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FACTORS INFLUENCING THE INTENTION TO USE E-WALLET AMONG STUDENTS AT UITM PUNCAK ALAM


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Abstract:

The study examined several factors that influence the use of e-wallet at UiTM Puncak Alam. Nowadays, many university students prefer using digital payment methods instead of cash, especially for daily spending such as food and transportation. Therefore, it is important to understand what actually encourages students to use e-wallet. A better understanding of these factors can help increase the use of e-wallets among students. This research used the Technology Acceptance Model (TAM) as the main theoretical framework. Besides that, several additional variables were included to better match the current e-wallet situation. These variables include perceived ease of use, perceived usefulness, social influence, perceived risk, facilitating conditions, rewards, perceived security and attitude. These factors are commonly related to how students make decisions when using technology-based payment systems. Data were collected from 160 students at UiTM Puncak Alam through questionnaires. The data was analysed with IBM SPSS Version 26 software. The analyses ran were reliability, correlation and multiple regression as well as demographic and frequencies tests. Findings indicated that three (3) were the strongest factors that influence the intention to use e-wallet among the chosen population. The significant factors were facilitating conditions, perceived usefulness and rewards. This strongly suggest that these factors encourage students to have the intention to use e-wallet as the system were said to be easy, simple, attractive and beneficial among students.

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Keyword:

Intention To Use E-Wallet, Puncak Alam, Students, University.



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Introduction

In the advancement of technology, students may perceived e-wallet as the easiest way to control money transaction but it comes with pros and cons. According to Pramusinto et al. (2023), the advantages include cashback, discounts, and special promotions to name a few. Many incentives were offered by the Malaysian government and the banking institutions as the world is transitioned from traditional transaction to modern transaction such as e-wallet (Bank Negara Malaysia, 2023). Therefore, it was said that not using the latest technology, users may miss the benefits offered by the usage of e-wallet. This is applicable to the nation inclusive of students. Although not earning money, but sponsorship and money received from parents would definitely need to be handled properly and e-wallet is the suggested solution. Therefore, the decisions not to use e-wallets will hinder students to enjoy the benefits offered by respected agencies on this matter. Students are also said to miss the perceived usefulness and ease of use as both factors strongly influence their intention to use this technology (Venkatesh & Davis, 2000). The future of digital literacy depends on the nation to embark on another milestone of technology and this include students to utilise the platform (Chong & Ooi., 2023).

By having the intention to use e-wallet, students are able to take advantage of government initiatives such as the eBelia programme (Ministry of Finance Malaysia, 2021). At the same time, they can also gain useful financial and digital skills that are needed in today's technology-driven economy (Zhou, 2023). Therefore, unlike many previous studies that focus mainly on adoption or actual usage, this research places more focus on the intention to use e-wallet. This is because intention reflects students' motivation and decision-making process before they actually start using e-wallets. By understanding what influences intention, it becomes easier to predict future adoption and usage patterns. From the literature reviewed, a few research objectives were developed as below:

RO1: To examine the relationship between perceived ease of use and the intention to use e-wallet among students.

RO2: To examine the relationship between social influence and the intention to use e-wallet among students.

RO3: To examine the relationship between perceived risk and the intention to use e-wallet among students.

RO4: To examine the relationship between perceived usefulness and the intention to use e-wallet among students.

RO5: To examine the relationship between facilitating conditions and the intention to use e-wallet among students.

RO6: To examine the relationship between reward and the intention to use e-wallet among students.

RO7: To examine the relationship between perceived security and the intention to use e-wallet among students.

RO8: To examine the relationship between attitude and the intention to use e-wallet among students.

RO9: To examine the most significant factors that influence the intention to use e-wallet among students.

Theoretical Review

Intention to Use E-wallet

Intention to use, in the context of e-wallets, refers to an individual's willingness to adopt the digital payment method (Davis et al., 1989). This influenced by internal factors such as attitude perceived ease of use and perceived usefulness as well as external factors like social influence, rewards and perceived security. (Davis, 1989; Venkatesh & Bala, 2008; Chawla & Joshi, 2020; Daragmeh et al., 2021; Janteng & Dino, 2022).

