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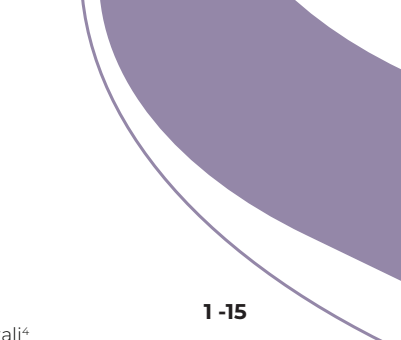


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EXPLORING ONLINE MONEY TRANSFER HABITS AMONG UITM MERBOK STUDENTS: A STUDY ON PREFERENCES, SPENDING PATTERNS, AND CHALLENGES

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ABSTRACT

This study explores the online money transfer habits of UiTM Merbok students, focusing on preferences, spending patterns, and challenges. The research, which used a quantitative survey of 50 students, highlights a strong preference for online transfers (64%), driven by convenience (72%), speed (48%), and safety (52%). However, 82% admitted to overspending, reflecting the risks of digital payments. A Chi-Square test revealed gender differences, with females using diverse payment methods and males favoring online transfers. Challenges included internet connectivity issues (74%), delayed transactions (14%), and technical errors (12%), emphasizing infrastructural barriers. The average monthly spending was RM238.89, with significant variability influenced by disposable income and financial literacy. Findings underscore the need for financial literacy programs and improved digital infrastructure to promote responsible usage. This study contributes insights into the behavioral and contextual factors shaping digital payment adoption among Malaysian university students, offering recommendations for stakeholders to enhance accessibility and user experience in emerging economies.

1. Introduction

In an era of rapid technological advancements and the growing adoption of e-commerce, understanding university students' online money transfer habits has become increasingly important (Ali & Ahamat, 2023). The shift toward digital transactions has transformed industries such as retail and finance. Other than that, it has also permeated educational institutions, where online payments are now commonplace for tuition fees, administrative processes, and campus-related expenses (Saong et al., 2023). As digital natives, university students are at the forefront of this transformation, playing a pivotal role in shaping the adoption and utilization of online payment methods (Ali & Ahamat, 2023). Their preferences, spending behaviors, and challenges with online money transfers provide critical insights into broader trends driving the financial technology (fintech) sector.

The convenience, speed, and accessibility of digital payment platforms have accelerated their adoption among younger generations, particularly university students who are early adopters of new technologies (Ali & Ahamat, 2023). However, this transition from traditional payment methods to digital platforms is not without its complexities. Issues such as overspending, security concerns, and technical challenges highlight the need for a deeper understanding of how students navigate these systems. By examining the online money transfer habits of UiTM Merbok students, this study aims to shed light on key dimensions such as demographic influences, payment preferences, spending patterns, and the challenges encountered during digital transactions.

Understanding these habits is essential for stakeholders—including educational institutions, financial service providers, and policymakers—to design services that better meet the needs of students. For instance, insights gained from this research could inform the development of targeted financial literacy programs, improve the usability of digital payment platforms, and enhance the overall student experience. Furthermore, given the unique context of Malaysian university campuses, this study contributes valuable knowledge to the growing literature on digital payment adoption in emerging economies.

2. Literature Review

2.1 The Rise of Digital Payments Among Young Adults

The rapid proliferation of online payment methods has fundamentally reshaped how individuals conduct financial transactions, with younger generations leading this transformative shift. University students, as digital natives, are particularly inclined to adopt cashless payment methods such as e-wallets, mobile banking apps, and contactless payment systems due to their unparalleled convenience, speed, and accessibility (Smith et al., 2020; Kumar & Lee, 2021). Recent studies indicate that over 75% of college students in developed countries prefer digital payments over traditional cash-based methods, driven by real-time transaction tracking, enhanced security features, and seamless integration into daily activities (Chen et al., 2023; Lim & Tan, 2023). For instance, a study by Zhang and Liu (2023) found that Asian university students are twice as likely to use e-wallets for daily expenses than older demographics, highlighting their role as early adopters of financial technologies.

