FACTORS AFFECTING THE USE OF E-WALLET AS A PAYMENT INSTRUMENT AMONG USERS IN MALAYSIA

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2024

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ABSTRAK

Peningkatan dalam teknologi kewangan telah membawa kepada lonjakan ketara dalam urus niaga tanpa tunai. Pengguna beralih daripada pembayaran berasaskan tunai kepada pembayaran elektronik seiring dengan peningkatan penawaran teknologi kewangan seperti E-dompet. Matlamat utama kajian ini adalah untuk memastikan bagaimana persepsi pengguna Malaysia terhadap penggunaan E-dompet dipengaruhi oleh persepsi kegunaan, persepsi kemudahan penggunaan, gaya hidup dan keselamatan. Kajian ini menggunakan model penerimaan teknologi lanjutan (TAM) untuk menyiasat faktor-faktor yang mempengaruhi golongan dewasa muda di Malaysia yang menggunakan E-dompet sebagai kaedah pembayaran. Keputusan ini diperoleh daripada tinjauan dalam talian yang telah dilengkapkan oleh 384 pengguna di Malaysia. Dapatan kajian menunjukkan hubungan positif antara penggunaan E-wallet dan nilai korelasi Spearman bagi semua pembolehubah bebas. Hubungan ini boleh dijelaskan oleh empat pembolehubah berikut: persepsi kebergunaan (0.882), persepsi kemudahan penggunaan (0.889), gaya hidup (0.893), dan keselamatan (0.839). Hasil kajian ini akan menggalakkan pelajar membuat pembelian menggunakan e-dompet.

ABSTRACT

The rise in financial technology has led to a notable surge in cashless transactions. Consumers are shifting from cash-based to electronic payments in association with the rise of financial technology offerings like E-wallets. This study's primary goal is to ascertain how Malaysian users' perceptions on E-wallet usage as being influenced by perceived usefulness, perceived ease of use, lifestyle, and security. This study used the extended technology acceptance model (TAM) to investigate the factors that influence young adults in Malaysia who employ E-wallets as a method of payment. These results were obtained from an online survey that was completed by 384 users in Malaysia. The findings showed a positive relationship between the use of E-wallet and the Spearman's correlation value of all independent variables. This relationship could be explained by the following four variables: perceived usefulness (0.882), perceived ease of use (0.889), lifestyle (0.893), and security (0.839). The results of this study will encourage students to make purchases using e-wallets.

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

The use of E-wallets has increased rapidly in Malaysia and around the world in recent years, especially after the outbreak of the COVID-19 pandemic (Ismail, 2021). According to Datuk Seri Alexender Nathan Linggi, the Minister of Domestic Trade and Consumer Affairs has stated that the use of E-wallets in Malaysia has increased by 131 percent and exceeded 600 million transactions in 2020 since the outbreak of the Covid-19 pandemic (*Minister: E-wallet usage in Malaysia increased by 131pc in 2020*, 2022). An E-wallet is an online electronic device that allows a transaction through a smartphone or computer equipment. Most E-wallets, such as credit cards or debit cards, have been linked to the user's bank account to make any payment, and the user is also linked through a QR code scan (Birruntha, 2019).

Figure 3.1: The Data of E-wallet Since 2019

Furthermore, Malaysia has the highest mobile E-wallet usage in Southeast Asia, with usage data higher than the Philippines, Thailand, and Singapore (*Malaysia leads mobile wallet usage in South-East Asia*, 2020). Southeast Asia is the fastest- growing region globally for mobile wallet adoption, followed by Latin America, Africa, and the Middle East. Research from London-based Fintech Company Boku Inc. has shown that mobile wallets will increased by 311 percent to nearly 440 million users by 2025 across Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Vietnam (Lee, 2021). It is an increase due to the e-commerce sector. Meanwhile, consumption in Latin America grew 116 percent in the same period, while in Africa and the Middle East grew 147 percent (Lee, 2021).

According to Mastercard's Impact Study, Malaysia's increasing digital consumption aligns with e-commerce and digital payments prioritizing online activities. In payments, around 40 percent of Malaysian users reported an increase in mobile or digital E-wallets, followed by contactless debit cards by 26 percent and contactless credit cards by 22 percent. At the same time, the use of cash has declined to 64 percent since the start of the COVID-19 pandemic (Wong, 2020). Among the popular uses of E-wallets in Malaysia that the government and financial institutions support are the applications Boost, Grabpay, Touch N Go E-wallets, ShopeePay, Maybank QR Pay, and JomPay (Low, 2021).

