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Determinants of the Intention to Use E-Wallet Among Students at Politeknik Hulu Terengganu

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ABSTRACT

Malaysia's e-wallet market is already expected to expand significantly towards a cashless society. It performs similar functions to a physical wallet, but without the physical hassle of having to store the clutter of several cards, cash, and other items. There are numerous reasons that influence consumers in using e-wallets. Thus, it is very important to know the factors affecting the intention to use e-wallet among higher education students in Malaysia. The research aims to investigate the determinants of the intention to use e-wallet among the Polytechnic Hulu Terengganu's students based on Technology Acceptance Model. The research attempts to measure the relationship between perceived usefulness, perceived ease of use and perceived security with the intention to use e-wallet. This quantitative research method was employed via online survey of 97 accounting students at Polytechnic Hulu Terengganu, Terengganu and data were analysed using SPSS version 28. The result showed that 86 students (88.7%) were familiar with the e-wallet. Meanwhile, the finding concluded that perceived usefulness, perceived easy to use and perceived security have significant positive relationship with the intention to use e-wallet. This finding indicates that people would like to look for convenience, usefulness and secure platform in their daily transaction. Overall, the results of this study may provide government, financial institutions and facility providers on the guidelines that could provide more efficient services as to improve e-wallet services according to what the consumers desire.

1.0 Introduction

The advancement of financial technology into digital and electronic payment (e-payment) has resulted in a new era of a cashless society, where the use of cash in financial transactions is reducing (Abdullah et al., 2020). A cashless society can also be called a society using less cash. Physical currency or cash is used less frequently and may eventually become obsolete as more individuals in today's culture rely on electronic payment methods like credit/debit cards, mobile payments, and online payments to make purchases and complete financial transactions.

Teo et al. (2020) state that it would be interesting to investigate the adoption of e-wallets among Malaysian youngsters due to the fascinating improvements of e-wallets and the industry's predicted expansion over the coming years. According to Yang et al. (2021), as developing

countries approach developed status, the availability of online marketplaces and consumer behaviors may be influenced by the next generation of young people who are familiar with and knowledgeable about the digital world. Additionally, the youth demographic is the main target because they are more receptive to new technologies than the elderly population.

There are various reasons that influence consumers in using e-wallets. Generally, consumer looks for convenience, usefulness and benefits over the existing physical wallet in order to decide whether they would adopt or reject the mobile wallet as a payment method (Sunny & George, 2018). According to Osman and Yi (2021), consumers refused to use e-wallet as they perceived it is a waste of time to install and set up e-wallet at the initial verification stage even though the e-wallet companies hold the honor of being easier to use. Thus, e-wallet has become a trend that marketers must put more effort into in terms of promoting or appealing to the young and older adults (Wan Hanafi & Toolib, 2020).

The use of e-wallets by consumers is influenced by various factors. Therefore, it is crucial to understand the variables influencing Malaysian higher education students' intentions to use e-wallets. The purpose of the study is to look into the factors that influence students at Polytechnic Hulu Terengganu's intention to use an e-wallet.

This study developed three (3) objectives which are: (1) to investigate the relationship between perceived usefulness and the intention to use e-wallet among Polytechnic Hulu Terengganu's students; (2) to investigate the relationship between perceived ease of use and the intention to use e-wallet among Polytechnic Hulu Terengganu's students; and (3) to investigate the relationship between perceived security and the intention to use e-wallet among Polytechnic Hulu Terengganu's students.

The generalization of this study would significantly add to our comprehension of the factors influencing students at Polytechnic Hulu Terengganu's intention to use an e-wallet. Furthermore, this study's conclusions might be very important and beneficial for a number of reasons. The study's expected conclusions would be highly advantageous for national and international industry participants. It would be beneficial for management or authorities to go through the best course of action and step up publicizing the benefits of e-wallets in order to raise user awareness.

