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Research Article

An Investigation into Kano State Polytechnic Students' Behavioural Intention to Use E-Wallets

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Abstract

The increasing popularity of electronic transaction via smart phones among students in Nigeria has led to the rise in adoption of e-wallet as a means of economic transaction. The study's main objectives were to investigate the key variables influencing behavioural intention to use e-wallets among students in Nigeria, with Kano Sate Polytechnic used as a case study. The study employed an extended Technology Acceptance Model (TAM) framework. A total of 320 students across the seven (7) Schools selected through a simple random sampling technique responded to the online survey featuring 19 measurement constructs. Using Partial Least Square - Structural Equation Modelling (PLS-SEM), the analysis revealed that perceived ease of use, perceived usefulness, social influence, perceived trust, perceived security, and enjoyment significantly influenced users' intention to adopt Eewallets. Notably, Enjoyment emerged to have stronger influence on behavioural intention among students, Security was also found to have significant impact on trust which is also a strong determinant of behavioural intention. This research provided valuable insights into the factors shaping students' intentions to adapt e-wallet in their day to day financial transactions, which will help policy makers and other stake holders within the fintech sector. Furthermore, the incorporation of the extended TAM strengthened the theoretical framework for studying e-wallet adoption in developing countries like Nigeria.

Keywords: *E-wallet adoption, Behavioural intention, Technology Acceptance Model (TAM), Perceived ease of use, Perceived usefulness, Social influence, Perceived trust, Perceived security, Enjoyment, Nigerian students, Fintech.*

1.1 Introduction

Digital payment system has transformed the way financial transactions are conducted globally, in terms of both delivery and consumption of financial services. The evolution of technologically based financial services, sometimes called FinTech, globally has led to the introduction of new products and services in the banking system resulting to a paradigm shift from the conventional banking system to cashless alternatives (Kandpal & Mehrota, 2019). Digital payments are becoming the custom in people's daily lives. The trend towards digitalization and the use of technology has brought about major changes in the ways the global economy functions (Khando, Islam & Gao, 2022). These innovations have increased competition in the system, leading to better customer understanding and more available choice in financial products and services (Keiningham et al., 2020). The fast pace of this technological advancement coupled with the increased dependency and reliance on the use of smartphones, whose statistics has reached 4.25 billion in 2023 (Statista, 2024), have led customers to expect convenient, fast, useful and easy to use digital payment methods like mobile payments (Singh et al., 2020).

In Nigeria, the Naira currency redesign policy of the Central Bank of Nigeria (CBN) in 2022 has significantly contributed to the proliferation of digital payment channels and other economic activities. As a result, the country has recorded a rise in the adoption of electronic payment alternatives by individuals and business entities (Edo et al., 2023). In particular, electronic wallet (e-wallet) has become a mobile payment system that has appeared to be a recognized and accepted system used for transfer of funds and other economic transactions in the country.

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E-wallet is a software application that run banking transactions through smartphone and other technological devices by storing an individuals' bank details, enabling seamless transactions on connected devices. In Nigeria, there are existence of a number of e-wallet platforms, most of which are private; such as Opay, Moniepoint, Palmpay etc. Similarly, there is a government owned digital currency known as E-Naira, a form of digital currency introduced by CBN with the aim of complementing other payment systems within the country; increasing financial inclusion, enhancing cross-border transactions and facilitating easy, fast, cheap and reliable banking system both within and outside the country (Akindeipe et al., 2023; Anyamele, 2024; Kabir, 2024).

The use of e-wallets has gained popularity, particularly among youth and the general public, due to a number of benefits it offers. However, despite the growing trend, there are concerns about the level of acceptance and adoption among students of institute of higher learning; the slow rate of acceptance is attributed to a number of factors including: lack of awareness, technical challenges, security of their financial information, habitual resistance (Panhwer et al., 2020; Alam et al., 2021; Ibrahim et al., 2021 and Sivathanu, 2019). This study aims to fill a gap in the literature and improves our understanding of how users perceive such applications. In addition, the study intends to identify a set of variables that define the attitudes towards using e-wallet application including the perceived trust issue by Kano State Polytechnic students towards their intentions to explore e-wallets in their daily monetary affairs.

1.2 Statement of Research Problem

The problem of this study arises from the observation that despite the growing adoption of digital payment systems, a number of students in Nigerian tertiary institutions, including Kano State Polytechnic, are hesitant to use e-wallets. Furthermore, the existing literature on digital payment systems in Nigeria has not adequately addressed the specific concerns of students in tertiary institutions, particularly in Kano State. Therefore, this study seeks to investigate the factors influencing students' utilization of e-wallets and how these issues have evolved over time, with a view to providing recommendations for improving the situation among the students.