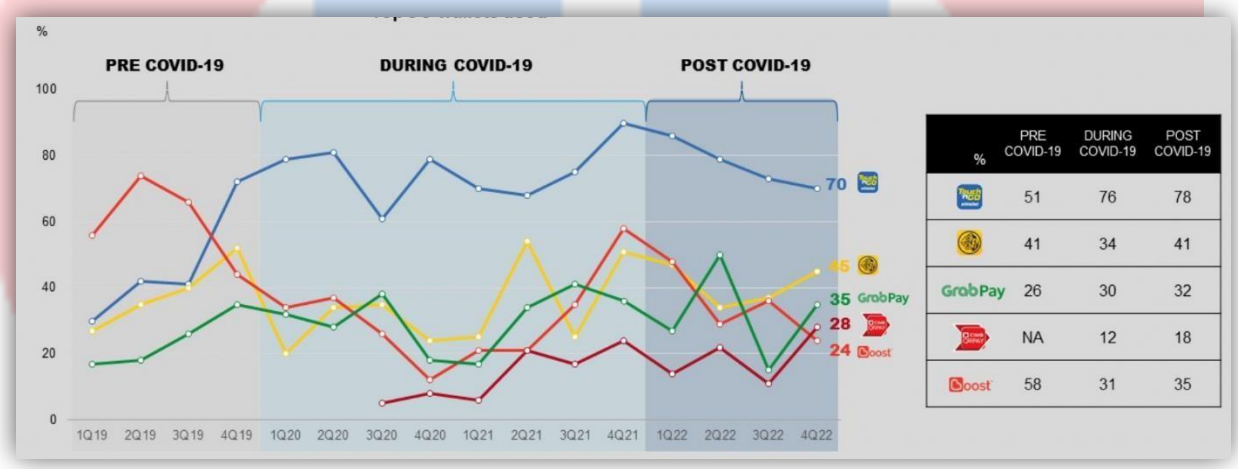

Figure 1.2: The Top Five E-wallet User

Islam does not prevent the formation of any new technology. It recognizes and encourages the use of reason at the maximum level for human benefit. So all kinds of technology created by humans must be aimed at the good of human life and not challenge the authority of God (Mirza, 2020). Therefore, regarding the use of E-wallets from the perspective of Islamic banking, jurists and scholars have stated that all modern transactions today, such as E-wallets applications, must comply with the principles of Sharia in muamalat. Their use must be halal and does not have elements of usury, gharar or fraud, gambling, illegal activities and oppress or harm an individual (Mohamad, 2019).

Several principles are used as a guide to identifying whether the use of transactions through E-wallets is legal from the Islamic side (Mirza, 2020). The first principle is that each E-wallet application has unique characteristics. Second, the history and objectives of its existence are also different. The third E-wallets are a type of prepaid service provider where we need to fill it with the amount of money and will issue the value to make the payment. The fourth principle, E-wallet, is not the same as banking deposits, although it still uses banking services for recording and payment purposes.

Furthermore, E-wallet provider companies cannot use E-wallet deposit money unless the user only does the transaction. In addition, the E-wallet also provides a top-up bonus promotion used for the profit of the purchase transaction charge to pay the bonus to the customer, and it is not implemented as a form of loan to get interest. Therefore, these E-wallet services generally do not have elements that conflict with Sharia principles as long as the goods and services are purchased according to Sharia (Mirza, 2020). Therefore, through that principle, the E-wallet service does not violate the principles of Sharia because it can help people to facilitate their daily affairs.

The increase in E-wallets among users in Malaysia is likely due to several factors, such as lifestyle, perceived ease of use, perceived usefulness, trust and security (Seng et al.,

2023). The lifestyle compatibility factor is due to the rapid advancement of technology and the human lifestyle that will permanently change with time, where cash payments have changed to payments through E-wallet channels. In line with this, Mobile Payment is an inevitable payment method in today's digital environment, and the intention of consumers to use E-wallets as a payment method has become part of their lifestyle (Cobanoglu et al., 2015).

The second factor is perceived ease of use which is one of the reasons why users continue to use the new technology of E-wallets because of the easiest of using it and how much ease of use is provided in one application system (Amin et al., 2014; Ramayah & Lo, 2007). For example, E-wallet applications have many conveniences and functions for users, such as making it easier to pay bills, transport, purchase food, and purchase goods online. So with, the facilities used, it can increase the use of E-wallets in Malaysia.

The third factor is perceived usefulness. It is the user's subjective perception that a technology such as E-wallets can increase the user's ability to achieve their jobs more easily than before the technology existed (Liao et al., 2009). For example, before the existence of payment instruments in E-wallets, users had to buy something physically by carrying a lot of cash to get something. So, this makes it difficult for buyers and sellers to ensure that the amount of money they have is sufficient to ensure that payments and refunds can be made. However, with the availability of E-wallets payments, it can make it easier for users to no longer need to carry much cash in their hands because they can make payments directly online by scanning QR codes, barcodes, and so on with the convenience of E-wallets which is provided.

Security are other factors that cause the use of E-wallets in Malaysia to increase. Security is a matter that users take seriously to transfer money through mobile devices because all of the user's data is stored on the device (Sharma & Sharma, 2019). Furthermore, trust is the

main factor for users to use E-wallets to carry out any payment or transaction. Zhou et al. (2018) have stated that customers own E-wallets during payment because they believe in the e-payment system found in the E-wallet application.

Every day, society is introduced to new technologies that can change the norms of society's life for the better. E-wallets are one of the new technologies that are growing in use in Malaysia because they can provide various benefits; where before the user had to carry out sales and purchases by doing physical transactions using cash, but now there is no need to do it physicallybecause the transaction can be done using a smartphone only. However, payment transactionsusing this E-wallet need to depend on the internet infrastructure in the area. Therefore, users face several advantages and disadvantages in making payments using the facilities of E-wallets.

One of the advantages of using E-wallets is to make payment methods faster and more efficient. It is because E-wallets use virtual payment transaction methods by scanning QR Codes and barcodes or entering the recipient's account in the payment system. These E-wallets are used the same way as scanning credit and debit cards but only need a smartphone. Users do not need to carry a thick wallet with a lot of cash or certain cards and do not need to create a physical meeting between buyers and sellers to ensure the transaction can be implemented.

Next, the advantage gained by the community when using these E-wallets is that it is easy to manage expenses (Ismail, 2021). It is because if we make a payment transaction through the E-wallets method, the banking system will record the amount of the transaction that has been made. The features found in these E-wallets can help users to view past payment records and make more systematic expense management for themselves or their companies. Payment methods that use physical cash sometimes have no record other than the receipt received from the salesperson. Furthermore, receiving expense records from receipts can contribute to paper waste, and record entries will fade after a few days because they only use

printer ink.

The E-wallets in banking applications also offer features such as savings and automatic money withdrawal for a certain period. This feature can help users manage their finances better and more effectively. As a result, the public can take advantage of E-wallets by managing records and financial transactions more easily and quickly.

Meanwhile, the lack of E-wallets to be used as a payment method instrument by users today is its dependence on limited internet infrastructure and E-wallet services. It is because the internet network in each area is different, where inland and rural areas have an unstable and slow internet network compared to urban areas with more stable 3G, 4G, and 5G internet networks. For the deepening areas, conventional payment methods are still the community's choice in the village area.

Other than that, the lack of E-wallets is that their use contributes to the risk of users' personal information leakage. Because to register the use of E-wallets, users need to enter personal data such as phone number, identity card number, and bank account number. Although this E-wallet service provides an identity and verification process before entering the application for use, it should be known that cyber hacking experts can break into and sneak into the system to obtainall the user's personal information secrets.

