**Perspective to Cashless Society: An Intention among Millennials and X Generation in Malaysia**

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ABSTRACT

A cashless society has become the aim of the Malaysian government. Today with the mushrooming growth of e-wallet types in Malaysia, the young generation seems excited. However, this cashless thing related to new technology and rapid changes in technology may create anxiety and fear in many people especially the Millenials and X generation of consumers. However, this assumption is yet to be proved regardless of the recent technophobia which has become a phenomenon that might result from security issues. Nevertheless, the social interpretation would give more impact as well as an emergent modern lifestyle among Millenials and X generation of consumers. Thus, this study is aiming at examining consumer intention toward cashless applications. This cross-sectional study investigated lifestyle compatibility, social influence, and security level toward cashless applications and has been conducted on adult consumers. The adapted instrument has been distributed primarily among adult consumers for a pilot test. The good reliability value of the instrument is hoped to invite new perspectives and measure the adult consumer intention towards e-wallets which might alleviate towards cashless society goal.

Keywords: e-wallet, consumer intention, lifestyle, security level, X generation, millenials.