1.3 Research Questions

1. What factors contribute to the behavioral intention to use e-wallets by the Students of Kano State Polytechnic?
2. Which of the identified factors has the strongest effect on students' behavioral intention to use e-wallets?

1.4 Objectives

1. To identify the primary factors influencing students' intention to use e-wallets.
2. To find out which among the factors has the strongest effect on students' behavioral intention to use e-wallets.

1.5 Significance of the Research

This research can provide valuable insights into students' perceptions and behavioural intentions on the use and adoption of bank wallets. The study will contribute to the existing body of knowledge on digital payment systems in Nigeria, with a specific focus on students in tertiary institutions. The findings of this study will provide valuable insights for policymakers, financial institutions, and technology providers seeking to promote financial inclusion and digital payment adoption among students. The study's recommendations will provide strategies to improve its usage, adoption and curtail mis-perception among students of higher learning.

2.1 Literature Review and Conceptual Framework

The adoption of digital payment systems, such as bank wallets or E-Wallets, has become increasingly significant in today's digital economy (Venkatesh et al., 2003). Understanding the factors that influence students' behavioral intention to use bank wallets is crucial for higher education institutions and financial service providers. This literature review explores the key determinants of students' behavioral intention to use bank wallets, drawing on relevant studies and theoretical frameworks.

2.2 Theoretical Frameworks

Below are some relevant theories that are widely used and accepted as the framework for technology acceptance and adoption

1. Unified Theory of Acceptance and Use of Technology (UTAUT): This theory posits that performance expectancy, effort expectancy, social influence, and facilitating conditions are critical factors in determining an individual's behavioral intention to use a technology (Venkatesh et al., 2003). The relationships between these factors, intention, and behavior are moderated by gender, age, experience, and voluntariness of use (Al-Gasawneh et al., 2022) Studies have applied UTAUT to investigate the adoption of digital payment systems, including bank wallets as they are, while in some cases, the model is extended by adding perceived predictable variables such as; hedonic motivation, price value, habit and Trust to broaden the perspective of the UTAUT Model (Venkatesh et al. 2012, Hammouri et al. 2023).

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2. Technological Acceptance Model (TAM): The Technological Acceptance Model (TAM) is a theoretical framework that explains how users form attitudes and intentions to use a technology. Developed by Fred Davis in 1989, TAM posits that two key factors influence an individual's behavioral intention to use a technology:
    i. **Perceived Usefulness (PU)**: which implies the degree to which an individual believes that using a technology will improve their performance or achieve their goals.
    ii. **Perceived Ease of Use (PEOU)**: The degree to which an individual believes that using a technology is free from effort and easy to use.

    According to TAM, these two factors influence an individual's attitude towards using a technology, which in turn affects their behavioral intention to use the technology. The model suggests that if users perceive a technology as useful and easy to use, they are more likely to form a positive attitude towards it and intend to use it. The TAM model has been discussed in detail in a number of literatures, this is because it is essentially a model of information services that deals with how information and service users maintain and use a particular technology (Dauda, et al., 2015). Realizing the importance of this model, various researchers have expanded its field and used it in different technologies with extended perceived variables that may likely play a role in determining the behavioural attitudes toward the use of new technology (Hossain, Akter & Adnan, 2022).

2.3 Applying TAM to E-Wallets

Although both TAM and UTAUT may provide a reasonable theoretical foundation for studying behavioral intention to use e-payment (Shin, 2009), the simplicity and ease of implementation enhance the wider application of TAM model over UTAUT (Chuttur, 2009). This research employed the extended Technology Acceptance Model TAM to understand students' behavioral intention to use e- wallet as a system of basic transaction in their day to day activities. Most previous studies have confirmed that students' perceived usefulness (PU) and perceived ease of use (PEOU) of e-wallets influences their attitude towards using them, which in turn would affect their behavioral intention to use e-wallets (IU). However, TAM has been argued by many scholars not to include enough significant variables that explains the intention to use e-wallets because it is initially introduced to explain computer usage behavior. Hence, many studies often add other variables into the TAM such as perceived trust, enjoyment, social influence and perceived security for e-payment service (To & Trinh, 2021; Marvello Yang et al., 2021; Singh et al., 2020; Sharma & Sharma, 2019; Yang et al., 2015; Schierz et al., 2010; and Childers et al., 2001). Thus, this study incorporates trust, Social Influence, enjoyment and Perceived Security into the TAM to better explain the Model.