In Malaysia, the adoption of digital payment platforms has accelerated significantly, fueled by the widespread availability of popular e-wallets such as Touch 'n Go eWallet, GrabPay, and Boost. According to Bank Negara Malaysia (2023), the volume of e-wallet transactions surged by 160% between 2019 and 2023, with younger users accounting for a substantial proportion of this growth. This trend has been further propelled by government-led initiatives, such as cashless incentives

during the COVID-19 pandemic and collaborations with local businesses to expand merchant acceptance (Rahman et al., 2023). For example, Saong et al. (2023) reported that 68% of Malaysian university students use e-wallets daily, primarily for food delivery, transportation, and online shopping. Similarly, Nguyen et al. (2023) noted that the integration of loyalty programs and cashback incentives has significantly boosted the appeal of e-wallets among young adults in Southeast Asia.

Despite the rapid adoption of online payment methods, significant disparities persist across regions and demographics. While urban students benefit from robust digital infrastructure and widespread merchant acceptance, rural students often face challenges such as limited internet connectivity and fewer opportunities to use e-wallets (Lim & Hassan, 2022). A recent study by Ali and Ahamat (2023) highlighted that only 40% of rural university students in Malaysia regularly use digital payment platforms, citing infrastructural barriers and cultural preferences for cash as key obstacles. Furthermore, concerns about security and privacy remain a persistent barrier to adoption. Chen et al. (2023) found that 35% of young users in Malaysia expressed hesitation about using e-wallets due to fears of fraud or unauthorized access, underscoring the need for stronger trust-building measures.

Another critical factor influencing the adoption of digital payments is financial literacy. Students with higher levels of financial knowledge are more likely to evaluate the costs and benefits of different payment methods before making decisions (Jones & Tan, 2021). Conversely, those with limited financial literacy may be more susceptible to impulsive spending or over-reliance on credit-based payment methods, leading to debt accumulation and poor financial management (Nguyen et al., 2023). A study by Lim and Tan (2023) emphasized the importance of financial education programs in promoting responsible usage of online payment methods, particularly among university students at a critical stage of developing lifelong financial habits.

Despite the growing body of research on digital payment adoption, a notable gap exists in understanding how specific demographics, such as Malaysian university students, utilize these tools in their daily lives. While global studies provide valuable insights into broader trends, they often overlook the unique cultural, socioeconomic, and infrastructural contexts that shape payment behaviors in emerging economies like Malaysia (Nguyen et al., 2023). For instance, Rahman et al. (2023) argued that the transition to cashless systems in Malaysia is influenced by factors such as urban-rural divides, technological literacy, and regulatory frameworks, which are not adequately addressed in the existing literature. This study seeks to address this gap by examining the online money transfer habits of UiTM Merbok students, providing a nuanced understanding of how young Malaysians navigate the digital payment ecosystem.

2.2 Factors Influencing Payment Preferences

The choice of payment methods is shaped by a complex interplay of demographic, psychological, technological, and environmental factors. Understanding these influences is essential to explaining why university students, such as those at UiTM Merbok, adopt specific payment habits.

Demographic variables such as gender, age, and socioeconomic background significantly influence payment preferences. Research by Chen and Wong (2019) highlights that gender differences often emerge when adopting online payment methods. Female students are more likely to use e-wallets due to promotional incentives, loyalty rewards, and user-friendly interfaces. For instance, platforms like GrabPay and Boost frequently target female users through cashback offers and discounts, which align with their value-conscious spending habits. In contrast, male

students prioritize functionality and speed when selecting payment methods, as noted by Ali and Ahamat (2023).

Age is another critical determinant, with younger generations exhibiting higher levels of technological literacy and openness to experimenting with new payment technologies. According to Ahmed et al. (2021), university students aged 18–25 are early adopters of online payment methods, driven by their familiarity with smartphones and internet-based tools. This trend is further reinforced by Zhang and Liu (2023), who found that over 70% of Asian university students prefer e-wallets for convenience and accessibility. However, socioeconomic factors such as family income and access to financial resources also play a role. Wealthier students are more likely to adopt premium payment methods like credit cards or international e-wallets. At the same time, those from lower-income backgrounds may rely on prepaid options (Nguyen et al., 2023).

Perceived convenience is one of the most significant drivers of payment preferences, particularly among young adults. Digital payment methods such as e-wallets, mobile banking apps, and contactless cards offer unparalleled ease of use, enabling users to complete transactions quickly without carrying physical cash. A study by Kumar and Lee (2021) revealed that convenience was the top reason cited by Malaysian university students for adopting e-wallets. Features like instant transfers, QR code scanning, and integration with online shopping platforms make these tools highly appealing. Similarly, Lim and Tan (2023) emphasized that the seamless integration of e-wallets into daily activities—such as food delivery, transportation, and peer-to-peer transfers—has significantly boosted their adoption among young users.