In order to provide a more realistic picture of e-wallet usage in Malaysia and to gain a deeper understanding of the factors influencing students' intentions to use e-wallets, this study employed the Technology Acceptance Model (TAM) theory.

1.1 Technology Acceptance Model (TAM) Theory

TAM was first introduced by Davis (1989). This model's objective is to forecast a device's acceptability and to highlight system modifications that should be done to make it optimal for users (Benakatti & Mukherjee, 2022). Davis (1989) proposed the TAM in order to explain the adoption and use of information technology. Teo et al. (2020) recognized that TAM is a helpful framework that is often applied to describe how users react to the introduction of technological advances. Khalid et al. (2019) extended the Technology Acceptance Model by including the user satisfaction to address the user's acceptance behaviors on using mobile app in learning.

TAM states that the two main factors influencing an information system's acceptability are perceived utility (PU) and perceived ease of use (PEU). The level of belief that a person has that utilizing a specific technology will enhance their ability to accomplish their work is known as perceived utility (PU). PEU is the extent to which an individual think that utilizing a particular system will be simple. Furthermore, Sunny and George (2018) noted that the TAM model has been replicated in multiple studies to offer empirical evidence regarding the influence of utility and user-friendliness on the uptake of new technologies, such as computer technology, broadband

services, mobile internet, telebanking, online banking, and online shopping. Everyone agrees that the TAM model predicts people's acceptance of new technology with accuracy.

According to Karim et al. (2020), behavioral intention, actual system use, PEU, and PU are all included in the extended TAM model. One of the extended variables that is discovered to have a beneficial impact on behavior intention to adopt new technology is privacy and security. In order to account for the fact that e-wallets are electronic devices, online services, or software programs that facilitate electronic transactions between parties by exchanging digital currency units for goods and services, this study chooses to include perceived security (PS), PEU, and PU as significant factors influencing the intention to use e-wallets.

2.0 Literature review

2.1 Intention to Use E-wallet

Intention to use (ITU) describes the customer's willingness to use the product (Nguyen et al., 2020) and also refers to the adoption of product and services which can be explained in terms of its execution, habit, application, or fulfillment (Jusoh & Jing, 2019). Interest in using e-wallets is explained as someone's intention to use it as a payment method (Wardana et al., 2022). According to Tan et al. (2019), intention is often being used to understand how attitude can influence actual behaviour and how negative attitude would lead to unfavorable intention and behaviours. The strength of one's desire to purchase goods could be measured by their intention to use e-wallet (Aji et al., 2020). Thus, it is important to study how beliefs shape the intention of their willingness to adopt e-wallet because the results of this study can offer insights that complement the efforts of policy makers and developers in shaping individual motivations and intentions towards adopting e-wallet services as part of their daily routine.

2.2 Perceived Usefulness

Perceived usefulness (PU) is known as the extent to which applying a technology will give benefits in performing particular activities from the point of view of consumers (Osman & Yi, 2021). Perceived usefulness demonstrates the importance and subjective capacities of persons to use computer base programmes in a way that the individual attains utility at a maximum point to accomplish their work or role effectively (Bolodeoku et al., 2022).

2.3 Perceived Ease of Use

Perceived ease of use (PEU) is considered to be one of the essential factors affecting the acceptance and use of new technologies by consumers (Nguyen et al., 2020). PEU is defined as a user-friendly technology or system in which easier to use and apply are more likely beneficial (Hanafi & Toolib, 2020) and external factors such as characteristics of system design, which make individuals believe in using application, can produce some effects on PEU (Abdul-Halim et al., 2022). Abu Bakar et al. (2022) also agreed that PEU has a significant impact on a customer's decision to buy because consumers perceive e-wallets as simple to use, save time and cost. Sunny and George (2018) found that although most people are familiar with the usage of mobile phones, they may be new to such mobile applications.

