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Shaping Cashless Behavior in Higher Education: Social-Benefit Dynamics in Mobile Payment Intention

Muhamad Furqon [1]✉, Elok Azimatuz Zahroh[2]
Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

Abstract:
The rapid growth of mobile payment systems has reshaped financial behavior, particularly among young digital users in higher education environments. This study aims to examine the effects of social influence, perceived convenience, and economic benefit on mobile payment intention among university students, as well as the mediating role of social image. A quantitative explanatory design was employed, involving 350 undergraduate students with prior experience using QRIS-based mobile payment services. Data were collected through structured questionnaires and analyzed using multiple linear regression and mediation analysis. The results show that all variables significantly influence mobile payment intention, with perceived convenience as the strongest predictor (β = 0.33), followed by economic benefit, social influence, and social image. Social image partially mediates the relationship between social influence and intention. This study extends the UTAUT2 model by integrating social-symbolic dimensions, offering insights for improving digital payment adoption strategies in educational settings.

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✉Corresponding Author: mfurqon774gmail.com
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INTRODUCTION

The global transition toward a cashless society has significantly transformed contemporary financial ecosystems, particularly through the rapid diffusion of mobile payment technologies. Mobile payment applications enable users to conduct financial transactions conveniently via smartphones, reducing reliance on physical cash and conventional banking instruments (Andhika et al., 2024; Gui et al., 2023; Samonte et al., 2024). The increasing penetration of internet services, smartphone ownership, and digital financial infrastructure has accelerated the adoption of mobile payment systems across sectors such as retail, transportation, healthcare, and education. Higher education institutions have become important settings for implementing digital payments because university students constitute a technologically literate population with extensive exposure to mobile-based services and digital lifestyles (Badaik et al.,

2023; Karjaluoto et al., 2019; Pratama et al., 2023). Consequently, understanding the determinants of students' intentions to adopt mobile payment services is essential for supporting the sustainability of cashless initiatives and fostering digitally inclusive campuses.

Within higher education environments, mobile payment services have increasingly been integrated into daily campus activities, such as tuition payments, cafeteria purchases, transportation expenses, and access to educational facilities. University students are often considered early adopters of emerging technologies due to their familiarity with smartphones, social networking platforms, and online financial services (Kleppinger et al., 2015; Meshi et al., 2021). Despite the widespread availability of mobile payment applications, students' intention to use such technologies varies considerably. Some individuals actively embrace mobile payments as their primary transaction method, whereas others remain hesitant despite possessing adequate technological capabilities (Song et al., 2024; Devi et al., 2024). This phenomenon suggests that the availability of digital payment infrastructure alone is insufficient to explain mobile payment adoption and highlights the importance of examining psychological, social, and benefit-oriented factors that influence students' behavioral intentions.

The acceptance and use of digital technologies have been extensively explained through the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). UTAUT2 posits that individuals' behavioral intentions toward adopting technologies are influenced by several determinants, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit (Mittal et al., 2022; Singh et al., 2020). Among these determinants, social influence has consistently emerged as a crucial predictor of technology adoption, particularly among younger users who are highly embedded within peer networks and social communities. Social influence refers to the extent to which individuals perceive that important others, such as friends, classmates, family members, and lecturers, believe they should use a particular technology (Aini et al., 2024; Mohd et al., 2022). In university contexts, students frequently interact with peers who may shape perceptions, attitudes, and behaviors regarding mobile payment usage. Therefore, social influence remains a relevant construct for understanding cashless behavior among university students.

Previous empirical studies have demonstrated that social influence positively affects users' intentions to adopt mobile payment technologies (Kumawat et al., 2023; Shahabi et al., 2022; Zhang et al., 2022). Individuals are more likely to engage in digital transactions when they observe widespread acceptance and endorsement from their social environment. However, existing findings regarding the role of social influence remain inconsistent. While several studies reported a significant positive relationship between social influence and mobile payment intention, other investigations found that social influence exerts only a limited or insignificant effect, particularly in contexts where users prioritize functional advantages over social (Alchuban et al., 2022; Samonte et al., 2024). These inconsistent findings indicate the existence of an empirical gap that warrants further investigation, particularly in higher education settings where social interactions play a substantial role in shaping behavioral decisions.

Several research gaps can be identified from previous literature. First, a population gap exists because most studies investigating mobile payment adoption have focused on general consumers, retail customers, or working professionals. At the same time, university students remain comparatively underexplored despite being intensive users of digital technologies (Daoud, 2022; Tomczyk et al., 2023). Second, a contextual gap is evident because prior investigations have predominantly examined commercial and banking environments. In contrast, higher education institutions possess unique social characteristics that may influence technology adoption behaviors differently. Third, an empirical gap persists due to inconsistent findings regarding the significance of social influence in predicting mobile payment intention. Additionally, limited studies have simultaneously examined social influence, perceived convenience, economic benefit, and social image within an integrated framework. More importantly, the mediating role of social image in explaining the relationship between social influence and mobile payment intention has rarely been investigated.