Perceived Ease of Use

According to Yang et al. (2021), Perceived Ease of Use can be defined as the extent to which users find technology easy to use. In simpler terms, users are more likely to choose it as a payment method for transactions when the technology is easy to navigate. Consumers' perceptions of how easy e-wallets are to use can be influenced by their past experiences with purchases. Therefore, individuals' previous transaction experiences can significantly affect how they perceive the ease of using e-wallets.

Social Influence

Social Influence refers to the extent to which individuals are influenced by others, such as family members, friends, coworkers, and neighbours, in their willingness to adopt mobile payments (Yang et al., 2021). Social connections play an important role in encouraging people to develop intention use e-wallet. Friends, family and peers can influence a person's decisions by shaping their views and behaviours when using e-wallets for payments or buying and selling products.

Perceived Risk

Perceived risk is the thought of danger a person has before using e-wallet as it deals with personal data and personal earnings. This thought hinders people to use e-wallet.

Perceived Usefulness

Perceived usefulness is the positive thought of the advantages of using e-wallet among users and the expectation of benefits of doing internet transactions Yang et al. (2021).

Facilitating Conditions

Facilitating conditions refer as the technology and support make using mobile banking easier, as for instance by offering training or giving users better access to resources (Abu et al., 2022). When people see that these services are easy to use, they are more likely to keep using them

because it helps them make payments and transactions faster. Hence, having good support and resources makes using mobile banking more convenient and encourages people to continue using it.

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Empirical Review

Relationship Between Intention to Use E-wallet and Perceived Ease of Use

Perceived ease of use, as defined by Davis (1989), Perceived ease of use, according to Davis (1989), is about how much a person thinks using a system will be easy and require minimum effort. Mustafa et al. (2022) added that a system should be simple, user-friendly and not complicated to encourage people to use it. For e-wallets, ease of use means being able to use the app, make payments and access services easily. Due to this, people are more likely to use an e-wallet that is simple, while a complicated one might discourage them from using it. This can be seen in several studies that show a clear relationship between ease of use and the intention to use e-wallet.

H1: There is a significant relationship between perceived ease of use and intention to use e-wallet.

Relationship Between Intention to Use E-wallet and Social Influence

There was a strong relationship between social influence and intention to use e-wallet (Jin et al. (2020) especially post pandemic and this is due the media coverage of highlighting the ease

use of the platform (Esawe 92022). Chong and Ooi (2023) also emphasize that the advantages of using e-wallet such as cashback and tax benefits accelerate the usage.

H2: There is a significant relationship between social influence and intention to use e-wallet.

Relationship Between Intention to Use E-wallet and Perceived Risk

Perceived risk can be categorized as the worry of the issues of using e-wallet as it can lead to many problems such as data breach, fraud and mistakes in payment process. Many are afraid of losing control of their money if the transfer to e-wallet as the process is said to be questionable. Users who are not technology savvy will find it alarming to use e-wallet (Malik & Anuar, 2021). Users of e-wallet are comparing the pros and cons before deciding to use e-wallet and this usually refrain them from using the platform (Malik a& Anuar, 2021). Prasetya and Shuhidan (2023) also emphasized that users will calculate the risk of using e-wallet and if the disadvantages are bigger than the advantages, they tend to have less trust of e-wallet. Therefore, it can be said that there is a significant relationship between perceived risk and intention to use e-wallet as hypothesized below.

H3: There is a significant relationship between perceived risk and intention to use e-wallet.

Relationship Between Perceived Usefulness And The Intention To Use E-Wallet

To begin with, people are more likely to want to use e-wallet when they feel the e-wallet is useful and easier to use as payment method compared when using cash or cards. A previous study by Olivia and Marchyta (2022), shows that e-wallet is practical and convenient to use for daily payment method because it allows fast payments, act as spending tracker and give easy access to different services. Hence, the benefits will make users to have different perceptions of using e-wallet and they are more likely to use it in managing their money. In fact, Olivia and Marchyta (2022) found that when people believe e-wallets are useful, their intention to use them is also higher. Other than that, Effendy et al. (2021) found that when users see a technology as useful, they develop a positive attitude toward it, which makes them more likely to use it. In e-wallet context, when users think and believe that the application is useful by helping them managing their spending better or make payments better, they are likely to use them.

H4: There is a significant relationship between perceived usefulness and the intention to use e-wallet.