2.4 Perceived Security

According to Hanafi & Toolib (2020), perceived security (PS) is defined as online consumer perception of how they are protected from risk that is related to security because payment through digital payment method and without security features could result in unauthorized access to personal data and provide cybercriminals with an attractive chance to breach the data. In addition, PS is the extent to which a person believes that using a fixed mobile payment procedure will be secured (Osman & Yi, 2021) and users will be most likely to refuse in e-payment transactions if the PS towards the system is extremely low (Jusoh & Jing, 2019).

2.5 Conceptual Framework

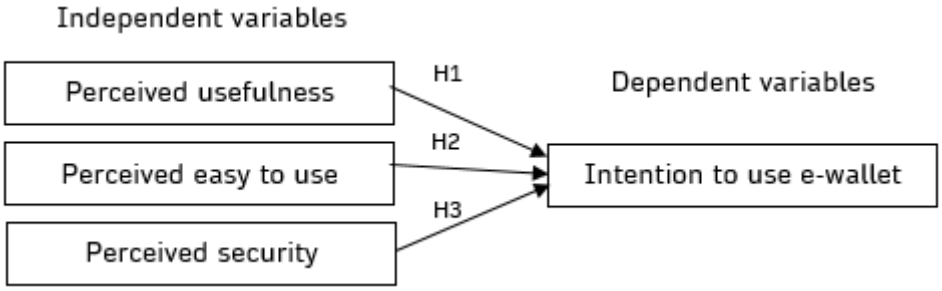

Figure 1.1: The study's research framework

2.6 Hypothesis Development

Many studies have examined PU as an independent variable on the intention of both younger and older persons to use digital payment methods (Hanafi & Toolib, 2020). Yang et al. (2021) found that the independent variable PU significantly positively affects the intention to use an e-wallet, which influences people's modern lives and makes financial transactions easier and more convenient. According to a study by Yang et al. (2021), buyers would consider online transactions as a rational and practical option for future purchases, and even repeat purchases, if they were perceived as being extremely useful. Furthermore, Ariffin et al. (2021) observed that PU has a beneficial influence on consumers' perceptions regarding the use of e-wallets during the COVID-19 pandemic. Higher perceived utility (PU) was correlated with higher behavioral intention (BI) to use an e-wallet, which is in line with the findings in Wijayanthi (2019). Therefore, the hypothesis is:

H1: Perceived usefulness has a significant relationship with the intention to use e-wallet.

According to a previous study by Yang et al. (2021), consumer perceptions of the perceived ease of use of technology influenced the intention to use an e-wallet, which was positively and significantly related to perceived ease of use. Furthermore, a study by Abu Bakar et al. (2022) found that PEU has emerged as one of the essential elements that significantly influences respondents' tendency to use e-wallet programs because they are user-friendly and straightforward. Hence, it can be hypothesized as below:

H2: Perceived ease of use has a significant relationship with the intention to use e-wallet.

According to research by Misbah et al. (2022), security has a major impact on Malaysians' adoption of e-wallets. This implies that as security is improved, so will people's intentions to use e-wallets. Additionally, endorsing the positive correlation between PS and intention to use, Hashim et al. (2021) pointed out that consumers will be reluctant to embrace e-wallet technology if their privacy and security are not adequately safeguarded. As a result, the PS will influence the client's decision to use an e-wallet. Hence the following hypotheses are formulated:

H3: Perceived security has a significant relationship with the intention to use E-Wallet.

3.0 Methodology

This study employs quantitative research, which is a deductive method. The size of population is obtained from Polytechnic Student Recruitment Portal Session 2022/2023 which consists of 128 accounting students. The Krejcie and Morgan (1970) table indicates that the sample size indicative of the accounting students in this study is 97. A questionnaire including a series of structured questions based on the established variables is distributed in order to perform

a research survey on the samples. This study targeted respondents who intended to use e-wallets using assigned questions and a self-administered questionnaire. Google Form was used to administer the online survey. The Polytechnic Hulu Terengganu students were given a questionnaire consisting of 26 items, divided into three sections: Five questions for Section A, five questions for Section B, and 15 questions for Section C. The respondent's profile, which includes information on gender, age, e-wallet usage, frequency of usage, and experience, is presented in Section A. The intention to use an e-wallet is the dependent variable in Section B, and perceived utility, perceived usefulness, perceived ease and perceived security are the independent factors in Section C. This study used a five-point Likert scale with '1' being strongly disagree and '5' being strongly agree.