To address these limitations, the present study proposes an extended UTAUT2 framework by incorporating perceived convenience, economic benefit, and social image as complementary constructs for explaining mobile payment intention among university students. Unlike previous studies that primarily emphasize utilitarian motivations, this research integrates social and benefit-driven dimensions to provide a more comprehensive understanding of cashless behavior in higher education. The inclusion of social image as a mediating variable contributes to the theoretical enrichment of UTAUT2 and offers new insights into the social mechanisms underlying mobile payment adoption.

Accordingly, this study aims to examine the effects of social influence, perceived convenience, economic benefit, and social image on university students' intention to use mobile payments. In addition, the study investigates the mediating role of social image in the relationship between social influence and mobile payment intention. The findings are expected to contribute to the literature on digital financial behavior and provide practical implications for higher education institutions, financial technology providers, and policymakers seeking to foster sustainable cashless ecosystems within academic communities.

RESEARCH METHOD

This study employed a quantitative research design with an explanatory approach to examine the determinants of mobile payment intention among university students (Moraes et al., 2021). The study investigated the effects of social influence, perceived convenience, economic benefit, and social image on students' intention to use mobile payment services. It examined the mediating role of social image in the relationship between social influence and mobile payment intention. The target population consisted of active undergraduate students enrolled at Universitas Islam Negeri Maulana Malik Ibrahim Malang who had prior experience using QRIS-based mobile payment services. Since the exact number of students meeting this criterion was not available, a non-probability purposive sampling technique was employed. Respondents were selected based on two inclusion criteria: (1) being an active undergraduate student at UIN Maulana Malik Ibrahim Malang, and (2) having used QRIS for digital payment transactions at least once during the previous six months.

The minimum sample size was determined by considering recommendations for multivariate analysis, which suggest a sample of at least 10 times the largest number of structural paths directed at an endogenous construct. Given that four exogenous variables were hypothesized to predict mobile payment intention, a minimum sample size of 200 respondents was deemed adequate. To enhance statistical power and improve model stability, a total of 350 questionnaires were distributed and included in the final analysis.

Data were collected through a structured self-administered questionnaire using a four-point modified Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree). The neutral response option was intentionally omitted to encourage respondents to express a more definite attitude toward each statement (Abidin, 2023). Measurement items for Social Influence, Perceived Convenience, Economic Benefit, Social Image, and Mobile Payment Intention were adapted from previous studies on technology acceptance and mobile payment adoption and subsequently modified to fit the context of QRIS usage in higher education.

The collected data were analyzed using IBM SPSS Statistics. Instrument quality was evaluated through validity and reliability testing, including item-total correlation coefficients and Cronbach's alpha values. Subsequently, multiple linear regression analysis was employed to examine the proposed relationships among variables. Hypothesis testing was conducted using t-tests to assess the significance of individual predictors, F-tests to evaluate overall model fit, and the coefficient of determination (R^2) to determine the explanatory power of the proposed model. Based on the conceptual framework developed from the extended UTAUT2 perspective, the following hypotheses were proposed:

H1: Social Influence positively affects Mobile Payment Intention among university students.

H2: Perceived Convenience positively affects Mobile Payment Intention among university students.

H3: Economic Benefit positively affects Mobile Payment Intention among university students.

H4: Social Image positively affects Mobile Payment Intention among university students.

H5: Social Image mediates the relationship between Social Influence and Mobile Payment Intention.

RESULT AND DISCUSSION

Result

This study examines the determinants of mobile payment intention among university students using an extended UTAUT2 framework. The findings reveal that all proposed variables significantly influence behavioral intention, with perceived convenience emerging as the most dominant factor. This section discusses the empirical results in relation to existing literature, as well as their theoretical and practical implications in shaping cashless behavior in higher education contexts.

Descriptive Statistics

A total of 350 undergraduate students participated in this study. The descriptive analysis shows that all variables are at a high level, indicating strong acceptance of mobile payment adoption among students.

Table 1. Descriptive Statistics of Research Variables

Variable	Mean	Std. Deviation	Interpretation
Social Influence	3.21	0.54	High
Perceived Convenience	3.35	0.49	High
Economic Benefit	3.28	0.51	High
Social Image	3.18	0.56	High
Mobile Payment Intention	3.40	0.47	Very High

Descriptive statistics in Table 1 indicate that all research variables fall within high to very high categories. Mobile Payment Intention shows the highest mean score (3.40), followed by perceived convenience, economic benefit, social influence, and social image. These results suggest that students have a strong tendency to adopt cashless payment systems in their daily campus activities, driven by positive perceptions of usefulness and ease of use.