More importantly, usage of E-wallets have positive impact on our economy. Its high usage can be a driver of the digital economy because E-wallets show that the technology can change how users pay for products and services online or offline (Birruntha, 2019). The positive development of this cashless payment technology is happening very fast, with its usage rate exceeding double digits every year, where the millennial generation is among the main user groups. There are now 42 types of digital wallets that have been approved by Bank Negara Malaysia (BNM), with five from banking institutions in Malaysia and the others are

non-bank organizations or financial companies.

Besides, using E-wallets has significantly impacted the economy by contributing to the growth of the country's economy. The use of E-wallets has facilitated electronic transactions and payments. This has increased efficiency in the economy and contributed to the growth of the country's economy in the way that E-wallets have accelerated the flow of funds and expanded the accessibility of various services and products by giving impetus to business and trade activities.

Next, a progressive cashless economy or E-wallets benefit consumers and help micro-entrepreneurs and small and medium enterprises (SMEs) expand their businesses without cash management costs, burdens, and security concerns. Electronic payments such as E-wallets help save up to one percent of Malaysia's gross domestic product (GDP) due to cash-based transaction costs. Overall, using E-wallets has positively impacted the Malaysian economy by increasing transaction efficiency, economic growth, financial inclusivity, and limiting the use of cash.

Even though there are many advantages to using E-wallets, there are still a lot of people out there who want to avoid using these instruments of payment because there are issues related to the community's scepticism about using E-wallets where users hesitate to use mobile payment due to security factors, disclosing the personal information would result in identity theft and loss of important information. Another issue is the occurrence of cash embezzlement if cash management during the mobile payment process at the counter is not carried out correctly.

Lastly, there will be several statements of problems that consumers will encounter if they choose not to utilize this E-wallet service. One of them is that consumers must have enough cash on hand to ensure that every transaction can be completed. It should be noted

that having a lot of cash on hand increases the possibility of criminal activity like theft, robbery, and endangering personal safety. Next, flexibility is less if the implementation of cash or traditional payments continues without using new technology because cash transactions must take a longtime to complete payment. Additionally, employing cash payment methods will involve a lot of labor to make sure that operations at the payment counter run efficiently. Then this can cause the cost of business operations to increase. Therefore, to overcome this problem, the researcher has conducted a study to discuss the factors that influence the use of E-wallets as a payment instrument among users in Malaysia.

1.2 Problem Statement

Although there are various functions and advantages of using E-wallets, some people want to refrain from using them because there are issues related to the community's doubts about the use of E-wallets. Most users or the public still hesitate to use mobile payments due to security concerns (Sharma & Sharma, 2019). E-wallet users can doubt this security factor in the event of disclosure of their personal information where the negative stigma related to E-wallets began to be discussed when there was identity theft and the loss of important information such as number accounts, identification card numbers filled in by them to register and use E-wallets. Therefore, in the event of information or data leakage, users will refuse to transact online to carry out any transaction (Siew et al., 2020).

However, E-wallets have become increasingly popular due to the simplicity of their use due to the lack of understanding and awareness and the existence of anxiety about making transactions due to security concerns. According to Nielsen's Payment Landscape Report, 46% of non-users point to security concerns as their most significant barrier to using E-wallets, 39% worry about leaking banking details, and 59% credit and debit card fraud. It has

been supported by Milberg et al. (2000) stated that the lack of security and privacy has prevented buyers from acquiring one.

Next, another issue faced by users of E-wallets is the risk of failure to access them. This is because E-wallets are entirely dependent on applications and smartphones. E-wallets are more accessible to fail due to internet interference or damage to the smartphone itself. In every location or area, not having a stable and fast internet chain can disrupt the use of E-wallets. And not all people have smartphones that can access online payments. The use of E-wallets can also create issues of fraud. Cash embezzlement can occur if the cash management done during the payment process at the counter is not carried out correctly.

The final issue is that consumers feel the usefulness of E-wallets is unnecessary. It is supported by the statement from Ellia (2019) that users are reluctant to use E-wallets because they need to consider the system settings in E-wallets valid and can meet their expectations and needs. Therefore, researchers need to investigate whether the usefulness factor is one of the factors that can influence the use of E-wallets.

1.3 Research Question

The research aim is to study the relationship between factors affecting the use of E-wallets as a payment instrument among users in Malaysia. This study will focus on those factors: lifestyle, perceived ease of use, perceived usefulness, and security. Hence, the researcher formulated the following research objectives:

a) What is the relationship between lifestyle and the use of E-wallets as a payment instrument among users in Malaysia?

b) What is the relationship between perceived ease of use and the use of E-wallets as a payment instrument among users in Malaysia?

c) What is the relationship between perceived usefulness and the use of E-wallets as a payment instrument among users in Malaysia?

d) What is the relationship between security and the use of E-wallets as a payment instrument among users in Malaysia?

1.4 Research Objectives

The research aims to study the relationship between factors affecting the use of E-wallet as a payment instrument among users in Malaysia. This study will focus on those factors: lifestyle, perceived ease of use, perceived usefulness, and security. Hence, the researcher formulated the following research objectives:

a) To examine the relationship between lifestyle and the use of E-wallet as a payment instrument among users in Malaysia.

b) To measure perceived ease of use and the use of E-wallet as a payment instrument among users in Malaysia.

c) To examine perceived usefulness and the use of E-wallet as a payment instrument among users in Malaysia.

d) To analyze security and the use of E-wallet as a payment instrument among users in Malaysia.

1.5 Scope of the Study

The research focused on the relationship between factors that influence the use of E-wallets as a payment instrument among users in Malaysia. This study focused on users who use this E-wallet platform as a new alternative to payment methods to make purchases through e-commerce. The target population in this study is E-wallet users in Malaysia. The sampling frame for this study is Malaysians who are 18 years old and above, and they are E-wallet users who use this E-wallet application as a payment instrument. The population of E-wallet users in Malaysia is more than 1,000,000 users, so by using Krejcie and Morgan's sample size formula, a total of 384 respondents were taken to conduct the actual study. This study has used the Technology Acceptance Model (TAM) theory. It was the most generally perceived theoretical framework for foreseeing the fundamental determinants of clients' conduct and expectation towards the utilization of any new technology by realizing that many factors can influence the use of E-wallets as one of the payment methods. Therefore, in this study, the researcher only focuses on the factors of lifestyle, perceived ease of use, perceived usefulness, and security as factors that can influence the use of E-wallets as a payment instrument among users in Malaysia.