Accessibility is also crucial, particularly in urban areas with high internet connectivity and smartphone penetration. However, limited merchant acceptance of e-wallets and poor network infrastructure may hinder adoption in rural or less commercialized regions. Ali and Ahamat (2023) highlighted that only 40% of rural university students in Malaysia regularly use digital payment platforms, citing infrastructural barriers as a key obstacle. This disparity underscores the importance of addressing contextual factors to promote equitable access to online payment methods.

Trust and security concerns remain significant barriers to adopting online payment methods. Many users hesitate to adopt online money transfer methods due to fears of fraud, data breaches, and unauthorized transactions. A study by Rahman et al. (2020) revealed that 60% of Malaysian e-wallet users expressed anxiety about sharing personal information online, while 45% worried about potential hacking incidents. These findings are corroborated by Chen et al. (2023), who found that 35% of young users in Malaysia were hesitant to use e-wallets due to security concerns.

Building trust in digital payment platforms requires robust security measures, transparent policies, and effective safeguards in communication with users. Saong et al. (2023) emphasized the importance of two-factor authentication, encryption technologies, and real-time transaction notifications in enhancing user confidence. Additionally, partnerships between financial institutions and regulatory bodies can help establish standardized security protocols, encouraging adoption.

Financial literacy significantly impacts payment preferences, particularly among young adults. Students with higher financial knowledge are more likely to evaluate the costs and benefits of different payment methods before making decisions. For example, they may compare transaction fees, interest rates, and reward programs various platforms offer (Jones & Tan, 2021). Conversely, those with limited financial literacy may be more susceptible to impulsive spending or over-reliance on credit-based payment methods, leading to debt accumulation and poor financial management (Nguyen et al., 2023).

A recent study by Lim and Tan (2023) highlighted the importance of financial education programs in promoting responsible usage of online payment methods. Such programs can equip students with the skills to manage their finances effectively, avoid overspending, and make informed decisions about payment methods. For instance, budgeting, debt management, and cybersecurity workshops can empower students to navigate the digital payment ecosystem confidently.

2.3 Spending Patterns and Financial Behavior

Understanding spending patterns is critical to assessing the impact of digital payments on financial behavior, particularly among university students who are early adopters of cashless technologies. The convenience and speed of online transfers influence spending habits, often leading to impulsive purchases and budget mismanagement. For instance, Jones and Tan (2021) reported that 40% of university students in Southeast Asia admitted to overspending when using e-wallets, with many attributing this behavior to the "frictionless" nature of digital transactions. This finding is further supported by Nguyen et al. (2023), who identified that the lack of tangible currency in digital payments reduces the psychological barriers to spending, making it easier for users to exceed their budgets.

Integrating loyalty programs and promotional incentives into e-wallet platforms exacerbates this trend. Saong et al. (2023) revealed that 65% of Malaysian university students were likelier to make unplanned purchases when offered cashback rewards or discounts. Similarly, Chen et al. (2023) found that the gamification features embedded in some e-wallet apps—such as reward points and tiered benefits—encourage frequent usage, which can lead to increased spending. These findings highlight the dual-edged nature of online payment methods. While they offer convenience and efficiency, they also pose risks of financial mismanagement if not used responsibly.

Cultural and socioeconomic contexts significantly shape spending habits, particularly in diverse settings like Malaysia. In urban areas, where internet connectivity and merchant acceptance of digital payments are high, university students rely more on e-wallets and online transfers. Conversely, digital payment adoption is slower in rural areas where cash remains prevalent due to limited infrastructure (Lim & Hassan, 2022). Ali and Ahamat (2023) noted that only 30% of rural university students use e-wallets regularly, citing factors such as limited network coverage and fewer opportunities to use online payment methods.

This urban-rural divide underscores the importance of exploring spending behaviors within specific populations, such as UiTM Merbok students, who may differ from broader national trends. For instance, Zhang and Liu (2023) conducted a comparative study of Asian urban and rural university students. They found that urban students spent an average of RM250–RM300 monthly on digital payments, primarily for food delivery, transportation, and online shopping. In contrast, rural students spent significantly less, with most transactions limited to essential expenses such as tuition fees and utility bills.