Relationship Between Facilitating Conditions And Intention To Use E- Wallet

Facilitating conditions is one of the factors that strongly affect the intention to use e-wallet and it depends on how easy the application can be used; how accessible it is and the user's trust towards the technology. This can be explained where e-wallet becomes more simple and less complicated when these conditions are good and the users will trust to use them. Hence, it really shows that facilitating conditions can help to remove barriers by making e-wallet convenient. Furthermore, according to Anwar et al. (2024), the user's previous experience with technology and knowledge of online banking also affect how users view e-wallet. Based on this study, a good facilitating conditions are crucial where it can help to avoid unnecessary

problems when using a technology. For example, a slow network or a complicated application will affect the user's trust to use e-wallet due to the inconvenience. There's a strong relationship between facilitating conditions and intention to use e-wallet where this is proven by Trinh et al. (2022).

As stated by Trinh et al. (2022), user is more likely to make a cashless transaction for daily transactions if the platform is easy to access and reliable. Therefore, the users will feel more convincing and confident to use e-wallet if the system is secure and the process is smooth. In addition, as pointed out by Laywilla et al. (2020), this study shows there is a relationship between facilitating conditions and intention to use e-wallet. They found that users feel more comfortable using e-wallet when it offers a good support such as good service of customer service, proper support and smooth payment system. Furthermore, user's trust is built depending on facilitating conditions which affect the intention to use e-wallet (Kowang et al., 2020). This can be illustrated by Cheng et al. (2023) study, the users always felt worried about their security and digital platform's reliability, and it is regarding to their personal financial information. Due to this issue, as stated by Prasetya and Shuhidan (2020), strong fraud protection, real-time transaction alerts and others will help to create safe environment for the user to use digital platform.

Next, the users feel less worried and more confident to use e-wallet as their daily payment when there are good facilitating conditions. This is supported by recent studies where it shows that user-friendly designs and good security features will encourage user to develop the intention to use e-wallet (Kowang et al., 2020; Chen et al., 2023). To sum up, facilitating conditions are important in developing the intention to use e-wallet because they make the system easier to use. This is proven by previous studies where the low the barriers, the more the user willing to use e-wallet (Trinh et al., 2022; Laywilla et al., 2020). Hence, e-wallet providers can definitely gain the user's trust by giving a better support and accessibility.

H5: There is a significant relationship between facilitating conditions and intention to use e-wallet.

Relationship Between Reward And Intention To Use E-Wallet

Reward is one of the factors that affect the intention to use e-wallet and it is proven by Malik and Annuar's study. As stated by Malik and Annuar (2021), discounts and incentives were added into their framework as an extension and it shows a positive influence where users are willing to use online platforms. Moreover, these authors pointed out that rewards such as discounts and incentives can convince users to use digital platform. Due to this, users are more motivated to use e-wallet as they can save money by using the rewards they received. In addition, a study by Prasad and Arivazhagan (2024) also explained that reward programs are important in encouraging people to use e-wallet. E-wallet providers can attract new users and keep the current users using e-wallet by giving them cashbacks, reward points and special discounts depending on how the users spend. Hence, users are more likely to use e-wallet when they receive reward.

Rewards such as cashback, discounts, and special offers increase users' intention to use e-wallets because they provide immediate financial benefits and make e-wallet payments more attractive than traditional payment methods. Furthermore, rewards increase the user's intention to use e-wallet by giving them the immediate financial benefits (Ming et al., 2020). This can be illustrated where users feel financially satisfied because rewards such as cashback, discounts

and special offers increase users' intention to use e-wallets because they provide immediate benefits and make e-wallet payments more attractive than traditional payment methods (Ming et al., 2020; Lee & Thoo, 2021). Hence, e-wallet is seen as more rewarding compared to traditional payment because users can save money, gain other benefits immediately and earn points. Reward encourages the existing users to continue using it as daily financial payment and build loyalty among them because they see digital payments as a smart and beneficial choice.