1.6 Significance of Study

This study is important in analysing the elements that can influence the use of E-wallet by users in Malaysia. This study is relevant because users of E-wallet can provide further incentives to encourage all users in the country to use E-wallets. This study is focused on determining the factors that influence users to use E-wallet. This study will improve the instrument module that has been done from previous studies.

Customers will benefit because they will have a clear understanding of how to encourage themselves to use E-wallets. By updating their applications and services to reflect current technological advancements, mobile wallet service providers can help increase the level of adoption across society. As a result, this study can increase user awareness about the value of E-wallets in society, especially among E-wallet users in Malaysia. In addition, this study can also help policy makers such as the government to understand the growing use of E-wallets at the present time. With a good understanding, the government can also practice the use of E-wallets in the daily services of the public sector such as advertising the use of e-wallet payments in hospitals, offices, or other public service sectors. However, the use of this E-wallet can advance the landscape of a cashless society in addition to determining what are the main drivers that influence Malaysian users to use E-wallets. It will contribute to a new understanding of how E-wallet users in Malaysia use E-wallets as a payment method based on the features that have been discovered. This is so that the debt rate can be lower with E-wallets compared to credit cards.

Next, the benefit of our study to services provided such as bank can facilitate their affairs because most users still use cash payment transactions, so through this study the service provided can give insight to users in Malaysia to use E-wallet transactions for facilitate payment instruments. Bank Negara Malaysia's initiative to move towards a Cashless Society. Today, there are more than 40 E-wallets that have been licensed by Bank Negara Malaysia either to banks or non-bank financial companies. Therefore, the use of this E-wallet can provide many benefits to users and even E-wallets also provide many incentives, rewards, cashback, and coupon coupons to all users who use E-wallets as a payment instrument in Malaysia.

1.7 Definition of Term

1.7.1 Use of E-wallet

The use of E-wallet can define as something that is included in an action or service to be spent or used through the use of an e-wallet when performing a payment transaction. E-wallets is an application that allows people to store their credit card information to make e-commerce purchases. (Gokilavani et al., 2018).

1.7.2 Lifestyle

The definition of lifestyle is the habits, attitudes, tastes, moral standards, economic level, etc., that together constitute the mode of living of an individual or group. (Cobanoglu et al., 2015)

1.7.3 Perceived ease of use

Perceived ease of use means that potential users expect a targeted system that leverages technology they can actively use for their endeavours and preferences. (Singh, S. & Srivastava, R., 2018).

1.7.4 Perceived usefulness

According to Goh (2017), perceived usefulness refers to the extent to which consumers feel they benefit from using e-wallet services.

1.7.5 Security

According to Bacon (2021), security refers to the procedures, apparatus, and personnel employed to safeguard a company's digital assets. Security is a person's belief that a particular procedure is safe. Regarding security, Flavián & Guinalíu (2006) define it as the subjective probability that consumers will believe that personal information can be stored in both personal and monetary form during the transaction and storage.

1.8 Organization of the Thesis

This study is focusing on the factors that affecting the use of E-wallet as a payment instrument among users in Malaysia. In addition, the research question was seeking to identify the factors that affecting users in use of E-wallet instrument and the relationship between lifestyle, perceived ease of use, perceived usefulness and security with the factors that affecting the use of E-wallet as a payment instrument among users in Malaysia. The discussion of the study will be based in part on the research field, followed by the following chapters.

Chapter 1 presents an overview of the study background, problem statement, research objective and research question. Next continued with the scope of the study, the significance of the study, the definition of term, and the organization of the proposal.

Chapter 2 discusses the literature review on introduction, underpinning theory, previous studies, hypotheses statement for qualitative study, conceptual framework, and summary of the factors that affecting the use of E-wallet as a payment instrument among users in Malaysia.

Chapter 3 analyses the study of research methods. This chapter will begin with an introduction, research approach, research strategy, research instrument development, procedure data collection methods, procedure for data analysis and end with a summary.

Chapter 4 explain about the collected data and research methodology adopted. Every section will focus on different thing. This section will be discussed the demographic of respondents and the data analysis that have mentioned in Chapter 3 by using software Statistical Package for the Social Sciences (SPSS).

Chapter 5 will discuss all the findings from the Chapter 4. It will be the endorsement in this chapter to solve the issue that has arisen from this study. In addition, the recommendation for future research and lastly, the study's conclusion to conclude the research.

1.9 Summary/Conclusion

In summary, this chapter presents an overview of the study issue and establishes the background of study, problem statements, research questions, research objectives, significance of study, scope of study and definition of term. It defines the study's goals and background and establishes the framework for the future studies.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This part examines the literature review, which serves as a means of disseminating information and ideas about the issue under consideration. The use of an E-wallet is the dependent variable, while the independent variables are security, lifestyle, perceived ease of use and perceived usefulness. Following that, the research question and analysis premise were presented. According to Dauda et al. (2015), the TAM model is the theory of information services that models how users adopt and use a specific technology. It has been the subject of extensive study in numerous publications (Davis, 1989).

2.2 Underpinning Theory

In this theory, the researcher used Technology Acceptance Model (TAM). David's (1989) Technology Acceptance Model (TAM) has begun to be adopted or received by clients. The greatest widely conceptual basis for anticipating the key factors influencing clients' behaviour and expectations around the use of any new technology.

In order to examine how clients adopt innovation over the long term, TAM has generally been participated by many specialists in this area from all over the world. According to the research, TAM explains why people embrace or reject based technology on its "perceived ease of use" and "perceived usefulness" (Aldas-Manzano et al 2009).

