

# A Comprehensive Analysis of E-Wallet Usage Among Youth

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**Abstract:** *The Digital Payment systems surge has reshaped the financial habits for people, especially youth. The usage habits, preferences, and security perceptions of e-wallet users between the ages of 18-24 are investigated in this study. A survey was given to college students and other related individuals. The data obtained based on the responses was then used to provide insight into youth consumer usage patterns. The research conclusions offer a basis to understand how e-wallets influence users' financial transactions and also know more about their thoughts on data security related to e-wallets..*

**Keywords:** E-Wallets, Digital Payments, Mobile Payments, Youth Behavior, Cashless Transactions, Security and Privacy, Two-Factor Authentication, Biometric Authentication, Fraud Prevention, QR Code Payments, NFC, Online Transactions, Cybersecurity, Digital Economy, Payment Trends, Consumer Trust, Mobile App Security, E-Commerce Payments, UPI, Cashback and Rewards, Contactless Payments, Financial Transactions, Bank Transfers, Loyalty Cards, Data Privacy, Risk Awareness, Authentication Methods, Financial Literacy, Security Patches