2020) and Agustin (2023) found that users in higher income brackets are more likely to adopt digital payment platforms due to their regular engagement in e-commerce and access to reliable digital infrastructure.

However, for the remaining variables, including Perceived Usefulness, Perceived Ease of Use, Social Influence, Facilitating Conditions, and Perceived Trust, no significant differences were observed across income groups. This

suggests that attitudes toward the functionality, ease, and social or institutional support for e-wallets are consistent regardless of income level, particularly within the academic context of the respondents. These results reflect the increasing accessibility and normalization of e-wallet usage across socio-economic groups in the Philippines. As digital financial services become more widespread, the income gap in digital adoption is narrowing, particularly in younger and more educated populations such as graduate students.

In terms of Residential Municipality

Table 14 presents the significant differences in the respondents 'agreement level of adoption readiness when grouped according to residential municipality.

Table 14. *Significant differences in the agreement level of adoption readiness in terms of residential municipality*

		Sum of Squares	df	Mean Square	F	Significance	Remarks
Perceived usefulness	Between Groups	1.21	11	0.11	0.32	.981	Do not reject Ho
	Within Groups	63.43	183	0.35			
	Total	**64.64**	**194**				
Perceived ease of use	Between Groups	1.52	11	0.14	0.57	.851	Do not reject Ho
	Within Groups	44.19	183	0.24			
	Total	**45.71**	**194**				
Social Influence	Between Groups	1.91	11	0.17	0.67	.768	Do not reject Ho
	Within Groups	47.72	183	0.26			
	Total	**49.63**	**194**				
Facilitating Conditions	Between Groups	1.94	11	0.18	0.62	.809	Do not reject Ho
	Within Groups	51.98	183	0.28			
	Total	**53.92**	**194**				
Perceived Security	Between Groups	4.34	11	0.40	0.78	.660	Do not reject Ho
	Within Groups	92.58	183	0.51			
	Total	**96.92**	**194**				
Perceived Trust	Between Groups	4.66	11	0.42	1.10	.366	Do not reject Ho
	Within Groups	70.62	183	0.39			
	Total	**75.27**	**194**				
Behavioral Intentions	Between Groups	4.80	11	0.44	1.03	.423	Do not reject Ho
	Within Groups	77.70	183	0.43			
	Total	**82.50**	**194**				

**Significant at the 0.05 level*

The table presents the results of a one-way ANOVA conducted to determine whether respondents' agreement levels on various e-wallet adoption readiness factors differ significantly across their residential municipalities. The analysis revealed that none of the seven dimensions, including Perceived Usefulness (p = .981), Perceived Ease of Use (p = .851), Social Influence (p = .768), Facilitating Conditions (p = .809), Perceived Security (p = .660), Perceived Trust (p = .366) and Behavioral Intentions (p = .423) showed statistically significant differences at the 0.05 level. Therefore, the null hypothesis (Ho) was not rejected for all variables, indicating that respondents' municipality of residence does not significantly influence their perceptions and behavioral intentions related to e-wallet adoption.

These results suggest that geographic location, at least within the scope of the municipalities represented in the study, including both urban centers like Tabuk City and rural areas such as Tanudan or Pasil, does not create substantial variation in how graduate students assess e-wallet services. This outcome reflects increasing digital inclusivity, as mobile wallet usage and digital payment systems are now reaching broader geographic areas due to enhanced internet penetration and national e-payment infrastructure (Kemp, 2023). While rural areas in the Philippines have historically faced issues such as poor internet connectivity and lower digital access (Ortiz et al., 2024), the lack of significant differences in this study may be attributed to the academic environment of the respondents. Being graduate students, they may have similar access to digital devices, university systems, and e-wallet services, which neutralizes the potential impact of residential location. This is aligned with findings from Yang et al. (2021) and Bhardwaj (2023), who noted that educational background and institutional support can mitigate geographic barriers to digital technology adoption. It also reinforces that digital financial behavior is becoming more uniform across locations, particularly among youth and students, due to increased digital literacy and mobile payment awareness campaigns.

3.5 Relationship between E-wallet Adoption Readiness and Behavioral Intention towards Online Payments

This section presents an analysis of the relationship between the respondents' e-wallet adoption readiness and their behavioral intention to use e-wallets for online payments. By examining the correlation between these two key variables, the study aims to determine whether higher levels of readiness, measured through perceived usefulness, ease of use, social influence, facilitating conditions, perceived security, and trust, are associated with stronger intentions to adopt and utilize e-wallet services. The results are presented in Table 15.

Table 15. *Significant relationship between e-wallet adoption readiness and behavioral intention towards online payments*

E-Wallet Adoption Readiness		Behavioral Intentions	Remarks	Interpretation
Perceived usefulness	Pearson Correlation	.409**		
	Sig. (2-tailed)	< .001	Reject Ho	Significant
	N	195		
Perceived ease of use	Pearson Correlation	.397**		
	Sig. (2-tailed)	< .001	Reject Ho	Significant
	N	195		
Social Influence	Pearson Correlation	.258**		
	Sig. (2-tailed)	< .001	Reject Ho	Significant
	N	195		
Facilitating Conditions	Pearson Correlation	.396**		
	Sig. (2-tailed)	< .001	Reject Ho	Significant
	N	195		
Perceived Security	Pearson Correlation	.175*		
	Sig. (2-tailed)	.015	Reject Ho	Significant
	N	195		
Perceived Trust	Pearson Correlation	.238**		
	Sig. (2-tailed)	.001	Reject Ho	Significant
	N	195		
Overall	**Pearson Correlation**	**.641****		
	Sig. (2-tailed)	**<.001**	**Reject Ho**	**Significant**
	N	**195**		