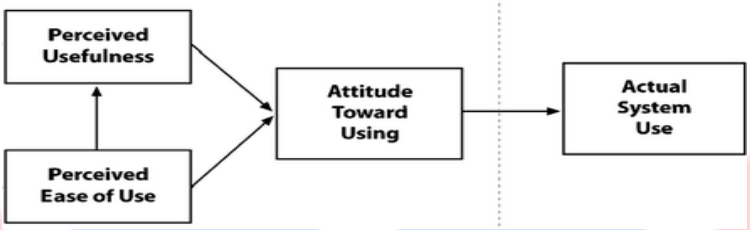

Figure 4.1: Process in the use of Technology Acceptance Model (TAM)

The researcher only focused on the variables of "perceive usefulness" and "perceive ease of use" because previous studies have shown believe in these two variables. It has connection with simplicity of use and intent to use for those with Parkinson's disease (Guriting et al., 2006). Furthermore, according to Ramayah et al. (2003), ease of use has a substantial impact on e-wallet development. Furthermore, based on the findings from past studies, researchers hope that with the usefulness and ease of use in this TAM, it can be applied in studying the level of acceptance of electronic wallets. This is because both models are said to be able to determine the level of technology acceptance (Adams et al., 1992). Whereas Mayer et al. (1995) defined that trust as a behaviour based on the individual's beliefs about a technology.

2.3 Previous Studies

2.3.1 Use of E-wallet

E-wallets, often known as electronic wallets, have become widespread payment methods in recent years. E-wallets allow users to make transactions while storing their payment information online quickly and easily. E-wallets are becoming more popular; thus, it's critical to comprehend the variables that affect how they're used.

E-wallets as a form of payment have been the subject of various research. According to research Zhang et al., (2016), perceived utility, convenience of use, and trust were crucial factors that positively influenced people's intentions to use E-wallets. Similarly, to this,

Alalwan et al, (2018) study found that perceptions of E-wallet adoption's perceived usefulness, ease of use, and security were key factors influencing them.

Jun Zhang and Fang Liu (2015) carried out research to determine the factors influencing Chinese customers' adoption of mobile payment, such as perceived utility, simplicity of use, risk, and social influence. On the other hand, Farhana Tahmin and Md. Saidur Rahman (2019), studies the factors that influence mobile payment service uptake and intention in Bangladesh, including perceived utility, perceived simplicity of use, perceived cost, and trust. Furthermore, the elements influencing customer adoption of mobile payment services in China, as investigated by Xiaolin Li and Jingming Li (2011), include perceived utility, simplicity of use, social influence, and trust.

Wu and Wang (2019) found other characteristics that influenced the adoption of E-wallets in a different research study. They included social influence, enabling circumstances, and perceived compatibility. The degree to which an e-wallet is seen to be compatible with a user's demands and expectations is referred to as perceived compatibility. Social influence is the term used to describe how online social networks and human interactions affect a user's decision to utilize an electronic wallet. The presence of tools and assistance that make using E-wallets easier is referred to as a facilitative situation.

2.3.2 Lifestyle

Because they are convenient and easily accessible, electronic payment methods, including E-wallets, have grown in popularity recently. The adoption and usage of E-wallets are influenced by a variety of factors, including those related to lifestyle, which have been the subject of several studies. According to Lisana, L., (2019) lifestyle elements, including convenience, timesaving, and mobility, were important predictors of the uptake of mobile payment services, including E-wallets. This shows that those who value convenience and lead

busy lives are more inclined to use E-wallets as a payment mechanism. In line with this, Alswaigh, et al., (2021) stated that the adoption of E-wallets was shown to be significantly influenced by several lifestyle-related characteristics, including the convenience of use, security, and perceived utility. This implies that users of e-wallets are more likely to embrace them as the payment method if they prioritize convenience and security.

Lifestyle characteristics considerably influence the adoption of E-wallets as a payment method, according to a recent study by Lee, Park, and Yoon (2019). According to the report, those who value convenience and lead busy lives are more likely to use E-wallets as a payment option. The survey also discovered that those who trust technology highly and are technologically skilled are more inclined to utilize E-wallets.

Age and income level were also shown to be important factors in the use of E-wallets, according to further research by Ali et al. (2020). According to the report, younger people with higher income levels are more likely to utilize E-wallets to make purchases. According to the survey, consumers are more likely to start using E-wallets if they think they are secure and easy to use.

The adoption of E-wallets as a payment mechanism was shown to be influenced mainly by perceived utility, convenience of use, security, and trust, according to research by Alalwan et al. (2018). The study also discovered that social influence and favourable conditions significantly impact E-wallet uptake.

In general, these studies highlight lifestyle variables' importance in determining whether and how E-wallets are adopted and used. E-wallets as a payment mechanism are more likely to be used by those that value convenience, security, and usability. As E-wallets become more well-known and widely utilized, additional research will likely be conducted to investigate the impact of lifestyle factors on their adoption and use.

2.3.3 Perceived Ease of Use

Perceived ease of use considerably impacts the use and usage of E-wallets. The effect of perceived usability on adopting and using E-wallets has been the subject of some research. Perceived ease of use relates to consumer perception that using the application is superficial and unnecessary. According to Rithmaya (2016), perceived ease of use affects the desire to reuse. According to Prakosa (2020), perceived ease of use significantly influences interest in reusing E-wallets.

Perceived ease of use, including E-wallets, was a significant predictor of the adoption and usage of mobile payment services, according to Liu et al., (2019). The poll found that respondents were more likely to accept and utilize E-wallets if they believed doing so would be easy. This emphasizes the necessity of designing intuitive E-wallets, since doing so may increase usage and adoption. According to Sulaiman et al., (2021), they observed convenience in its entirety and predicted the propensity to utilize flexible payment frameworks, including E-wallets. According to the assessment, people were obligated to use portable payment systems if they thought they were simple. This emphasizes the need to offer a frictionless and smooth user experience since this might attract people to try out E-wallets and use them frequently. These studies together demonstrate that the adoption and use of E-wallets as a payment method are heavily influenced by perceived ease of use.