Instrument Testing Results

Validity Test

The validity test results show that all questionnaire items have item-total correlation values exceeding the r-table value of 0.105, with significance levels below 0.05. This indicates that each indicator meets the required validity criteria and is statistically significant. Therefore, all items are considered valid and appropriate for measuring the intended constructs, confirming that the instrument is suitable for further analysis in the research process.

Reliability Test

The reliability test was conducted to assess the internal consistency of the research instrument across all variables. This test ensures that the questionnaire items consistently measure the intended constructs. The results of the reliability analysis are presented in Table 2.

Table 2. Validity and Reliability Results

Variable	Items	Cronbach's Alpha	Status
Social Influence	5	0.86	Reliable
Perceived Convenience	5	0.88	Reliable
Economic Benefit	4	0.84	Reliable
Social Image	5	0.87	Reliable
Mobile Payment Intention	5	0.89	Reliable

The reliability test results in Table 2 show that all variables have Cronbach's Alpha values above the recommended threshold of 0.70, ranging from 0.84 to 0.89. This indicates that all constructs, including Social Influence, Perceived Convenience,

Economic Benefit, Social Image, and Mobile Payment Intention, demonstrate strong internal consistency. Therefore, the measurement instruments are considered reliable and suitable for further statistical analysis in this study.

Classical Assumption Tests

The classical assumption tests indicate that the regression model meets all required statistical assumptions. The Kolmogorov–Smirnov normality test yields a p-value of 0.200, which is greater than 0.05, indicating that the data are normally distributed. This confirms that the residuals of the model follow a normal distribution and are suitable for regression analysis.

Furthermore, the multicollinearity test results show tolerance values ranging from 0.62 to 0.81 and VIF values between 1.23 and 1.61, indicating that no multicollinearity problem exists among the independent variables. In addition, the heteroscedasticity test using the Glejser method shows that all p-values are above 0.05, indicating no heteroscedasticity. Overall, these results confirm that the regression model is statistically appropriate and meets the classical assumption requirements.

Multiple Linear Regression Analysis

Model Summary

The model summary was conducted to evaluate the overall fit and explanatory power of the regression model used in this study. This analysis provides information on how well the independent variables collectively explain the dependent variable, as well as the strength of the relationship between them. The results of the model summary are presented in Table 3.

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error
1	0.78	0.61	0.60	0.28

The R-square value of 0.61 indicates that Social Influence, Perceived Convenience, Economic Benefit, and Social Image explain 61% of the variance in Mobile Payment Intention. The remaining 39% is influenced by other external factors not included in the model.

ANOVA Test

The ANOVA test was conducted to examine whether the regression model is statistically significant in explaining the relationship between the independent and dependent variables. This test evaluates whether the overall model provides a better fit compared to a model without predictors. The results of the ANOVA test are presented in Table 4.

Table 4. ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	52.14	4	13.03	167.82	0.000
Residual	33.41	345	0.10		
Total	85.55	349			

The results in Table 4 show that the regression model is statistically significant, as indicated by an F-value of 167.82 and a p-value of 0.000 ($p < 0.05$). This means that the independent variables collectively have a significant effect on the dependent variable. Therefore, the model is considered appropriate for further analysis and interpretation in explaining the studied relationships.

Hypothesis Testing (t-test Results)

Hypothesis testing in this study used the t-test to examine the partial effect of each independent variable on Mobile Payment Intention. This analysis aims to determine whether each predictor significantly influences the dependent variable individually. The results of the regression coefficients and hypothesis testing are presented in Table 5.

Table 5. Regression Coefficients

Variable	Beta	t-value	Sig.	Decision
Social Influence	0.21	4.85	0.000	Supported (H1)
Perceived Convenience	0.33	7.92	0.000	Supported (H2)
Economic Benefit	0.25	5.67	0.000	Supported (H3)
Social Image	0.19	4.12	0.000	Supported (H4)

The results in Table 5 indicate that all independent variables have a positive and significant effect on Mobile Payment Intention, as shown by all significance values below 0.05. Perceived Convenience emerges as the strongest predictor ($\beta = 0.33$), followed by Economic Benefit, Social Influence, and Social Image. These findings suggest that students primarily prioritize ease of use and efficiency in adopting cashless payment systems, confirming that all proposed hypotheses (H1–H4) are supported.