** Correlation is significant at the 0.05 level (2-tailed)*

Table 14 presents the results of the Pearson correlation analysis used to determine the relationship between e-wallet adoption readiness and the respondents' behavioral intentions to use e-wallet services. The findings indicate that all six dimensions of e-wallet adoption readiness, namely perceived usefulness, perceived ease of use, social influence, facilitating conditions, perceived security, and perceived trust, are positively and significantly correlated with behavioral intentions. The strongest relationship was found between perceived usefulness and behavioral intention (r = .409, p < .001), indicating that the more the respondents perceived e-wallets as beneficial and performance-enhancing, the more likely they were to use them. This supports Davis' (1989) Technology Acceptance Model (TAM), which posits that perceived usefulness is a critical determinant of intention to adopt technology. This result is consistent with the findings of Kaur and Bahar (2022) and Ming et al. (2020), who found that users are more inclined to adopt e-wallets when they recognize their efficiency and practical benefits.

Perceived ease of use also showed a moderate positive correlation with behavioral intentions (r = .397, p < .001), suggesting that respondents who found e-wallet services easy to understand and operate were more likely to adopt them. This confirms the importance of interface simplicity, as emphasized by Janteng and Dino (2022) and Shaikh et al. (2023), who assert that user-friendly technology reduces adoption barriers. The correlation between social influence and behavioral intentions was positive but relatively weaker (r = .258, p < .001). This indicates that while recommendations from family, friends, or service providers influence adoption decisions, their effect is less prominent than perceived usefulness or ease of use. This finding aligns with the UTAUT framework (Venkatesh et al., 2003) and is supported by Gan et al. (2023), who emphasize the role of social environments in shaping digital behavior.

Facilitating conditions were also moderately correlated with behavioral intentions (r = .396, p < .001), indicating that access to resources, digital infrastructure, and technical support play a significant role in encouraging e-wallet adoption. This supports the findings of Patil et al. (2020) and Puasa et al. (2021), who argue that when users have adequate technological support, their intention to adopt digital tools improves. Perceived security showed a

weaker yet still significant positive relationship (r = .175, p = .015), implying that while users value secure transactions, concerns over fraud or data breaches do not significantly deter their intention to adopt e-wallets. This finding is in line with Daragmeh et al. (2022) and Bhardwaj et al. (2023), who noted that perceived security influences adoption, mainly when supported by privacy guarantees and encryption.

Finally, perceived trust was found to be significantly correlated with behavioral intentions (r = .238, p = .001), suggesting that when users trust e-wallet providers and believe that policies are in place to protect them, they are more likely to use the technology. This finding affirms the work of Rohit and Magi (2019), who emphasized that trust is a foundational element for user retention and long-term use of mobile financial services. Overall, the combined correlation between e-wallet adoption readiness and behavioral intentions was strong and highly significant (r = .641, p < .001). This indicates that the more ready a user is, psychologically, socially, and technologically, the greater their intention to adopt and utilize e-wallet services. These findings confirm that e-wallet adoption is a multi-dimensional construct, and improving all readiness factors collectively contributes to stronger user engagement, consistent with the conclusions of Esawe (2022) and Jingnan et al. (2023).

4.0 Conclusion

On the socio-demographic profiles of the respondents, the findings revealed that the majority were bachelor's degree holders with middle-range income levels, primarily residing in Tabuk City. This demographic suggests that the sample consists of digitally aware and financially active individuals, likely exposed to digital tools such as e-wallets through both educational and urban environments. The relative homogeneity in their background provides a consistent context for analyzing e-wallet adoption behavior among graduate students. Regarding e-wallet adoption readiness, respondents demonstrated a high level of agreement across all six dimensions, with the strongest ratings observed in perceived ease of use and perceived usefulness. This indicates that graduate students are technologically literate, find e-wallets efficient and easy to use, and are supported by conducive digital environments. However, slightly lower ratings in perceived security and trust highlight the need for further strengthening of safety features and awareness-building initiatives to establish confidence in e-wallet services fully.

In terms of behavioral intentions, respondents expressed strong intentions to use and recommend e-wallet services, particularly in academic-related financial transactions. This affirms that graduate students not only recognize the practical value of digital payments but are also willing to adopt these technologies on a sustained basis. The high behavioral intention scores reflect a readiness for institutional integration of e-wallets in higher education payment systems. When grouped according to socio-demographic characteristics, a significant difference was observed only in perceived usefulness based on educational attainment. This suggests that students at higher academic levels are more inclined to view e-wallets as tools that enhance productivity and convenience. No significant differences were found based on income or residential municipality, indicating that e-wallet adoption readiness is consistent across socio-economic and geographic segments of the graduate student population.

A significant and positive relationship was established between e-wallet adoption readiness and behavioral intention, with all six readiness factors showing meaningful correlations. The strongest relationships were found with perceived usefulness, perceived ease of use, and facilitating conditions, underscoring their central role in shaping user behavior. The overall correlation (r = .641) confirms that as users' readiness increases, so does their intent to adopt and use e-wallet services. This validates existing theoretical frameworks and highlights the importance of addressing all readiness dimensions to strengthen adoption outcomes. Future studies may consider involving other HEIs across different regions or provinces in the Philippines to enhance the generalizability of the findings. Comparing urban and rural contexts may provide deeper insights into the influence of technological infrastructure and socio-economic conditions on e-wallet adoption.

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7.0 Conflict of Interests

The authors declare no conflict of interests.

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