4.0 Discussion of analysis and findings

Demographically, the majority of the respondents were female (85.6%) at aged between 18-20 years old (72.2%) and users of e-wallet (88.7%). Most of the respondents have experienced in using e-wallet for more than 1 year (46.4%) and use e-wallet 1-10 times (51.5%) a month.

The net items in the dimension were then subjected to a reliability test to determine the internal correctness of the measurement items. Table 1 presents the outcome. Given that all of the constructs' Cronbach's Alpha values exceed Hair's (2016) recommended minimum value of 0.6. As a result, every value in this investigation was deemed acceptable and reliable for additional examination.

Table 1.1: Reliability Analysis

Reliability Coefficients	Cronbach's Alpha	N of Items
Perceived Usefulness	0.918	5
Perceived Ease of Use	0.941	5
Perceived Security	0.946	5
Intention to Use	0.945	5

Correlation analysis or Pearson correlation is used to explain the magnitude and direction of the linear relationship between two variables. For this study, the interaction between the dependent variable of intention to use an e-wallet and the independent variables of perceived usefulness, perceived ease of use and perceived security was computed. Three relationships; strong association (r = +/- 0.50 to 1.00), moderate relationship (r = +/- 0.30 to 0.49), and a weak connection (r = +/- 0.10 to 0.29)—illustrate the strength of correlation (Pallant, 2016).

Table 1.2: Pearson Correlation

		PU	PEU	PS	ITU
PU	Pearson Correlation	1	.748**	.747**	.800**
	Sig. (2-tailed)		0.000	0.000	0.000
PEU	Pearson Correlation	.748**	1	.806**	.854**
	Sig. (2-tailed)	0.000		0.000	0.000
PS	Pearson Correlation	.747**	.806**	1	.805**
	Sig. (2-tailed)	0.000	0.000		0.000
ITU	Pearson Correlation	.800**	.854**	.805**	1
	Sig. (2-tailed)	0.000	0.000	0.000	

**. Correlation is significant at the 0.01 level (2-tailed).

Therefore, the correlation's results illustrate the association between PU, PEU, PS and intention to use e-wallet. Table 2 summarizes that all variables; PU, PEU and PS have strong positive correlation to the intention to use e-wallet among higher education students since the correlation value is more than 0.5.

Subsequently, an analysis of multiple regression was conducted to investigate the correlation between the variables, as indicated in Table 3.

Table 1.3: Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients		
Model	β	Std. Error	Beta	t	Sig.
1 (Constant)	-0.303	0.229		-1.322	0.190
PU	0.321	0.081	0.297	3.966	0.000
PEU	0.519	0.094	0.464	5.511	0.000
PS	0.230	0.093	0.209	2.488	0.015

a. Dependent Variable: ITU

The effect of the independent factors on the dependent variable is indicated by their β value. The results of multiple regression indicated that all hypotheses were supported. PU has a significant positive relationship with intention to use, with the value of coefficient $\beta = 0.321$, $t = 3.966$, $p < 0.001$. Thus, hypothesis H1 is supported. For PEU, the outcome showed a significant positive relationship between it and intention to utilize, with the value of coefficient $\beta = 0.519$, $t = 5.511$, $p < 0.001$. Thus, hypothesis H2 is supported. Lastly, for perceived security (PS), the result reported that it has a significant positive relationship with intention to use, with the value of coefficient $\beta = 0.230$, $t = 2.488$, $p < 0.05$. As such, hypothesis H3 is supported.

