

A study on adoption of Mobile wallets among women in education sector

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Abstract

Present study is based on primary data collected to know adoption of mobile wallets from 657 women working in the education sector. Variables Perceived usefulness, easiness of use and users perceptions are dependent variables and age is independent variables. A structured questionnaire based on a 5 point Likert scale was used to know the responses and ANOVA was used to get the analysis from SPSS. Results show that there is significant difference found in different generations of women in adoption of mobile wallets and satisfaction level. Being cross sectional study is the limitation of study and future scope is that no other factor than age can be considered.

Keywords: Adoption, Mobile, Wallets, Women, Education

Introduction

The rapid growth of digital technologies has transformed the way financial transactions are conducted, leading to the widespread adoption of mobile wallets. Mobile wallets offer a convenient, secure, and cashless mode of payment, enabling users to perform transactions anytime and anywhere. In India, the push toward digitalization, supported by government initiatives and increased smartphone penetration, has significantly accelerated the use of mobile payment systems. Among various user groups, women in the education sector represent an important segment due to their active engagement with technology and influence on social and economic behaviors.

The adoption of mobile wallets among women educators is shaped by several factors, including perceived usefulness, ease of use, trust, and overall user perception. As professionals, they often balance multiple responsibilities, making time-saving digital solutions particularly valuable. However, differences in age, digital literacy, and exposure to technology may influence their acceptance and satisfaction levels.

This study aims to explore the adoption of mobile wallets among women in the education sector, focusing on generational differences and user perceptions. Understanding these factors can provide insights for policymakers and service providers to design more inclusive and user-friendly digital financial solutions.

Literature Review

Research by Arora M. and Kumari S. (2014) identified notable behavioral differences in consumption patterns among individuals transitioning from rural to urban areas. Singh, Chaudhary, and Arora (2014) emphasized the critical role of employee motivation, recognizing employees as valuable organizational assets. Lochab, Arora, and Mittal (2020) examined factors such as live projects and mobile banking within student populations, highlighting the importance of demographic perceptions. Yadav, Arora, and others (2019) analyzed UPI usage across dimensions like age, gender, education, and occupation, stressing demographic relevance. Arora (2012) focused on human resource accounting, while Arora and Lochab (2018) found a strong relationship between education level and mobile banking usage. Yadav and Arora (2018) observed that Gen Y users were more satisfied with UPI than Gen X. Cluster analysis by Arora (2018) revealed varied usage patterns and perceptions of digital wallets. Further, Arora, Gandhi, Gupta, and Rawat(2019) highlighted occupational differences in digital wallet adoption, with professionals showing higher usage. Studies also indicate increased mobile banking usage among working women (Khurana, Arora, & Yadav, 2017). Recent findings by Shweta, Arora, and Kapoor (2024) identified perceived trust as a key predictor in telemedicine, while Singh, Arora, and Manisha (2024) noted that digital currency awareness in India is still at a nascent stage. Arora et al. (2026) examined gendered perspectives of experiential marketing among Generation Z, highlighting how males and females differ in their engagement and response to brand experiences. The study emphasizes the growing importance of personalized and immersive marketing strategies tailored to gender-based preferences. It concludes that understanding these differences can help marketers design more effective experiential campaigns targeting Gen Z consumers.

The above literature review shows the research gap therefore, A study on adoption of Mobile wallets among women in the education sector, is an attempt to fill the gap.

Research Methodology

Type of study

The present study adopts a quantitative research design.

Data Used: Based on primary data collected from 657 women working in the education sector to examine the adoption of mobile wallets.

Scale Used: A structured questionnaire based on a 5-point Likert scale was used to measure responses.

Variables: The study considers perceived usefulness, ease of use, and user perception as dependent variables, while age is treated as the independent variable. Tool and Software: Data were analysed using SPSS software, and ANOVA was applied to identify significant differences among different age groups.