The variability in spending patterns among university students is influenced by factors such as disposable income, lifestyle preferences, and financial literacy. Students from wealthier backgrounds or those receiving allowances tend to spend more freely, while others adhere to stricter budgets. Rahman et al. (2023) emphasized that students with higher levels of financial literacy are better equipped to manage their spending, evaluate transaction costs, and avoid impulsive purchases. Conversely, those with limited financial knowledge are more susceptible to overspending and accumulating debt, particularly when using credit-based payment methods.

A recent study by Lim and Tan (2023) highlighted the need for targeted financial education programs to address these disparities. Universities and financial institutions can promote responsible financial behavior and mitigate the risks associated with digital payments by equipping students with budgeting, expense tracking, and debt management skills. For example, tools like spending trackers and real-time notifications have been shown to help users monitor their expenditures and stay within budget (Nguyen et al., 2023).

Moreover, cultural and socioeconomic contexts shape spending habits. In Malaysia, where cash remains prevalent in rural areas, urban university students exhibit higher digital payment usage rates than their rural counterparts (Lim & Hassan, 2022). This disparity highlights the need to explore spending behaviors within specific populations, such as UiTM Merbok students, who may differ from broader national trends.

2.4 Challenges Associated with Online Transfers

Despite the numerous advantages of online money transfer systems, several challenges hinder their universal adoption and seamless usage. These challenges range from technical and infrastructural issues to security concerns and limited merchant acceptance, all impacting user experience and trust in digital payment platforms.

2.4.1 Technical Issues and System Reliability

Technical issues, such as app malfunctions, slow processing times, and connectivity problems, are among the most common complaints reported by users. According to Nguyen et al. (2021), 45% of e-wallet users in Southeast Asia experienced technical glitches during transactions, leading to frustration and reduced confidence in these platforms. Similarly, Ali and Ahamat (2023) highlighted that internet connectivity issues were cited by 74% of Malaysian university students as a significant barrier to using online transfers. This challenge is particularly pronounced in rural or less commercialized areas, where network coverage is inconsistent, making it difficult for students to complete transactions reliably.

In addition to connectivity issues, slow processing times and system downtimes further exacerbate user dissatisfaction. A study by Chen et al. (2023) found that 15% of digital payment users in Malaysia abandoned transactions due to delays, emphasizing the need for financial institutions and technology providers to optimize system performance and ensure real-time transaction processing.

2.4.2 Limited Merchant Acceptance

Limited merchant acceptance of certain payment methods remains a significant barrier to the widespread adoption of online transfers, particularly in smaller towns or less commercialized areas. Omar and Ali (2020) noted that only 40% of small businesses in rural Malaysia accept e-wallets or other digital payment methods, forcing users to rely on cash for daily transactions. This issue is particularly relevant for non-resident students who frequently commute between campus and their hometowns, where digital infrastructure may be underdeveloped.

Recent research by Zhang and Liu (2023) further underscores this challenge, revealing that 60% of Asian rural university students face difficulties finding merchants that accept e-wallets. To address this gap, policymakers and fintech companies must collaborate with local businesses to expand merchant acceptance and promote online payment methods in underserved areas.

2.4.3 Security Concerns and Trust Issues

Security remains a persistent concern for users of online money transfer systems, with many wary of potential fraud, identity theft, and unauthorized transactions. A survey by Lee and Chan (2022) found that 60% of Malaysian e-wallet users expressed anxiety about sharing personal information online, while 45% worried about potential hacking incidents. These findings are corroborated by Rahman et al. (2023), who identified security concerns as the primary reason why 35% of young users in Malaysia hesitated to adopt digital payment platforms.

Building trust in online payment methods requires robust security measures, transparent policies, and effective safeguards in communication with users. Saong et al. (2023) emphasized the importance of implementing advanced security features such as two-factor authentication, end-to-end encryption, and real-time transaction notifications. Additionally, regulatory bodies must establish standardized protocols to protect user data and hold service providers accountable for breaches.

2.4.4 Psychological and Behavioral Challenges

Beyond technical and security issues, psychological and behavioral factors also challenge the responsible use of online transfers. The ease and immediacy of digital payments can lead to impulsive spending and budget mismanagement, particularly among younger users. Jones and Tan (2021) reported that 40% of university students in Southeast Asia admitted to overspending when using e-wallets, often citing "frictionless" transactions as a contributing factor. Similarly, Nguyen et al. (2023) found that the lack of tangible currency in digital payments reduces the psychological barriers to spending, making it easier for users to exceed their budgets.