5.0 Conclusion and Future Research

The analysis's findings showed a positive correlation between students at Polytechnic Hulu Terengganu's PU and their intention to use e-wallets. According to earlier research (Karim et al., 2020; Kustono et al., 2020; Nag & Gilitwala, 2019; Osman & Yi, 2021), the results are in line with the significant correlation between the two variables. Payment technology, such as e-wallets, is vital for both customers and providers since, in the respondents' opinion, using an e-wallet indicates a modern lifestyle that is in step with current technical advancements (Mohd Razif et al., 2020). The results show that every respondent agreed with every assertion about how much ease e-wallets offer users in their everyday transactions. Because using an e-wallet application is simpler and eliminates the need for carrying currency for transactions, users choose to utilize those (Kustono et al., 2020).

Finding from the analysis revealed that PEU and intention to use e-wallet among Polytechnic Hulu Terengganu's students have a positive relationship. The findings showed that every responder agreed with every assertion made about PEU in the e-wallet application. Furthermore, the outcomes also showed that PEU is the most important component for the intention to use an e-wallet. The results are consistent with earlier research (Osman & Yi, 2021; Karim et al., 2020; Nag & Gilitwala, 2019; Hanafi & Toolib, 2020). The findings indicate that the majority of respondents feel that employing the e-wallet application for performing daily transactions is easy. Therefore, as the hypotheses are consistent with existing research, the relationship between PEU and intention to use e-wallet is supported. In view of PEU on the intention to use e-Wallet in Polytechnic Hulu Terengganu, when students see that e-wallets can facilitate quick and easy financial transactions, they will use them again.

Findings indicated that PS and intention to use e-wallet among Polytechnic Hulu Terengganu's students have a positive relationship. This study supports several prior studies (Karim et al., 2020; Nag & Gilitwala, 2019; Hanafi & Toolib, 2020; Osman & Yi, 2021) that indicate there is a relationship between PS and the intention to use e-wallet. Hanafi & Toolib (2020) stated that the government or seller must adopt security measures because it is the main element affecting whether or not a person would use e-wallet in their transactions. Therefore, as the

hypotheses are consistent with existing research, the relationship between PS and intention to use e-wallet is supported. In view of PS on the intention to use e-Wallet in Polytechnic Hulu Terengganu, students expect that the application of e-wallet is safe to use, especially in keeping all their personal information and money secure.

The study's conclusions have a wide range of applications. Information about students' awareness of using e-wallets and the factors influencing their intention to use the service are provided by this study. This study demonstrates that PU, PEU, and PS have a significant influence on students' intentions to use e-wallets. This study therefore serves as a wake-up call to financial institutions, businesses, and governments regarding e-wallet services by highlighting some of the challenges encountered by their customers while interacting with their e-wallet services.

In order to cover a broad range of routine transactions and enable more merchants to accept e-wallet payments, e-wallet providers must grow their e-wallet services. Furthermore, in order to advance this technology, financial institutions and e-wallet providers can also put user-submitted e-wallet feedback towards practice. To inform the public about the advantages, characteristics, and security precautions of e-wallets, the government can launch public awareness initiatives. These advertising campaigns should concentrate on a variety of demographic groups and highlight the benefits of e-wallet use, including convenience, security, and financial inclusion. Governmental organizations and e-wallet service providers could collaborate to give incentives or coordinated marketing initiatives.

Furthermore, future researchers looking to explore the factors influencing e-wallet usage may find this study to be helpful. Other researchers can also combine several strategies or use qualitative methods to get in-depth feedback from study participants.

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Author Contributions

Nor Ayu A. S.: Conceptualization, Methodology, Data Analysis; **Suriami S.**: Validation, Supervision; **Armila M. L.**.: Validation, Writing-Reviewing and Editing. **Eka Nurmala S.**: Writing-Reviewing and Editing.

Conflicts of Interest

The manuscript has not been published elsewhere and is not being considered by other journals. All authors have approved the review, agree with its Submission and declare no conflict of interest in the manuscript.

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