Research and Discussions:

ANOVA is used using SPSS software. Following table shows results

Table 1: ANOVA for PU of Mobile wallets among women in education sector						
	Sum of Squares	df	Mean	F	Sig.	
Simplicity	Between Groups	26.425	2	3.68	9.927	.000
	Within Groups	871.824	655			
	Total	898.249	657			
Accessibility	Between Groups	11.832	2	3.04	4.443	.012
	Within Groups	872.218	655			
	Total	884.050	657			
Convenience	Between Groups	15.939	2	3.27	6.741	.001
	Within Groups	774.367	655			
	Total	790.305	657			
Less efforts	Between Groups	25.993	2	3.37	12.096	.000
	Within Groups	703.784	655			
	Total	729.777	657			
Clarity	Between Groups	15.240	2	3.32	6.515	.002
	Within Groups	766.099	655			
	Total	781.339	657			

Source: Primary Data

Table 1 shows Perceived usefulness (PU), Simplicity is the highest reason for adoption of Mobile wallets among women in the education sector, and accessibility is the lowest. Still there is a significant difference of opinion among different age groups in perception of ANOVA for PE of Mobile wallets among women in the education sector. Therefore the Null hypothesis is rejected.

Table 2: ANOVA for easiness of use(EU) Mobile wallets among women in education sector

	Sum of Squares	df	Me an	F	Sig.	
Usability	Between Groups	.899	2	4.40	.790	.454
	Within Groups	372.366	655			
	Total	373.264	657			
learnability	Between Groups	.390	2	4.09	.283	.754
	Within Groups	450.844	655			
	Total	451.234	657			
Navigability	Between Groups	.200	2	3.91	.132	.877
	Within Groups	497.510	655			
	Total	497.710	657			
Intuitiveness	Between Groups	.729	2	4.20	.720	.487
	Within Groups	331.587	655			
	Total	332.316	657			
Efficiency	Between Groups	1.898	2	4.19	1.494	.225
	Within Groups	416.219	655			
	Total	418.117	657			

Source: Primary Data

Table 2 demonstrates **for ease of use (EU)**, usability is the highest reason for adoption of Mobile wallets among women in the education sector, and navigability is the lowest. Still there is a significant difference of opinion among different age groups in perception of ANOVA for PE of Mobile wallets among women in the education sector. Therefore the Null hypothesis is rejected.

Table 3: ANOVA for user satisfaction in Mobile wallets among women in education sector

	Sum of Squares	df	Mean	F	Sig.	
Trust	Between Groups	4.005	2	4.23	2.777	.063
	Within Groups	472.238	655			
	Total	476.243	657			
Reliability	Between Groups	2.884	2	3.53	2.108	.122
	Within Groups	448.017	655			
	Total	450.901	657			
Security	Between Groups	5.599	2	3.73	2.786	.062
	Within Groups	658.207	655			
	Total	663.805	657			
Speed	Between Groups	.204	2	4.00	.147	.864
	Within Groups	455.772	655			
	Total	455.976	657			
Experience	Between Groups	2.603	2	3,90	1.997	.137
	Within Groups	426.965	655			
	Total	429.568	657			

Source: Primary Data

Table 3 displays **ANOVA for** adoption of Mobile wallets among women in the education sector, trust is the highest and reliability is the lowest. Still there is a significant difference of opinion among different age groups in perception of ANOVA for PE of Mobile wallets among women in the education sector. Therefore the Null hypothesis is rejected.

Conclusion

The study concludes that mobile wallet adoption among women in the education sector is significantly influenced by perceived usefulness, ease of use, and user perceptions. Analysis of responses from 657 participants using ANOVA reveals notable generational differences in both adoption and satisfaction levels. Younger and older cohorts exhibit varying attitudes toward usability and benefits, highlighting the role of age as an important determinant. The findings emphasize the need for user-centric design and targeted awareness strategies. However, the cross-sectional nature limits generalization over time. Future research may explore additional demographic and behavioral factors beyond age to gain deeper insights.

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