This behavioral aspect highlights the need for financial literacy programs to educate students about responsible spending habits. For instance, tools like spending trackers, budgeting apps, and real-time notifications can help users monitor their expenditures and stay within budget (Lim & Tan, 2023).

3. Methodology

This section describes the methodological approach employed in this study. A quantitative research design was utilized, employing surveys to collect structured data regarding the online money transfer habits of UiTM Merbok students. Data were collected via a structured questionnaire encompassing demographic information (age, gender, financial background), frequency and patterns of online money transfers, commonly used platforms (Maybank2u, CIMB Clicks, Boost, Touch 'n Go eWallet), and transaction preferences (e.g., instant transfer, delayed payment, cash alternatives).

This study aims to explore the online money transfer habits of UiTM Merbok students, focusing on preferences, spending patterns, and challenges. As an exploratory study, the primary goal is to identify trends and generate insights rather than achieve high statistical generalizability. A sample size of $n = 50$ is sufficient for such purposes, as it provides a manageable yet diverse dataset that reflects key demographic variables (e.g., gender, age, faculty, and place of residence). Exploratory studies often use smaller sample sizes to gain preliminary insights before scaling to larger populations.

The questionnaire was administered online and on campus to ensure diverse representation. A stratified random sampling method was employed to select participants from various faculties,

focusing on active UiTM Merbok students utilizing digital payment platforms regularly. Data analysis comprised descriptive statistics to summarize demographic profiles and transaction patterns and chi-square tests to investigate associations between transaction preferences and gender.

4. Results

4.1 Profile of Respondents

The demographic characteristics of the respondents are presented in Table 1, offering insights into the composition of the sample population. These variables—gender, age, faculty, and place of residence—are critical for understanding the diversity and representativeness of the participants, as they may influence online money transfer habits among UiTM Merbok students.

Table 1
Profile of Respondents

Variables		Frequencies	Percentage
Gender			
	Male	30	60
	Female	20	40
Age			
	18 – 20 years old	20	40
	21 – 23 years old	23	46
	Above 23 years old	7	14
Faculty			
	Faculty of Administrative Science and Policy Studies	16	32
	Faculty of Business and Management	16	32
	College of Computing, Informatics, and Mathematics	9	18
	Faculty of Accountancy	6	12
	College of Creative Arts	3	6
Place of Residence			
	Non-Resident	23	46
	Resident	27	54

4.1.1 Gender Distribution

The gender distribution reveals that 60% of the respondents are male ($n = 30$), while 40% are female ($n = 20$). This gender distribution indicates a slight male predominance in the sample, which could reflect the overall gender ratio within the university or sampling biases. Gender differences are particularly relevant in studies of payment preferences, as prior research suggests that men and women may exhibit distinct behaviors when adopting online payment methods (Chen & Wong, 2019).

4.1.2 Age Group Distribution

The age group distribution highlights that most respondents fall within the 18–23 age range, with 40% aged 18–20 (n=20) and 46% aged 21–23 (n=23). Only 14% of respondents are above 23 years old (n=7). This age range aligns with the typical undergraduate student population, reinforcing the relevance of the sample to the study's focus on university students. Age is a significant factor in payment preferences, as younger individuals tend to be early adopters of digital technologies (Ahmed et al., 2021). The concentration of respondents in the 18–23 age bracket suggests that the findings will primarily reflect the habits of traditional-age university students, who are likely to exhibit higher levels of technological literacy and openness to cashless transactions.

4.1.3 Faculty Representation

The respondents represent a diverse range of academic disciplines, with the largest groups coming from the Faculty of Administrative Science and Policy Studies (32%, n=16) and the Faculty of Business and Management (32%, n=16). Other faculties include the College of Computing, Informatics and Mathematics (18%, n=9), the Faculty of Accountancy (12%, n=6), and the College of Creative Arts (6%, n=3). This distribution reflects the multidisciplinary nature of UiTM Merbok's students.