Next, user experience's in using e-wallet improved by receiving financial incentives. As stated by Prasad and Arivazhagan (2024), users feel more satisfied with e-wallet service when they receive extra benefits such as cashback or discounts. This is supported by Ming and Jais (2022), where the users will keep using e-wallet platform when they receive the benefits. Therefore, this is advantage for e-wallet providers where they can maintain their current users and attract new users who are interested with the rewards offered. Moreover, study by Malik and Annuar (2021), stated that users are interested to keep using e-wallet when the reward programs are planned well and the users feel more connected to the platform. In conclusion, reward is one of the crucial factors that affect user's intention to use e-wallet and studies by Malik and Annuar (2021), Prasad and Arivazhagan (2024) and Ming and Jais (2022) reveal that financial incentives like cashback and discounts have a positive effect on how users behave. As a result, these rewards help strengthen users' intention to use e-wallet for their financial transactions
H6: There is a significant relationship between reward and intention to use e-wallet.

Relationship Between Perceived Security and Intention To Use E-Wallet

A study by Visakha and Keni (2022) found that perceived security is very important in influencing people to use e-wallet. As online platform has become an important tool in daily life, personal and financial information has to be protected. This is because it helps the users feel more secure and confident when e-wallet offers strong security to them. Hence, it shows that strong security plays an important role in developing intention to use e-wallet. Other than that, another study by Mustafa et al. (2022) showed that users are likely using e-wallet if they feel the system is safe. This is due to security concerns, as users may hesitate to use e-wallet because they worry that their personal and financial information could be leaked. Moreover, according to Kowang et al. (2020), the users are willing to try to use e-wallet if they think the system has strong security because they are confident their personal information is being protected. This can be explained where they trust that their personal and financial information will not be misused, so they are less afraid of risks like hacking or data leaks. Therefore, the user's sense of trust and safety will lead them to have the intention to use e-wallet. For instance, a study by Cheng et al. (2023) found that security features like encryption and fraud detection help users feel that their data is safe, which increases their trust in developing the intention to use it. Overall, the users will use e-wallet when they feel safe in using it.

However, there are people might hesitate using e-wallet due to lack of sense of security. Previous research by Mustafa et al. (2022) explained that when security problems happen, users lose trust in digital payments, which makes them afraid to try e-wallet. Hence, this explains that sense of safety is crucial for the users to want to use e-wallet. The e-wallet providers need to take actions in focusing on security to help the users feel confident with it. Moreover, as stated by Prasetya and Shuhidan (2023), security features such as fraud detection, encryption and user checks need to be explained to the users to make them feel sure in using e-wallet. On the other hand, since online shopping growing, users may feel concern about the personal

information could be leaked. (Trinh et al., 2022). However, if they feel the digital platforms are secure, they are more likely keep using it. In conclusion, perceived security plays an important role in shaping students' intention to use e-wallet, as shown in studies by Visakha and Keni (2022) and Mustafa et al. (2022).

H7: There is a significant relationship between perceived security and intention to use e-wallet.

Relationship Between Attitude And Intention To Use E-Wallet

Attitude, according to Ajzen and Fishbein (1980), refers to a person's positive or negative feelings towards performing a certain behavior. In the context of e-wallets, attitude is the user's feelings when using e-wallet for financial transactions where it depends based on their beliefs and past experiences. A previous study by Trinh et al. (2022) found that attitude affects the willingness to try the e-wallet. This is because if the users feel e-wallet is easy to use, reliable and useful, they are willing to use it every day and vice versa. Therefore, attitude affects whether users decide to use e-wallets and whether they continue using them over time. Many previous studies have shown that there is a clear relationship between users' attitude and their intention to use e-wallet. For example, positive attitudes developed only through benefits that e-wallet offers such as easy to use, time saving and high security (Akter et al., 2023). This is because the benefits will actually help to the users to have confidence in using it and this can be applied in student context where students can use e-wallet as their daily payment option to pay bill if they have positive attitude towards using it.

Other studies by Khiong et al. (2022) and Trinh et al. (2022) also support that users with positive attitude were more likely to use e-wallet often due to easiness and usefulness of the technology and this will influence them to use e-wallet. Hence, attitude matters because when users feel good about e-wallets, they will start using them and continue using them over time. Moreover, during the COVID-19 pandemic, most people are more concerned on health as they became more careful on physical contact. Due to this, they tried to minimize touching the money or even the payment machine which made them feel unsafe. As stated by Daragmeh et al. (2021), due to this pandemic, users started to see e-wallet as a safe option to use and practical during that time which it created a positive attitude. This is supported by Ming and Jais (2022), where the positive attitudes influence the users to use e-wallet during the pandemic. Overall, the changes in perception lead to a positive attitude towards e-wallet which it increased the intention to use e-wallet even during and after the pandemic happened due to positive experiences from using it.