2.4 Determinants of Behavioural Intention and Hypothesis Development

i. **Perceived Usefulness:** Perceived usefulness is a key factor in determining users' continued use of online payment systems. According to the Technology Acceptance Model (TAM), perceived usefulness is a significant predictor of attitude towards using technology (Davis, 1989). In the context of online payments, perceived usefulness refers to the degree to which users believe that online payment systems improve their transaction efficiency and effectiveness (Venkatesh & Davis, 2000). Studies have shown that users who perceive online payment systems as useful are more likely to continue using them (Zhou, 2013). A study by Li et al. (2019) found that perceived usefulness had a significant positive effect on users' intention to continue using mobile payment services. Similarly, a study by Tan et al. (2020) revealed that perceived usefulness was a significant predictor of users' satisfaction with online payment systems.

ii. **Perceived Ease of Use:** The extent to which students believe that using bank wallets is easy and effortless (Davis, 1989). Research has found that perceived ease of use is a significant predictor of behavioral intention to use digital payment systems (Marvello Yang et al., 2021; Venkatesh et al., 2003). It was equally confirmed in a study by To & Trinh (2021) in Vietnam that ease of use plays a significant role in customers inclination to adopt and use M-wallets in their economic activities.

iii. **Social Influence:** Social influence is another important factor that influences users' continued use of online payment systems. Social influence refers to the degree to which users are influenced by others' opinions, behaviors, or experiences when using online payment systems (Venkatesh & Davis, 2000). Studies have shown that social influence can play a significant role in shaping users' attitudes and behaviors towards online payment systems (Lu et al., 2011). Shin (2019) found that social influence had a significant positive effect on users' intention to adopt mobile payment services. Similarly, a study by Chen et al. (2020) revealed that social influence was a significant predictor of users' continued use of online payment systems. Adaptation of new behaviour has been proved to be mostly influenced by family, peers, friends, virtual acquaintances, and social media most especially among young generation (Madan and Yadav 2016).

iv. **Perceived Trust:** Trust refers to the degree to which users believe that online payment systems are secure, reliable, and dependable (Gefen et al., 2003). Trust plays a vital role in determining users' adoption and continued use of online payment systems. Studies have shown that when users trust online payment systems, they perceive less risk and are more likely to use them (Pavlou, 2003). Trust can also foster loyalty and retention among users, leading to long-term relationships with online payment systems (Kim et al., 2009). It is also believed to improve users' overall experience, leading to increased satisfaction and positive word-of-mouth

(Zhou, 2013). A study conducted in India has shown that, trust was found to be one of the significant predictors of the behavioural intention of the continued usage of e-Wallets (Anwar et al 2024). Research by Hossain et al. (2022) found a positive and statistically significant relationship between trust and the intention to use e-wallet services among students. This study highlights the importance of trust in digital payment systems, particularly among young adults.

v. **Enjoyment:** Enjoyment is a key factor in determining users' continued use of online payment systems. According to the Technology Acceptance Model (TAM), perceived enjoyment is a significant predictor of attitude towards using technology (Davis, 1989). In the context of online payments, enjoyment refers to the pleasure or satisfaction users derive from using the system (Kim et al., 2016). Studies have shown that users who perceive online payment systems as enjoyable are more likely to continue using them (Zhou, 2013). A study by Li et al. (2019) finds that people who perceive online payment systems as secure are more likely to trust and continue using them (Gefen et al., 2003). A study by Chen et al. (2019) found that perceived enjoyment had a significant positive effect on users' intention to continue using e-payment services. Similarly, a study by Shin (2019) revealed that enjoyment was a significant predictor of users' satisfaction with online payment systems.

vi. **Perceived Security:** Security is another critical factor that influences users' continued use of online payment systems. Perceived security refers to users' beliefs about the safety and protection of their personal and financial information when using online payment systems (Chellappa, 2008). Studies have shown that security had a significant positive and direct effect on users' trust in online payment systems, which will ultimately lead to intention to use. Similarly, a study by Li et al. (2020) revealed that security concerns were a major factor influencing users' decision to adopt or reject online payment systems.