4.1.4 Place of Residence

The respondents are divided into two categories based on their residence: residents (54%, n=27) and non-residents (46%, n=23). This distinction is important because it may affect students' access to digital payment infrastructure and their spending behaviors. Residents living on campus are likely to have consistent internet connectivity and proximity to merchants accepting digital payments. In contrast, non-residents who commute from off-campus locations may face limited network coverage or fewer opportunities to use e-wallets in rural or less commercialized areas (Lim & Hassan, 2022). Understanding these differences can help identify barriers to digital payment adoption and inform strategies to address them.

4.2 Online Transfer Preference and Spending

4.2.1 Preferred Method of Payment

Table 2 presents the preferred payment methods among UiTM Merbok students, offering critical insights into their financial behavior and the adoption of online payment methods. The data reveals a clear preference for online transfers, highlighting this demographic's growing reliance on cashless and digital payment methods.

Table 2
Preferred Method of Payment

	Frequencies	Percentage
Cash	8	16
Debit/Credit Card	2	4
Digital Wallet	8	16
Online Transfer	32	64

Most respondents (64%, n=32) indicated that their preferred payment method is online transfers, underscoring the widespread adoption of digital payment platforms such as e-wallets, mobile banking apps, and Internet banking. This preference is followed by cash (16%, n=8) and digital wallets (16%, n=8), which are tied as the second most preferred methods. Only a small proportion of respondents (4%, n=2) prefer using debit/credit cards, suggesting limited reliance on traditional card-based payment systems.

The overwhelming preference for online transfers reflects the convenience, speed, and accessibility of online payment methods, which align with the lifestyles of university students. Online transfers allow users to make seamless transactions, including tuition payments, online shopping, food delivery, and peer-to-peer money transfers. This finding is consistent with prior research indicating that younger generations, particularly university students, are early adopters of digital payment technologies due to their familiarity with smartphones and internet-based tools (Kumar & Lee, 2021; Saong et al., 2023).

Table 3 presents a crosstabulation (contingency table) and the results of a Chi-Square test to examine whether there is a statistically significant association between gender and preferred payment method among UiTM Merbok students.

Table 3
Crosstabulation and Chi-Square Test

			What is your preferred method of payment?				Total
			Cash	Debit/Cre dit card	Digital Wallets	Online Transfer	
Gender	Female	Count	4	2	8	16	30
		Expected Count	4.8	1.2	4.8	19.2	30.0
	Male	Count	4	0	0	16	20
		Expected Count	3.2	.8	3.2	12.8	20.0
	Total	Count	8	2	8	32	50
		Expected Count	8.0	2.0	8.0	32.0	50.0

Table 3
The result of the Chi-Square Test

	Chi-Square	p-value
Pearson Chi-Square	8.333	0.040

The crosstabulation and Chi-Square test reveal a statistically significant association between gender and preferred payment method among UiTM Merbok students. Females tend to use various payment methods, including digital wallets and debit/credit cards, while males overwhelmingly prefer online Transfers. These findings underscore the importance of considering demographic factors like gender when analyzing payment preferences and designing financial products.

4.2.2 Average Spending Using Online Transfer

Table 4 provides a detailed breakdown of the average monthly spending patterns of UiTM Merbok students using online transfers. This data is critical for understanding students' financial behaviors and expenditure habits, particularly in the context of digital payment adoption. The table categorizes spending into six ranges, along with summary statistics such as the mean (RM238.89) and standard deviation (sd=RM137.63), offering valuable insights into both central tendencies and variability in spending.

Most respondents (32%, n=16) reported spending between RM201 and RM300 per month on online transfers, followed closely by those spending RM50–RM100 (20%, n=10), RM101–RM200 (20%, n=10), and RM301–RM500 (20%, n=10). A smaller proportion of students spend below RM50 (2%, n=1) or above RM500 (6%, n=3). The mean monthly spending of RM238.89 suggests that most students fall within the mid-range categories. At the same time, the standard deviation (sd) of RM137.63 indicates considerable variability in spending patterns across the sample.

Table 4
Average Spending Using Online Transfer

	Frequencies	Percentage
< RM50	1	2
RM50 – RM100	10	20
RM101 – RM200	10	20
RM201 – RM300	16	32
RM301 – RM500	10	20
RM501 – RM600	3	6
Mean = 238.89 SD =137.63		

4.2.3 Overspent when using Online Transfer

Table 5 presents the responses of UiTM Merbok students regarding whether they have ever overspent when using online transfers. This data provides critical insights into digital payment usage's behavioral and psychological aspects, particularly the relationship between convenience and spending habits.

Table 5
Have you ever overspent when using online transfer?