However, negative attitudes can be a barrier for users to use e-wallet. This can be illustrated where the users might feel unsafe or inconvenient to use e-wallet which might stop them from using it. This is supported by Singh et al. (2020), who found that feelings of worry can stop users from trying new technology because worries create a negative attitude towards the technology. Therefore, attitude is important at the beginning because users want to know whether the technology is easy to use and reliable. Moreover, the e-wallet providers can improve the security, educate users how to use it hence, they can see how easy it is to use and create an e-wallet design more user-friendly. Nevertheless, Lee and Thoo (2022) stated that the steps can change a negative attitude to positive. This is because the users will feel confident in using e-wallet if it offers high security. Next, if users are familiar in using digital payment systems, it can affect how they feel about e-wallet. This is explained by Khiong et al. (2022), where users who are used to using online banking or other online platforms, they tend to have

a positive attitude towards e-wallet. This kind of experience will make them less hesitate and more comfortable to use e-wallet. This is because the more they practice in using online platform systems, they are more familiar with it and this will lead to positive attitude. Other than that, incentives can develop a positive attitude on how people view e-wallet. For example, rewards such as cashback, discounts or loyalty points will encourage the users to have positive attitude towards it and at the same time, it will increase the intention to use-wallet as well. This is illustrated by Singh et al. (2020), that when users have a positive attitude towards non-cash payment systems, they are more likely to use them in their daily transactions.

In conclusion, attitude is one of important factors that affect whether users decide to use e-wallet. As stated above, positive attitudes are developed by benefits like cashback, loyalty points and external factors such as safety concern during COVID-19. On the other hand, negative attitudes came from the feeling of worry and security concern. Studies by Ajzen and Fishbein (1980), Trinh et al. (2022) and Singh et al. (2020) highlight that creating positive attitudes through building trust, offering easy to use designs and offering rewards can encourage users to develop intention to use e-wallet and continue using them regularly.

H8: There is a significant relationship between attitude and intention to use e-wallet.

According to Asenahabi (2019), research can be seen as a planned effort to explore and increase human knowledge. On the other hand, design, as defined by the same author, refers to the aims, applications, intents, and methods within acceptable limitations such as time, budget, and researcher availability. Thus, research design serves as a complete framework for connecting conceptual research questions with relevant and possible research studies (Asenahabi, 2019). In this study, the purpose is to examine the relationship between the intention to use e-wallet and the independent variables. Hence, this aligns with an exploratory research approach, where the goal is to explore and identify potential factors that influence users' intention to use e-wallet. Next, the type of investigation is correlational research, where numerical data will be used to examine the relationship between the dependent and independent variables. Based on the literature reviewed, the theoretical framework for this study was developed as below (Figure: 1):