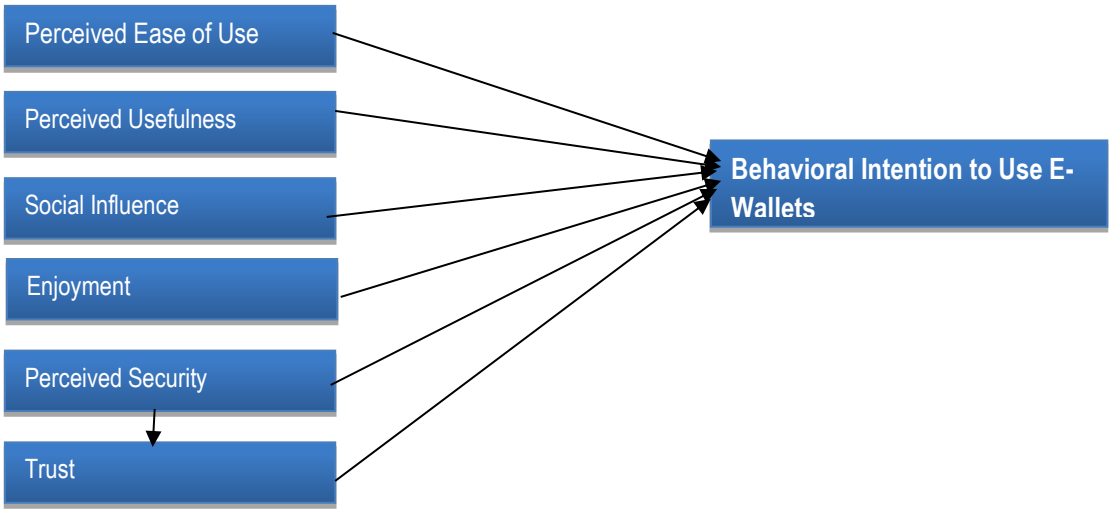


Figure 1: Conceptual Model

2.4 Hypothesis Development

The study posits the following hypothesis with the intention to find which amongst them contributes to the behavioral intention to use e-wallets by the Students of Kano State Polytechnic and the magnitude of their impacts.

H_1: Perceived usefulness positively affects the intention to use E-Wallet.

H_2: Perceived ease of use positively affects intention to use E-Wallet.

H_3: Social influences positively affect the intention to use E-Wallet

H_4: Trust positively affects intention to use E- Wallet

H_5: Enjoyment of use positively affects intention to use E-Wallet.

H_6: Perceived Security positively affects intention to use E- Wallet.

H_7: Perceived Security positively affects Trust.

3.0 Methodology

This study adopts a quantitative, cross-sectional survey design to investigate the determinants of students' behavioral intention to use e-wallets. The choice of this design is consistent with the Technology Acceptance Model (TAM) literature, where behavioral intentions are examined through structured questionnaires and statistical modeling (Davis, 1989; Venkatesh & Davis, 2000). A survey approach is considered suitable because it enables the collection of standardized data from a large population within a limited time frame (Creswell & Creswell, 2018).

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The target population comprises of the students of Kano State Polytechnic. Students were selected because they represent a technology-active demographic population with growing exposure to financial technology innovations. Based on available demographic statistics from the MIS Unit of the Polytechnic, there are approximately12,000 students in the entire 4 campuses of the Polytechnic.

The sample size is determined using Krejcie and Morgan's (1970) table, which suggested a minimum of 384 respondents for large populations. To enhance robustness and account for potential non-response, a sample of 400 students was surveyed.

The research instrument is a structured questionnaire adapted from validated TAM and extended TAM scales. All items will be measured on a 5-points Likert scale ranging from 1 = *Strongly Disagree* to 5 = *Strongly Agree*. The questionnaire comprises two sections: the first section is designed to gather demographic information, including sex group, age group, and educational status, to provide a comprehensive understanding of the participants. The second section focuses on evaluating the factors influencing the intention to use the E-Wallet, encompassing the key constructs of the research; that is Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Social Influence (SI), Trust (TR), Perceived Security (PS) and Enjoyment (ENJ).

The data was collected using a self-administered questionnaire distributed both physically (paper-based) and digitally (Google Forms/ODK). Permission was sought from participating institutions, and informed consent was obtained from respondents. Ethical standards were observed by assuring respondents of anonymity, confidentiality, and voluntary participation (Bryman, 2016). The Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. was employed to analyse the data. The SEM approach of investigation is highly prevalent in studies as it considers both, direct and indirect factors in exploring assumed causal links in scientific research (Shi et al, 2021). Similarly, Ong et al., (2022), recommends the use of SmartPLS in explaining relationships among variables even if the theory is still in development stage.

Below is a table for the measurement of the constructs. All constructs have been previously validated in TAM studies. Minor contextual modifications were made to reflect e-wallet adoption among students in Nigeria.

Table 1: Measurement of Constructs

Variable	Sample Items (Adapted)	Sources
Perceived Ease of Use	PEU1: Learning to use an e-wallet is easy for me. PEU2: I find e-wallets easy to operate. PEU3: I have no trouble adjusting to using E-Wallet as an alternative form of payment for my day to day transactions.	Davis (1989); Venkatesh & Davis (2000)
Perceived Usefulness	PU1: Using an e-wallet in payment is PU2: using E-Wallet makes transactions simpler for me PU3: E-Wallet seems like a more practical way to make transactions.	Davis (1989); Gefen et al. (2003); Kim et al., 2010
Social Influence	SI1: People who are important to me think I should use an e-wallet. SI2: My peers encourage me to adopt e-wallets. SI3: People who have an impact on my decisions believe that I should utilize E-Wallet	Venkatesh et al. (2003); Balmonte et al (2024)
Trust	TR1: I believe e-wallet providers are trustworthy. TR2: I can rely on the integrity of e-wallet platforms. TR3: I have faith in the security features of the E-Wallet-payment process.	Gefen et al. (2003); Pavlou (2003); Balmonte et al (2024)
Perceived Security	PS1: I feel secure when using e-wallets for financial transactions. PS2: E-wallets protect my personal information.	Cheng et al. (2006); Zhou (2011)
Enjoyment	ENJ1: I find using e-wallets enjoyable. ENJ2: I use e-wallets because they are fun.	Davis et al. (1992); Van der Heijden (2004)
Behavioral Intention to Use	IU1: I intend to use e-wallets in the future. IU2: I will continue using e-wallets regularly. IU3: I prefer to receive payments via e-wallets than other means.	Venkatesh et al. (2003); Balmonte et al (2024)