Several studies have been conducted on the factors influencing acceptance of electronic wallets, with a focus on perceived ease of use. Alalwan et al. (2017) carried out one such study in which they looked at the variables influencing the uptake of mobile banking and E-wallet services in Jordan. According to the study, the adoption and use of E-wallets were highly impacted by perceived simplicity of use. Another study by Ramayah et al. (2016) examined the

Malaysian consumer adoption of E-wallets and the variables impacting it. According to the study, perceived ease of use strongly predicted customer propensity to embrace E-wallets.

Similarly, Liao et al.'s (2019) study studied the factors impacting Taiwanese consumers' tendency of using mobile payment services. According to the survey, perceived simplicity of use had a significant influence on customers' willingness to adopt mobile payment services. The perceived simplicity of use has been recognized as a crucial element influencing the acceptance and use of E-wallets in another research as well. These studies come from Hoque et al. (2019), Suki and Suki (2017), and Zhou et al. (2020). To create a smooth and frictionless user experience, E-wallet providers must build user-friendly and intuitive interfaces, offer clear and straightforward instructions, and deliver these features. They can promote usage and adoption by doing this, which might result in more people using E-wallets as a payment method.

2.3.4 Perceived Usefulness

The Technology Acceptance Model (TAM), a commonly used paradigm for understanding the factors that drive technology adoption, includes perceived usefulness as a critical component. Perceived usefulness, according to the TAM, is a user's confidence that a given technology would improve their performance or simplify a task. The link between E-wallet use and perceived usefulness has been examined in earlier studies. In one study, Kim et al, (2017) examined the characteristics, such as perceived usefulness, that affect mobile payment service uptake. The research discovered that the desire to utilize mobile payment services was significantly predicted by perceived usefulness. Users were more likely to want to utilize the services if they thought mobile payments were beneficial.

The perceived usefulness is one of the most significant aspects impacting customers' impressions of mobile payment systems, according to a study on the factors driving the

adoption of electronic payment systems in Saudi Arabia. Users were more inclined to utilize and promote mobile payments to others if they thought the technology was beneficial Alalwan et al. (2018). According to Farhana Tahmin and Md. Saidur Rahman (2019), perceived usefulness, perceived ease of use, perceived risk, and trust are among the factors examined in this study to determine whether mobile payment services are adopted and planned to be used in Bangladesh. Jun Zhang and Fang Liu (2015) researched the elements—such as perceived usefulness, the convenience of use, risk, and social influence—that affect Chinese consumers' adoption of mobile payments. In their 2011 study, Xiaolin Li and Jingming Li looked at the perceived utility, usability, social influence, and trust of mobile payment services related to customer adoption in China.

In this study, Nguyen Thi Thanh Thuy and Nguyen Van Phuong (2019) examine the factors that influence the adoption of E-wallets services in Vietnam, such as perceived utility, perceived simplicity of use, trust, and social impact. This research, along with many others, offers important new information about the variables that affect how E-wallets are adopted and used as a form of payment in various settings and cultures.

As a result, E-wallet providers must emphasize the value of their products and services to potential customers. E-wallet companies may do this by highlighting their services' ease, security, and other advantages. By including features that streamline and expedite consumer transactions, E-wallet companies may also increase the perceived value of their offerings.

2.3.5 Security

In today's digital age, security has become an important consideration for customers when making purchases or using different services. A study conducted by Kahar et al., (2018) found that security is a crucial factor that significantly influences customers' decision-making. Similarly, Chen (2011) defines security as safeguarding customer transaction data and personal

information from internal and external fraud or criminal activities. This definition emphasizes the importance of protecting sensitive information during consumer transactions. Therefore, it can be concluded that security serves as a protective measure, easing concerns about potential criminal behavior or misuse of personal information and promoting trust and confidence in the transaction process.

In a study conducted by Kolsaker and Payne (2002), security was defined as the reliability of payment systems and methods utilized to transmit and store data. The concept of perceived security, on the other hand, refers to the level of trust placed by individuals in the parties responsible for keeping their personal information, including private and financial details, confidential and secure during transit and storage in accordance with their expectations (Flavia'n & Guinalı´u, 2006). Research has established that customers place great importance on security when undertaking secure transactions. These findings are further linked to perceived risk variables (Brown et al., 2005; Chen, 2008; Yang et al., 2012), significantly influencing individuals' behavioral intention to utilize mobile payment services. Therefore, ensuring optimal security measures is crucial in building customer trust and increasing the adoption of mobile payment services.

In recent years, the adoption of E-payment has gained significant momentum and has become increasingly popular as a mode of payment. Researchers have conducted several studies to understand the factors that motivate individuals to adopt E-payment. One such study, conducted by Kabir et al., (2017) sought to identify the reasons behind adopting E-payment. The study found that ease of use, cost, convenience, trust, usefulness, benefit, security, attitude, and awareness were among the most frequently cited motivators.

Another study, conducted by Batra and Kalra in (2016), aimed to understand the usage patterns of E-wallets. The study identified several factors that motivated respondents to adopt

E-wallets, including safety and security, timesaving, ease of use, availability of discounts, ability to track expenditure, and ease of access. The study also found that safety and security were the respondents' main concerns and that these factors were a significant motivator for the adoption of E-wallets.

Similarly, Sardar conducted a study in Jalgaon in (2016) to understand the preference for E-wallets and the effect of demographic variables on adoption. The study also identified security as a key factor affecting E-wallet adoption. The findings suggested that most respondents believed security was crucial when buying something online. It was also noted that the security of E-wallets was a concern for respondents and that the security systems needed to be strengthened to ensure that consumers felt safe and secure while using them. These findings are precious for companies operating in the E-payment sector, as they highlight the importance of maintaining high levels of security and safety to drive adoption and continued usage.

2.4 Hypotheses Statement

Four hypotheses were developed for this study to determine the relationship between the dependent variable, which is factors that affect the adoption of E-wallets as a mode of payment, and four other independent variables: lifestyle, perceived ease of use, perceived usefulness, and security.