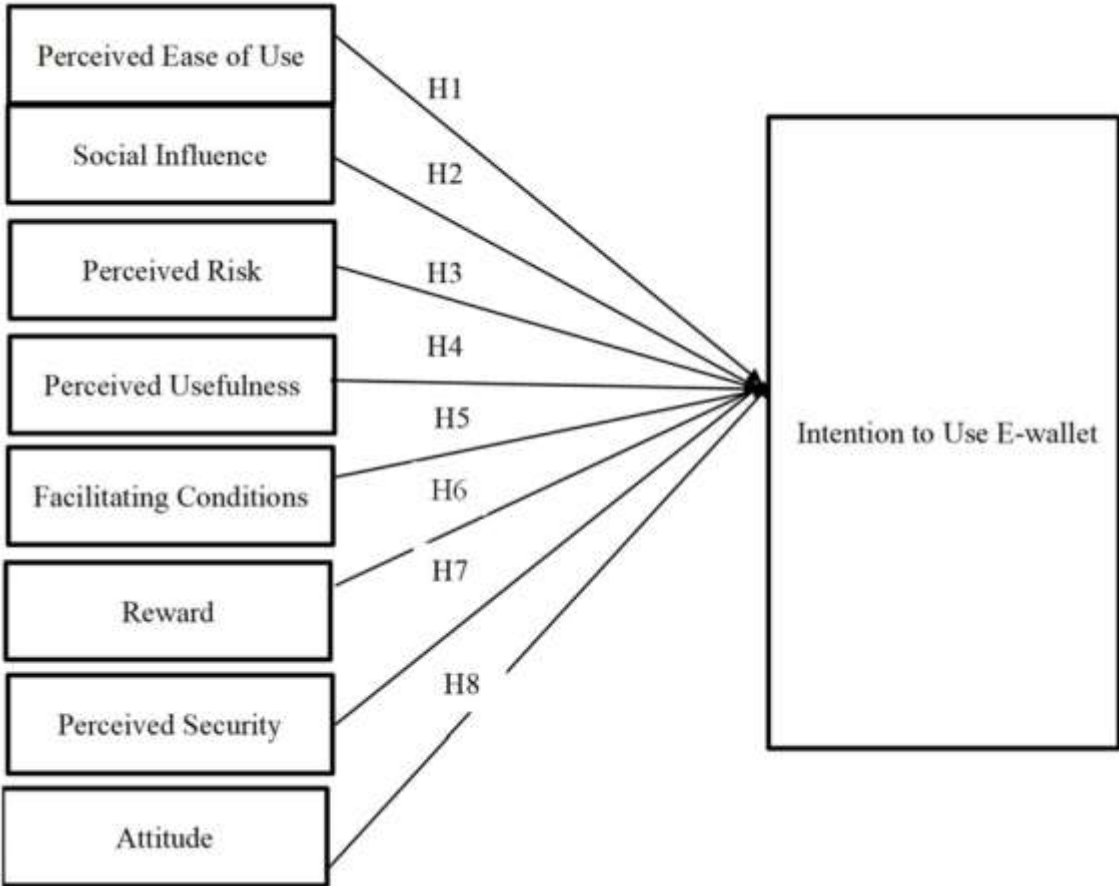


Figure 1: The Theoretical Framework Of The Research

This approach aims to identify and measure the strength and direction of the relationships between different factors influencing the intention to use e-wallet, without manipulating the variables. In the present study, cross-sectional research will be conducted to collect all of the data at once. Data were collected using questionnaires with the objective of generalizing the results to a larger population. Moreover, the extent of research interference refers to the degree to which the researcher influences or alters the natural setting of the study (Khan et al., 2023). In this study, the research involved minimal interference, as the data is collected by giving out questionnaires to degree students and just seeing their responses, without trying to change anything in their environment or push them to answer in a certain way. The study setting basically means the place or environment where the research happens (Khan et al., 2023). In this case, the research was done in a normal setting, because the students answered the questionnaires in their usual surroundings and nothing was controlled or changed.

Essentially, a sampling frame represents every element in the population. The sampling frame structure refers to the arrangement attribute (such as names, addresses, or phone numbers) of components from the target population given, from which the sample is selected (Kolln et al., 2019). This study is focused on e-wallet users among students at UiTM Puncak Alam and aimed to involve selected respondents. The choice of this area can be justified in terms of concentration in a defined location. In particular, geographic locations, like college campuses or hostels for students, university students are frequently assembled. The number of respondents needed are 160 respondents based on G*power software from a population of 4720 students.

By reducing the number of locations where possible participants may be identified, this concentration makes it easier to create a sample frame. Next, regarding age range alignment, most university candidates are in the young adult age range, which is commonly characterized as those who are between the ages of 19 and 25. This alignment guarantees that university candidates were precisely in the intended age range to examine students' intention to use e-wallet. The questionnaire were development form two sources, and the questionnaire was validated by on university expert and undergone the pilot test stage successfully. The analysis comprised of cleaning the data, reliability test, correlation test, multiple regression as well as demographic analysis such as frequencies and cross-tabulation to name a few. After analysis, the correlation and multiple regression tables were developed as in Table 1 and Table 2 below.