4.1 Results and Discussion

The study intended to use a sample size of 400 students for the survey in order to enhance robustness and account for potential non-response. A total sum of 100 responses were generated from the online survey, while 300 paper-based

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questionnaires were distributed, out of which only 220 usable ones were returned making a total of 320 available responses for analysis. Table 2 below summaries the demographic information of the respondents. Of the 320 usable surveys, majority are male accounting for 58% of the responses Most of those participants are in the second year of their National Diploma (38.6%) followed by students at the second year of their Higher National Diploma. This can be attributed to the low number of student enrolment during the last 2025/2026 admission exercise at the Polytechnic. The result also shows that a significant proportion of the respondents are from the urban based unit schools namely: School of Management Studies (SMS), School of Technology (SOT) and School of General and Remedial Studies (SGRS) with no response from one of the Rural schools, the outcome is related to accessibility of the students to mobile.

Table 2: Descriptive Statistics of Respondents

Measure	Category	Count	Perc. %
Gender	Male	186	58.0
	Female	134	42.0
Level of Study	National Diploma 1	36	11.4
	National Diploma 11	124	38.6
	Higher National Diploma 1	11	03.4
	Higher National Diploma 11	69	21.6
	Remedial	51	15.9
	Post Graduate	29	09.1
Unit School	School of Management Studies (SMS)	222	69.3
	School of Technology (SOT)	62	19.3
	School of Environmental Studies, Gwarzo (SES)	0	00.0
	School of Rural Technology and Entrepreneurship Development, Rano (SORTED)	4	01.2
	School of General and Remedial Studies (SGRS)	32	10.2

Table 2 represents the outcomes of the validity and reliability of the measures utilized in the study through the factor loadings, composite reliability, average variance extracted (AVE), and Cronbach's alpha. To ensure a consistent and reliable result, it is recommended that factor loadings should ideally exceed 0.7, with a minimum threshold of 0.5 considered acceptable. Composite reliability should attain a value of at least 0.7, and AVE for each variable should be equal to or greater than 0.5 (Hair, 2011). The reliability of the instrument was tested using Cronbach Alpha. The Cronbach alpha coefficients of the seven variables have indicated all being within the accepted threshold of above 0.70. The general findings show that composite reliability values have surpass the recommended threshold of 0.7, and factor loadings exceeded the minimum acceptable value of 0.5, affirming the robustness of the variables employed in the study. Thus, the general outcome of the test meets the acceptable threshold and the variables indicates strong support.

Table 3: Validity and Reliability

Variable	Code	Factor Loadings	Composite Reliability	Average Variance Extracted	Cronbach's Alpha
Perceived Ease of Use	PEU1 PEU2 PEU3	0.776 0.892 0.855	0.882	0.972	0.892
Perceived Usefulness	PU1 PU2 PU3	0.902 0.884 0.800	0.877	0.813	0.823
Social Influence	SI1 SI2 SI3	0.805 0.689 0.776	0.811	0.680	0.811
Trust	TR1 TR2 TR3	0.856 0.830 0.957	0.917	0.870	0.900
Perceived Security	PS1 PS2	0.831 0.921	0.976	0.937	0.945
Enjoyment	ENJ1 ENJ2	0.889 0.821	0.834	0.890	0.814
Behavioral Intention to Use	IU1 IU2 IU3	0.865 0.722 0.804	0.809	0.810	0.780

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Table 4 presents discriminant validity. The square root of each construct's AVE values was found to be higher than the correlations with other latent constructs, supporting that there is discriminant validity between all the constructs. In brief, the measurement model results show that the reliability and validity of the constructs are satisfactory.