2.4.1 The relationship between lifestyle and the usage of E-wallet

The traditional payment channel is being replaced by the E-wallet channel because of the rapid growth of technology, as well as the constantly changing population and lifestyle of people. According to Cobanoglu et al (2015) people who regularly accept new technologies and lead advanced in technology lives are more inclined to embrace E-wallets due to their ease and seamless interaction with other digital services. The usage of E-wallets may also be lower in people with cautious spending patterns or those who choose conventional payment methods.

As a result, a person's lifestyle directly impacts the adoption and usage of an E-wallet as a payment instrument.

H_1: There is a positive relationship between lifestyle and the usage of E-wallet.

2.4.2 The relationship between perceived ease of use and the usage of E-wallet.

One of the primary reasons people continue to utilize new technology is its simplicity (Amin et al., 2014; Ramayah & Lo, 2007). Morosan (2014) found that the ease of use of the technology influences consumers' attitudes toward new technology adoption. Reddy and Rao (2019) found that the users' intentions played a crucial role in their continued use of E-wallet apps. Other researchers have also consistently discovered that the primary factor determining the use of an E-wallet is the ease of use of the technology provided (Sarmah et al., 2021; Singh et al., 2020; Karim et al., 2020; Chawla & Joshi, 2020; Chopra & Ranjani, 2020; Saura et al., 2020). Therefore, the degree to which students expect using an E-wallet to be simple and effortless, known as PEOU in this study, may have a significant impact on their decision to keep using an E-wallet (Yang & Wang, 2019).

H_2: There is a positive relationship between perceived ease of use and the usage of E-wallet.

2.4.3 The relationship between perceived usefulness and the usage of E-wallet.

Perceived usefulness (PU) is a measure of how much a person feels their productivity increases when using a particular system Yang et al., (2021). While perceived refers to having a conviction about something, perceived usefulness refers to the property of having utility and effective worth or application. PU is based on the belief that technology is valuable when it improves performance. Essentially, PU refers to the ability to work more efficiently and effectively, and to complete tasks more quickly Pertiwi et al., (2020). Users are likely to see online transactions as a useful and intelligent choice if they have the knowledge to use them.

If users find E-wallets helpful, they are likely to enjoy using them as a means of payment Yang et al., (2021). In general, people are interested in using technology that offers benefits and is suitable for everyday life Alwi et al., (2021). The number of benefits obtained can influence a person's intention to shop or use services through an E-wallet Rantung et al., (2020). As a result, perceived usefulness directly impacts the use of E-wallets as payment instruments.

H_3: There is a positive relationship between perceived usefulness and the usage of E-wallet.

2.4.4 The relationship between security and the usage of E-wallet.

It is of utmost importance for customers to prioritize security when they engage in transactions or avail services. According to Rathore (2016) security safeguards against criminal activity and unauthorized access to personal information, which is crucial in building trust between parties involved in the transaction. One significant aspect where security is a primary concern for consumers is in the use of E-wallets. Companies operating in the E-payment industry must ensure that their security systems are robust enough to ensure the safety of their customers. Maintaining high levels of security and safety cannot be overstated, as it plays a crucial role in promoting the adoption and continued usage of E-wallets. Furthermore, the perceived security and dependability of e-wallets may impact the perceived utility, as persons who trust in the security of these digital payment systems are more inclined to embrace and utilize them. These findings should serve as a guide for companies to prioritize the security and safety of their customers in the E-payment industry. As a result, security directly impacts the use of E-wallets as payment instruments.

H_4: There is a positive relationship between security and the usage of E-wallet.

Table 2.1: Summary of Hypothesis

No	Hypothesis	Statement
1.	H_1	There is a positive relationship between lifestyle and the usage of E-wallet.
2.	H_2	There is a positive relationship between perceived ease of use and the usage of E-wallet.
3.	H_3	There is a positive relationship between perceived usefulness and the usage of E-wallet.
4.	H_4	There is a positive relationship between security and the usage of E-wallet.

2.5 Conceptual Framework

A conceptual framework is defined as a visual representation by Toolshero (2021) that aids in illustrating the typical relationship between external factors and logical outcomes in a financial environment. Each of the variables that were thought to be related were included in the conceptual framework. It can be used to assist researchers in outlining each variable expected relationship with respect to the hypothesis.