Table 1: Correlations

Variables	DV	IV1	IV2	IV3	IV4	IV5	IV6	IV7	IV8
DV: Intention to Use E-wallet		0.428**	0.266**	-0.202**	0.538**	0.606**	0.472**	-0.045	0.435**
IV1: Perceived ease of Use	0.428**	1	0.289**	-0.157*	0.503**	0.484**	0.354**	-0.175*	0.353**
IV2: Social Influence	0.266**	0.289**	1	-0.076	0.196*	0.242	0.446**	-0.192*	0.213**
IV3: Perceived Risk	-0.202**	-0.157*	-0.076	1	-0.169*	-0.196	-0.088	0.447**	-0.124
IV4: Perceived Usefulness	0.538**	0.503**	0.196*	-0.169*	1	0.595	0.417**	-0.055	0.525**
IV5: Facilitating Conditions	0.606**	0.484**	0.242**	-0.196*	0.595**	1	0.489**	-0.088	0.493**
IV6: Reward	0.472**	0.354**	0.446**	-0.088	0.417**	0.489	1	-0.037	0.346**
IV7: Perceived Security	-0.045	-0.175*	-0.192*	0.447**	-0.055	-0.088	-0.037	1	0.040
IV 8: Attitude	0.435**	0.353**	0.213**	0.525**	0.493**	0.346**	0.040	1	

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

* Correlation is significant at the 0.05 level (2 tailed)

Table 2: Regression

Model		Unstandardized Coefficients		Standardized		Sig.
		B	Std. Error	Coefficients		
1	(Constant)	1.232	.367		3.358	<0.001
	IV1: Perceived Ease of Use	0.077	0.075	0.074	1.026	0.306
	IV2: Social Influence	0.017	0.032	0.036	0.545	0.586
	IV3: Perceived Risk	-0.030	0.026	-0.070	-1.169	0.244
	IV4: Perceived Usefulness	0.173	0.079	0.179	2.200	0.029
	IV5: Facilitating Conditions	0.314	0.080	0.320	3.924	<0.001
	IV6: Reward	0.106	0.048	0.163	2.196	0.030
	IV8: Attitude	0.073	0.062	0.084	1.173	0.243
F value		19.058				
Sig		< 0.001				
Adjusted R ²		0.435				
R ²		0.459				

a. Dependent Variable: Intention to Use E-wallet

Conclusion

This study looked at what affects students' intention to use e-wallet, including Perceived Ease of Use, Social Influence, Perceived Risk, Perceived Usefulness, Facilitating Conditions, Reward, Perceived Security and Attitude. Overall, the proposed conceptual framework offers a theoretically grounded basis for understanding e-wallet adoption and serves as a foundation for future empirical investigation. Among all the factors, Facilitating Conditions were the most important, which shows that having proper support and resources really helps students feel more confident and motivated to use e-wallet. Facilitating Conditions was found to have the strongest and most significant relationship with the intention to use e-wallet, showing how important it is to have proper support, resources and infrastructure to help users adopt digital payment methods. This means that when users feel there is enough technical support, easy access to technology, and compatibility with systems they already use, they are more likely to use e-wallets. Next, Perceived Usefulness also has a significant relationship with the intention to use e-wallet, which suggests that users are more likely to use digital payment solutions if they think it makes transactions faster and more convenient. Finally, Reward was found to have a significant relationship with the intention to use e-wallet, meaning that financial incentives like cashback, discounts and reward points really motivate users to adopt and keep using e-wallets. These rewards give immediate benefits, making e-wallets more appealing than

traditional payment methods. Some factors, like Perceived Ease of Use, Social Influence, Perceived Risk and Attitude were found to have no significant effect on users' intention to use e-wallet.

To begin with, people are more likely to want to use e-wallet when they feel the e-wallet is useful and easier to use as payment method compared when using cash or cards. A previous study by Olivia and Marchyta (2022), shows that e-wallet is practical and convenient to use for daily payment method because it allows fast payments, act as spending tracker and give easy access to different services. Hence, the benefits will make users to have different perceptions of using e-wallet and they are more likely to use it in managing their money. In fact, Olivia and Marchyta (2022) found that when people believe e-wallets are useful, their intention to use them is also higher. Other than that, Effendy et al. (2021) found that when users see a technology as useful, they develop a positive attitude toward it, which makes them more likely to use it. In e-wallet context, when users think and believe that the application is useful by helping them managing their spending better or make payments better, they are likely to use them. Bakar et al. (2022) found in the study where there is a positive relationship between perceived usefulness and intention to use e-wallet.

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