Table 4: Discriminant Validity

	PEU	PU	SI	TR	PS	ENJ	IU
PEU	**0.986**						
PU	0.385	**0.902**					
SI	0.430	0.341	**0.825**				
TR	0.304	0.352	0.431	**0.933**			
PS	0.278	0.327	0.603	0.723	**0.968**		
ENJ	0.277	0.504	0.598	0.624	0.607	**0.943**	
IU	0.379	0.384	0.456	0.668	0.741	0.785	**0.900**

The result on table 5 provides an estimate of the structural relationship and causal paths of the variable based on the findings, H_1, H_2, H_3, H_4, H_5, H_6, and H_7 were all accepted. The result shows that student's intention to use e-wallet were significantly influenced by Perceived Usefulness (PU) *(β = 0.243, p* <0.01). E-wallet is perceived to be useful as it is believed to enhance users' effectiveness and efficiency in conducting transactions. This finding is in line with the previous technology adoption studies in the Philippines, India and Hong Kong (Belmonte, et-al, 2024; Madan & Yadav, 2016 and Amoroso & Watanabe, 2012). In a similar study conducted by Kabir (2024) Perceived Usefulness was found to have significant positive influence on Merchants intention to use E-wallets in various transactions. The significant effect of perceived usefulness on behavioural intention confirms that students are more likely to use e-wallets when they believe the platforms improve the speed, convenience, and effectiveness of financial transactions. This finding is consistent with recent evidence showing that usefulness remains one of the most important drivers of digital-payment adoption (Jain & Jain, 2025; Fadilah & Andriani, 2025). It also aligns with a Nigerian study of e-Naira adoption, which found that perceived usefulness significantly and positively influenced adoption among students (Adebiyi et al., 2025).

Perceived ease of use of e-wallets was also found to positively impact on student's behavioural intention to use it (β = 0.131, p-value <0.01). Although it had the lowest path coefficient among the direct predictors. This suggests that students' value simple and user-friendly e-wallet interfaces, but usability alone may not be sufficient to encourage adoption when concerns about security, trust, and enjoyment are present. Recent systematic evidence similarly identifies ease of use as an important adoption driver, while emphasizing that trust and perceived risk often determine whether users translate positive attitudes into actual use (Jain & Jain, 2025; Fadilah & Andriani, 2025). A number of studies found that e-wallets facilitates quicker payments, simplifies transactions, and provides a practical means for purchases as such, less effort is required for its usage. (Anh Tho To, (2021); Dwivedi et al., 2019; and Alalwan et al., 2016). In a study conducted by Rashid et-al (2025) PEU has proved to be an essential factor in adopting several information technology platforms, including technology based payment alternatives of which e-wallets are among.

Social Influence (SI) directly affected the Intention to Use (IU), (β =0.234; p = 0.000). This finding can be linked to the nature of the respondents (Students) and their attitude towards interpersonal relationship. Most people especially at youthful age are easily influenced towards a motive by their peers, influential figures or any trusted person. This finding suggests that peers, family members, lecturers, and other influential individuals can encourage students to adopt digital wallets by normalising their use and reducing uncertainty about the technology (Author, 2026). Recent mobile-payment research identifies social influence as one of the most consistently examined variables in adoption studies (Raza et al., 2025).

The result is particularly plausible among polytechnic students, who are strongly influenced by peer networks and social proof. A recent study also found that social influence strengthened the relationship between usability, trust, and intention to use mobile payments among Generation Z consumers, reinforcing the importance of peer-based promotion strategies (Jurnal Ekonika, 2025).

This is in line with Venkatesh (2003) who argues that social influence has positive impact in shaping users' behavioral intentions towards technology acceptance. Similarly, Kabir (2024) in his own study on Merchants perception on e-wallet use in Nigeria also found that, Social Influence has a positive and significant effect on intention to use e-wallet by merchants in Nigeria, especially if it is widely used within their social network.

Trust was also found to have direct and positive effect (β = 0.151, P-value <0.01) on behavioral intention. A number of prior studies have found trust to be a significant and favourable predictor of e-wallet adoption intentions by different categories of people (Mohd Sah, et al., 2021; Tang et al. 2021; Anwar et al 2024). Trust according to Amin et-al (2014)

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entails the user's perception that the service provided by the supplier is reliable and favourable. The significance of trust as a predictor of intention to use e-wallet can also be explained from the component of buying and selling, where trust serves as the basis for building a relationship of communication between sellers and buyers. In other words, customers need to be assured that payment by mobile wallets is trustworthy. Indeed, the role of trust has been largely confirmed and established by many studies (Zhou, 2011; Kim et al., 2009). Trust significantly influenced behavioural intention, confirming that students are more willing to use e-wallets when they believe the service provider is dependable, credible, and capable of protecting their financial interests. Trust reduces perceived uncertainty and risk, which are major barriers to the adoption of digital financial services (Alnaser et al., 2025; Jain & Jain, 2025).

Perceived security had both a direct effect on intention and a strong indirect effect through trust. Students who believed that e-wallets protect personal information and secure transactions were more likely to trust the platforms and, in turn, expressed stronger intentions to use them. This supports recent evidence that perceived security and privacy significantly improve consumer trust in payment systems, while perceived risk weakens it (Contactless Payment Adoption Study, 2026). It also agrees with a systematic review showing that security concerns and perceived risk are major barriers to digital-payment adoption (Jain & Jain, 2025).