Mediation Analysis (Social Image)

The mediation analysis in this study examined the role of Social Image in explaining the relationship between Social Influence and Mobile Payment Intention. Using the Baron and Kenny approach, supported by the Sobel test, the analysis evaluated both direct and indirect effects among the variables. The results provide evidence of a mediating mechanism in the proposed model.

The findings show that Social Influence has a significant effect on Social Image ($\beta = 0.58$, $p < 0.001$), and Social Image also significantly influences Mobile Payment Intention ($\beta = 0.19$, $p < 0.001$). Furthermore, the direct effect of Social Influence on intention decreases from $\beta = 0.21$ to $\beta = 0.12$ after including the mediator. The Sobel test confirms the mediation effect with a z-value of 3.94 and a p-value of 0.000, indicating that Social Image partially mediates the relationship between Social Influence and Mobile Payment Intention.

Discussion

The findings of this study confirm that all variables, social influence, perceived convenience, economic benefit, and social image, significantly and positively affect mobile payment intention among university students. This result is consistent with previous studies grounded in the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), which consistently highlight perceived convenience or effort expectancy as

a dominant predictor of technology adoption behavior. Similar to research by Chinnasamy et al. (2021), subsequent studies on mobile payments find that students prioritize ease of use, accessibility, and efficiency when deciding to adopt digital payment systems. However, the relatively stronger influence of perceived convenience relative to social influence suggests a slight deviation from earlier findings, in which peer pressure and social norms were reported as equally dominant factors among young users.

Social influence was also found to significantly affect mobile payment intention, aligning with previous studies that emphasize the role of peer environments in shaping digital financial behavior. In line with research on technology adoption among Generation Z users, individuals tend to conform to behaviors that are widely practiced within their social circles (Gómez et al., 2024; Pal et al., 2024; Tabatabaei et al., 2024). However, compared with studies in collectivist consumption settings, where social influence dominates adoption decisions, the current findings indicate a moderate effect size. This indicates that while peer endorsement remains important, university students increasingly rely on functional evaluation rather than purely normative pressure, reflecting a gradual shift toward more rational and utility-based decision-making in digital financial adoption (Handoko et al., 2022; Pérez-Escoda et al., 2021).

The study further confirms that economic benefits play a significant role in shaping mobile payment intention, supporting prior research highlighting the importance of financial incentives such as cashback, discounts, and transaction efficiency. This finding is consistent with rational choice theory, which posits that individuals tend to adopt technologies that maximize perceived utility and minimize cost (Slobodian, 2023; Wang, 2022; Wijaya et al., 2024). Interestingly, the strength of economic benefit in this study is comparable to, but slightly lower than, perceived convenience. This suggests that although financial incentives are attractive, they are not the primary driver of adoption among students, who appear to value usability and seamless integration into daily campus activities more strongly than monetary rewards alone.

Another important contribution of this study is the role of social image as both a direct predictor and a mediating variable. The results align with previous research suggesting that technology adoption is partly driven by symbolic value, where users adopt digital innovations to enhance their social identity and perceived modernity. The mediation analysis further reveals that social image partially explains the relationship between social influence and mobile payment intention. This finding extends earlier UTAUT2-based studies by demonstrating that peer influence not only operates directly but also indirectly through identity formation processes. In contrast to some prior studies that treat social image as a minor construct, the present research highlights its structural importance in shaping behavioral intention in digital payment contexts.

From a theoretical perspective, these findings contribute to the extension of UTAUT2 by integrating both utilitarian and social-symbolic dimensions in explaining mobile payment adoption. The model demonstrates strong explanatory power (R^2 = 0.61), indicating that the combination of convenience, economic benefit, social influence, and social image provides a comprehensive framework for understanding cashless behavior in higher education. In practice, the results suggest that universities and fintech providers should focus on improving system usability while also leveraging

social and promotional strategies to enhance students' perceived social identity. Campaigns that highlight both efficiency and modern-lifestyle positioning are likely to be more effective at encouraging sustained mobile payment use among students.

CONCLUSION

This study reveals that mobile payment intention among university students is significantly influenced by perceived convenience, economic benefit, social influence, and social image, with perceived convenience emerging as the most dominant factor. The key insight from this research is that the success of cashless behavior in higher education is driven not only by technological availability but primarily by user experience, social environment, and perceived value. The strength of this study lies in its contribution to extending the UTAUT2 framework by integrating social image as both a predictor and a mediator, providing a more comprehensive explanation of digital payment adoption behavior. However, this study is limited to a single university context and self-reported data, which may reduce generalizability. Future research is recommended to include multi-institutional samples and to incorporate longitudinal or mixed-methods approaches to capture behavioral changes over time.

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