	Frequencies	Percentage
Yes	41	82
No	9	18

Most respondents (82%, n=41) admitted having overspent at least once when using online transfers. In contrast, only a small proportion (18%, n=9) reported that they had never overspent. This overwhelming prevalence of overspending highlights a significant behavioral trend among university students who use online payment methods.

4.2.4 Reasons to Online Transfer Over Cash

Table 6 provides insights into the motivations behind UiTM Merbok students' preference for online transfers over cash. The data highlights the key factors that drive the adoption and usage

of online payment methods, emphasizing their advantages over traditional cash-based transactions.

Table 6
Why do you prefer online transfers over cash?

	Frequencies	Percentage
Convenience	36	72
Speed	26	48
Safety	24	52
Ability to track expenses	24	48
Discounts or Cashback Offers	5	10

The table reveals that convenience is the most cited reason for preferring online transfers, with 72% of respondents ($n = 36$) selecting this option. Other prominent reasons include safety (52%, $n = 24$), speed (48%, $n = 26$), and the ability to track expenses (48%, $n = 24$). In contrast, only a small proportion of respondents (10%, $n = 5$) cited discounts or cashback offers as a motivating factor.

4.3 Challenges Using Online Transfer

Table 7 presents the challenges UiTM Merbok students encounter when using online transfers, offering critical insights into the barriers that hinder the seamless adoption and use of online payment methods. The data highlights internet connectivity issues as the most prevalent challenge, followed by delayed transactions and technical errors. These findings underscore the importance of addressing technological and infrastructural limitations to enhance the user experience and promote greater adoption of cashless payment methods.

Table 7
Challenges Using Online Transfer

	Frequencies	Percentage
Internet connectivity issues	37	74
Delayed transactions	7	14
Technical errors (e.g., app)	6	12

The study results highlight the main challenges respondents face when using online transfers. Note that 74% of participants reported experiencing internet connectivity issues as the most significant challenge. This predominant challenge indicates that most users struggle with unreliable or slow internet connections when making online transactions. Meanwhile, 14% of respondents encountered delayed transactions, which could be frustrating as it affects the timeliness of their financial transfers. Additionally, 12% of participants faced technical errors with the apps they use for online transfers. These issues, though less common, can still create obstacles for users who rely on the functionality of these platforms. Internet connectivity is the most prevalent challenge, followed by delayed transactions and app-related issues.

5. Discussion

5.1 Demographic Insights

The demographic profile of respondents (Table 1) underscores the diversity of the sample population, which is critical for understanding the factors influencing online money transfer habits. The slight male predominance (60%) may reflect the overall gender ratio at UiTM Merbok or

sampling biases. Gender differences are particularly relevant in studies of payment preferences, as prior research suggests that men and women exhibit distinct behaviors when adopting online payment methods. For instance, Chen and Wong (2019) found that females are likelier to adopt e-wallets due to promotional incentives and user-friendly interfaces, while males prioritize functionality and speed. This finding aligns with the Chi-Square test results (Table 3), which reveal that females use various payment methods (e.g., Digital Wallets and Debit/Credit Cards), while males overwhelmingly prefer Online Transfer.

The age distribution highlights that most respondents fall within the 18–23 age range, reinforcing the relevance of the sample to the study's focus on university students. Younger individuals tend to be early adopters of digital technologies, as noted by Ahmed et al. (2021), who emphasize that technological literacy and openness to cashless transactions are higher among traditional-age university students. Faculty representation reflects the multidisciplinary nature of UiTM Merbok's student body. At the same time, the distinction between residents (54%) and non-residents (46%) highlights potential barriers to digital payment adoption, such as limited internet connectivity in rural areas (Lim & Hassan, 2022).

5.2 Preferred Method of Payment: Dominance of Online Transfers

The overwhelming preference for online transfers (64%) among UiTM Merbok students (Table 2) reflects this demographic's growing reliance on cashless and digital payment methods. This finding aligns with global trends indicating that younger generations, particularly university students, are early adopters of digital payment technologies due to their familiarity with smartphones and internet-based tools (Kumar & Lee, 2021; Saong et al., 2023). The convenience, speed, and accessibility of online transfers make them particularly appealing for activities such as tuition payments, food delivery, and peer-to-peer money transfers.