These findings imply that e-wallet providers should make security features visible and understandable to users. Measures such as two-factor authentication, transaction alerts, fraud monitoring, encryption, secure onboarding, and clear complaint-resolution procedures can strengthen users' confidence and encourage adoption (Alnaser et al., 2025).

The study further showed that, perceived enjoyment had significant impacts on behavioral intention ($\beta = 0.250$, P-value <0.01), implying that the more pleasure and fun perceived from the use of e-wallet, the higher its acceptance from students and probably the general public Recent studies provide growing evidence that enjoyment is a significant determinant of e-wallet and mobile-payment adoption. Elasaria et al. (2024) found that hedonic motivation had a significant positive effect on Generation Z consumers' behavioural intention to use digital wallets. Their findings suggest that young users are more likely to move from cash-based transactions to digital wallets when they enjoy the experience of using the application (Elasaria et al., 2024).

Similarly, Yudhistira and Octaviani (2025) found that perceived enjoyment strongly influenced users' willingness to adopt QRIS mobile payment services. The authors concluded that enjoyment functions as an intrinsic motivator that directly drives adoption intention, even when users already recognise the practical usefulness of the payment system (Yudhistira & Octaviani, 2025).

Perceived enjoyment, convenience, perceived ease of use, and perceived usefulness significantly influenced perceived value, adoption attitude, and intention to use mobile-payment platforms in South Korea and China. Their study demonstrates that enjoyment is relevant across different cultural and market contexts, suggesting that the emotional experience of digital payments is an important adoption factor beyond developing economies (Park et al., 2025). From another perspective, enjoyment is seen from the value generated from its usage, this implies that the greater the value perceived from its usage, the more likely for it to be adopted (Anwar, 2024).

Although enjoyment is distinct from perceived usefulness and perceived ease of use, the three constructs are interrelated. A simple and well-designed e-wallet may be more enjoyable because users can complete transactions without confusion or technical difficulty. Likewise, an enjoyable application may be perceived as more useful because users associate positive experiences with efficient and satisfying financial transactions (Agustianto & Reynaldo, 2024; Park et al., 2025).

However, enjoyment should not replace functionality. An e-wallet may be entertaining, but students may still reject it if it is unreliable, insecure, or unable to meet their everyday payment needs. Therefore, fintech providers should combine enjoyable design with dependable performance, strong security, and clear value propositions (Elasaria et al., 2024).

Table 5: Summary of Hypothesis Test

Hypothesis	Estimate	T-value	P-value	Support
H_1 PU ➔ IU	0.243	3.704	0.000	Accept
H_2 PEU➔IU	0.131	3.669	0.000	Accept
H_3 SI ➔ IU	0.234	3.852	0.000	Accept
H_4 TR ➔IU	0.151	3.722	0.000	Accept
H_5 ENJ➔IU	0.250	4.882	0.000	Accept
H_6 PS ➔IU	0.138	3.673	0.007	Accept
H_7 PS ➔ TR	0.265	4.963	0.000	Accept

Security was found to have a positive significant relationship with user's intention ($\beta = 0.138$, P-value <0.01). Users' perceptions of the security measures employed by E-Wallets, as as it relates to customers data protection and confidentiality, play a pivotal role in influencing their intentions to engage with the e-wallet. The study supports prior

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research that indicates the paramount importance of security considerations in the adoption of digital payment technologies. Hossein et al. (2000) affirms that deficiency of security and privacy is an issue that keeps consumers away from buying products unless they feel protected. Kaur et al., (2018) said, making payments via e-wallet without ensuring security can lead to unauthorized access to personal information and a lucrative opportunity for cyber criminals to infringe data. E-wallet are designed to allow instant and smooth payments through customers' smart devices, integrating authentication, authorization, and access control security functions. Because of these added security benefits and ease of payment, they will become the primary mode of payment in the near future (Anwar, 2024). These secured attributes are what influences customers to have trust in the online payment system. The respondents of this study opine that, the trust they have on the e-system of payment is mainly because of its perceived high level of security. Thus, a positive, direct and significant relationship between perceived security and trust was found in the study ($\beta = 0.265$, P-value <0.01). The continued usage of e-wallets and e-banking in general, is associated with the system's security policies enshrined by regulatory bodies such as CBN, NDIC among others, as well as the extent to which customers believe that their information is safe, secured and misused.

A model fit study was conducted to establish the goodness of fit of the proposed model. The study analysed the Standardized root mean Square (SRMR), Normal chi-square to degree of freedom (df), Normal Fit Index (NFI) and the root mean square error of approximation (RMSEA). The overall result on Table 6 illustrates that all parameter estimates exceeds the minimum threshold value, indicating the adequacy and goodness of fit of the proposed model.

Table 6: Goodness of Fit Indicator

Fit Indices	Estimate Value	Recommended Value	References
SRMR	0.046	<0.080	Hu & Battler (1999)
Chi-Square/df	2.680	<5.000	Hu & Battler (1999)
NFI	0.885	>0.800	Baumgartner & Homburg (1996)
RMSEA	0.067	<0.080	Hu & Battler (1999)

4.2 Theoretical Implication

This study contributes to the theoretical underpinnings of e-wallet adoption among students and the general public in Nigeria. It improves the explanatory capacity and better understanding of the model and users of e-wallet perception on its acceptance by incorporating additional determinants namely; Perceived security, Social Influence and Trust to the established Technology Acceptance Model (TAM) (Davis, 1989). Similarly, although Perceived Ease of Use was found to have a positive and direct relationship with intention, it however exhibits the lowest direct relationship, while Perceived Security, Trust and Enjoyment exhibit the highest relationship this sheds light on the complexity of user perceptions, based on their social status and complex/varied understanding. The strong security–trust relationship is particularly important because it shows that trust is not formed in isolation. Instead, users develop trust when they perceive that an e-wallet platform is secure, reliable, and protective of their personal and financial information (Alnaser et al., 2025; Contactless Payment Adoption Study, 2026).

This understanding adds depth to the theoretical findings, acknowledging that users' assessment of e-wallet services involves their specific and unique considerations when it comes to adoption of e-wallet in particular and new technology in general (Heene et al., 2011).

4.3 Practical Implication

The findings of this study can be of high relevance to financial institutions, IT companies and FinTech entrepreneurs in Nigeria. Ease of Use, Usefulness, social influence and Trust, all play significant roles in influencing users' behavioural intention towards using e-wallet applications. Guided by the findings of the study where majority of the respondents are within their youthful age, corresponding with the report of the National Population Commission NPC (2025) that over 60% of Nigeria's population are under 30 years of age and the largest number of e-wallet users, hence, decision makers and financial providers should focus their attentions to any aspect relating to these factors to motivate users to accept such tools. With such attention given to these factors, services will be improved, and users' behavioural intention will be motivated towards using these applications. Similarly, perceived security and enjoyment have proved to have the highest implication on user's intention to adopt e-wallet, thus service providers are advised to give emphasis on ensuring security of all features, reduces the level of risk users perceive with the application, this will boost trust and certainly improve acceptance and adoption of the application. Equally, the respondents have shown that even though ease of use motivate their acceptance of the system, however, the level of enjoyment they perceive from its usage has more impact. The e-wallet service providers are encouraged to design applications that are not just simple but equally playful and personalized based on the consumers' behaviour and habits to attract the teaming population into its acceptance.

4.3 Recommendation

Based on the above theoretical and practical implications, the following recommendations are provided

1. E-wallet providers should prioritise visible security features, including encryption, authentication, fraud alerts, and reliable customer support, because security builds trust and trust increases adoption intention (Alnaser et al., 2025).
2. Service providers should design applications that are simple, engaging, and enjoyable, since enjoyment had the strongest direct effect on students' intention to use e-wallets (Fadilah & Andriani, 2025).
3. Financial institutions and fintech firms should use peer influencers, campus ambassadors, referrals, and social-media campaigns because social influence significantly affects students' adoption intentions (Raza et al., 2025).
4. Marketing should emphasise the practical value of e-wallets, such as faster payments, convenience, reduced cash handling, and easy bill payment, because perceived usefulness strongly influences intention (Adebiyi et al., 2025; Jain & Jain, 2025).
5. Providers should not rely on ease of use alone; they should combine usability with trust-building, security assurance, and enjoyable user experiences to achieve stronger adoption (Jain & Jain, 2025).

5.1 Conclusion

The objective of the study is to determine empirical evidence on the influence of some factors on e-wallet usage among students using the the extended Technology Acceptance Model (TAM). The study established that, all the parameters tested have proved to have significant impact on student's behavioural intention to accept, adopt and use e-wallet in their various transactions. Emphatically, Perceived usefulness and enjoyment where found to have the highest impact on intention to use, while Security had the highest level of correlation with trust. Which in-turn affects intention to use. The significance of this research extends to the teaming youth population in Nigeria, who are avid users of E-Wallets. Understanding their preferences and factors influencing their adoption of e-Wallet is crucial for shaping strategic initiatives by policy makers and other stake holders. Additionally, it is recommended that, to ensure services provided to be targeted towards enhancing the perceived trust on e-wallets using secured and reliable payment systems as well as eliminating any user-unfriendly feature to ensure increased adoption and usage. The study's focus on a students of Kano State polytechnic alone may limit the generalizability of the findings to other user groups. Future research could address these limitations by incorporating a more diverse user base to cut across the entire country.

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