However, the persistence of cash (16%) and digital wallets (16%) as secondary preferences suggests that traditional payment methods remain relevant for certain population segments. This coexistence of cash and digital payment methods reflects broader societal trends, where the transition to cashless systems is gradual and influenced by factors such as merchant acceptance, cultural habits, and technological literacy (Rahman et al., 2020). The limited reliance on debit/credit cards (4%) is noteworthy, as these methods are traditionally considered convenient but may be perceived as less flexible or more prone to overspending than prepaid e-wallets or direct online transfers.

5.3 Average Spending Using Online Transfers: Variability in Spending Patterns

The average monthly spending patterns (Table 4) highlight significant variability in how UiTM Merbok students use online transfers. With a mean spending of RM238.89, most respondents fall within the RM201–RM300 range (32%), reflecting moderate usage for essential expenses such as food delivery, transportation, and online shopping. However, the high standard deviation (RM137.63) underscores considerable variability, likely influenced by differences in disposable income, lifestyle preferences, or financial literacy.

Outliers in the higher spending categories (e.g., RM501–RM600) raise concerns about potential overspending, as highlighted in studies linking ease of use with impulsive buying behaviors (Nguyen et al., 2021). Addressing these risks through financial literacy programs and tools like spending trackers could mitigate negative outcomes and promote responsible financial management. Additionally, Jones and Tan (2021) emphasize equipping students with budgeting, expense tracking, and debt management skills to navigate the digital payment ecosystem effectively.

5.4 Overspending When Using Online Transfers: Behavioral Risks

The high prevalence of overspending (82%) among UiTM Merbok students (Table 5) underscores the behavioral risks associated with online payment methods. The "frictionless" nature of online transfers reduces the psychological barriers to spending, making it easier for users to exceed their budgets. This finding aligns with prior research by Jones and Tan (2021), who reported that 40% of university students in Southeast Asia admitted to overspending when using e-wallets, often citing the lack of tangible currency as a contributing factor.

Promotional incentives and gamification features embedded in digital payment platforms exacerbate this trend. For example, Saong et al. (2023) found that 65% of Malaysian university students were more likely to make unplanned purchases when offered cashback rewards or discounts. To address this issue, stakeholders must promote financial literacy and design user-friendly tools that encourage responsible spending, such as real-time notifications and personalized financial insights.

5.5 Reasons for Preferring Online Transfers Over Cash

The motivations behind the preference for online transfers over cash (Table 6) highlight online payment methods' practical and psychological benefits. Convenience (72%) is the most cited reason, underscoring the primary appeal of online transfers. Other prominent reasons include safety (52%), speed (48%), and the ability to track expenses (48%). These findings align with research by Chen et al. (2023), who identified convenience, safety, and transparency as universal drivers of e-wallet adoption among young adults.

Interestingly, only a small proportion of respondents (10%) cited discounts, or cashback offers as a motivating factor. This finding suggests that while promotional strategies may drive initial adoption, they are not the primary reason for sustained usage. Instead, students prioritize practical benefits such as convenience, safety, and speed over short-term rewards.

5.6 Challenges Using Online Transfers: Barriers to Adoption

The challenges identified in Table 7 highlight significant barriers to the seamless adoption and use of online transfers among UiTM Merbok students. Internet connectivity issues emerged as the most prevalent challenge (74%), reflecting the critical role of reliable Internet access in facilitating digital transactions. This finding aligns with prior research emphasizing that inadequate network infrastructure remains a key obstacle to digital payment adoption, particularly in emerging economies (Lim & Hassan, 2022).

Other challenges include delayed transactions (14%) and technical errors (12%), such as app crashes or glitches. These issues disrupt the user experience and erode confidence in the reliability of online payment methods. Studies have shown that poor user experience is a key factor influencing the abandonment of digital payment methods (Nguyen et al., 2021). Addressing these challenges requires continuous innovation and updates to ensure app stability, optimize transaction processing times, and enhance overall usability.

6. Conclusion

In conclusion, the findings of this study highlight the growing reliance on online transfers among UiTM Merbok students, driven by their convenience, speed, and accessibility. However, challenges such as internet connectivity issues, delayed transactions, and technical errors underscore the need for targeted interventions to enhance the user experience and promote greater adoption of cashless payment systems. By addressing these barriers, stakeholders can empower students to manage their finances more effectively and prepare them for participation in the broader digital economy. Future studies could explore the impact of financial literacy programs on reducing overspending among university students.

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