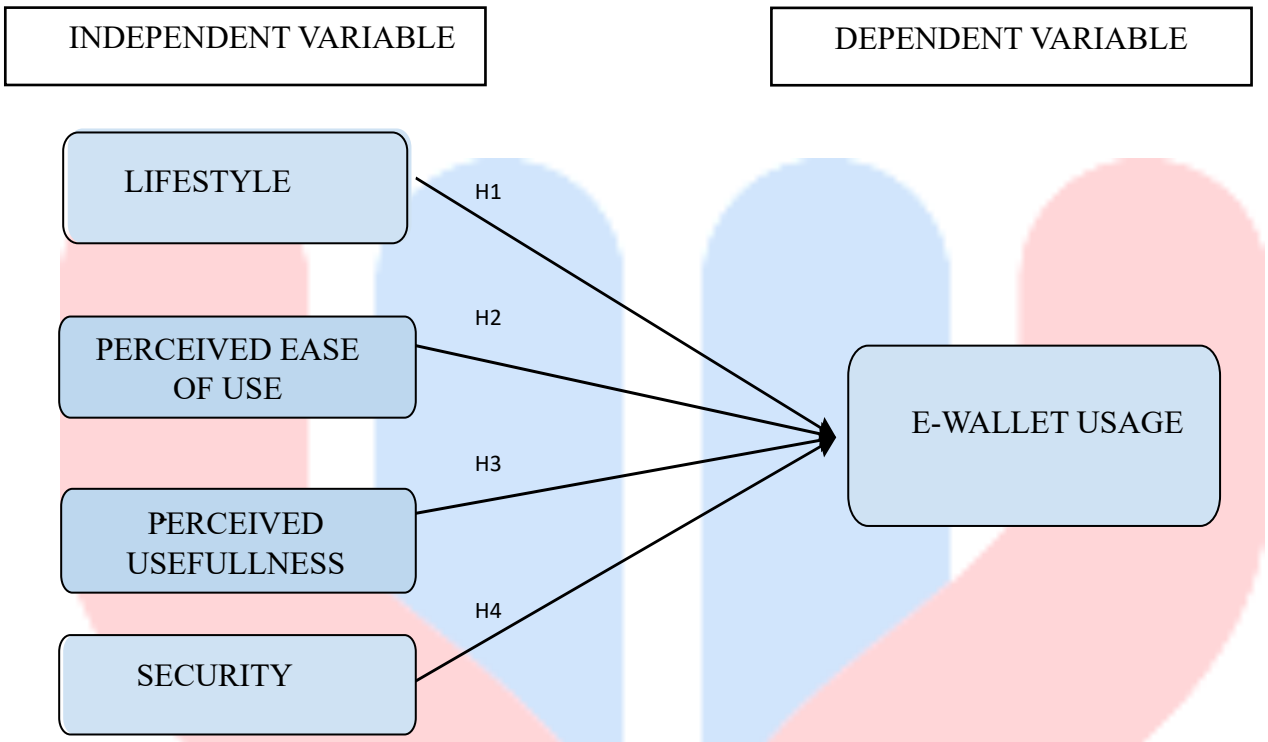

Figure 2.2: Conceptual Framework of E-wallet usage

A framework of concepts that demonstrates the study's main of this study is shown in the figure below. Bas Swaen (2021) states that "a conceptual framework illustrates what you expect to find through your research." Each variable that was deemed to be connected was included, it outlines the tasks required during the analysis.

2.6 Summary/Conclusion

To summarize, this part reviewed the literature review in relation to the previous study components. The review identified gaps in the literature, provided the theoretical and conceptual foundation for the study, and highlighted key findings and trends in the literature. The study often focuses on the relationship between the four independent variables- lifestyle, perceived ease of use, perceived usefulness, and security and the dependent variable factors that affect the use of e-wallets as a payment tool. The researchers arrive at an understanding of these four independent variables that influence the factors that impact the adoption of e-wallets as a payment tool.

CHAPTER 3

RESEARCH METHOD

3.1 Introduction

This chapter describes research methods. In this chapter, the section regarding the research approaches used in this work is presented. This chapter outlines how the data and information required to address the aims and issues of the study was gathered, analysed, and interpreted. Various methodologies were used to test the proposed research model whether it agrees with the hypotheses and the methodology adopted for the collection of data. The research design, population and sample size, data collection method, design and development of the questionnaire, measurement of variables and data analysis is also elaborated in this chapter. A survey is conducted to gather the primary data for this quantitative research. The research, the methods that was used to analyses the collected or selected data, the materials used, and the justification for these methods are all covered in this chapter. This chapter outlines the methodologies used for this analysis and the full research procedure.

3.2 Research Design

According to Barbara (2006), research design is the overarching approach the researcher uses to combine the many study components in a logical and cogent manner, guaranteeing that they will adequately address the research problem. It serves as a guide for collecting, evaluating, and interpreting data. Research design is referred to as a research strategy. It is a strategy for answering a string of inquiries. It is a framework that includes the methods and procedures for collecting, examining, and extrapolating data. The purpose of the study is to examine the factors that influence the use of E-wallet as a payment instrument among e-wallet users in Malaysia.

The purpose of this study is to examine the relationship between independent variables (lifestyle, perceived ease of use, perceived usefulness, and security) and dependent variables (use of E-wallet) among E-wallet users in Malaysia. E-wallets have become increasingly popular in recent years as they provide users with a fast and secure way to conduct financial transactions while making payments at any point of purchase on their mobile devices. In this study, the researcher wants to test to what extent the use of this E-wallet among users in Malaysia can influence them in the method of using the E-wallet. As we can see now, the use of E-wallets is growing and developing along with the current movement in the country.

In this study, research was undertaken on quantitative methodology approaches. The researcher investigates the connection between this independent variable and the dependent variable. Quantitative research is favoured since it can result in numerical data and statistical analysis because of its dependability and efficiency (Cohen, 1988). By organizing their data collection and utilizing accepted measuring scales, researchers can obtain measurable, objective information that is suitable for statistical analysis. By utilizing numbers and statistics to provide a clear and precise assessment of the data, quantitative research minimizes the chance of inaccurate interpretation or subjective bias. Additionally, quantitative research makes it feasible to identify trends, linkages, and patterns in data, assisting researchers in coming to more reliable and fact-based findings.

Quantitative research is used in this study because it is more objective explores and understands the relationship between independent variables (lifestyle, perceived ease of use, perceived usefulness and security of users when using E-wallet services) and dependent variables (factors that influence users to use E-wallet as a payment instrument). According to Rahi et al. (2019), since the research method is quantitative, the questionnaire is suitable to be used as a survey for question mode. It is because the questionnaire was designed to collect quantitative data. Quantitative research is a type of research that uses methods from the natural

sciences and comes up with numbers and facts (Ahmad et al., 2019). Researchers use mathematical models as a method of data analysis, and the data collection results are mainly quantitative. This method was chosen because of the larger sample size of respondents. There is data that researchers collected, namely primary data needed to make this study clearer and simpler. Primary data is data that is collected by a researcher from first-hand sources, using methods like surveys, interviews, or experiments. A primary source is collected directly from the original source. It is not clouded with someone else's views or judgments.

A varied sample of prospective users of E-wallets among users in Malaysia was given survey questionnaires through google form link that was distributed in social media platform. Questions about social lifestyle, perceived ease of use, perceived usefulness, and security and E-wallet use was included in the questionnaire. A set of questionnaires may be helpful in using an explanatory study design. According to Bhandari (2021), correlation study design descriptive type of study is performed to elucidate the relationship between two variables. Thus, correlation studies were chosen to study the relationship between independent variables and dependent variables. Online surveys are a useful method for gathering information from a large and diverse sample of participants, which increases the external validity and adaptability of the results. Researchers may collect data from people with varied backgrounds, locations, and experiences since online questionnaires are easy to distribute to a vast audience. The use of online surveys accelerates data collecting by incorporating responses and data entry. Data analysis becomes quicker and easier as a result, allowing researchers to focus on examining the data and drawing insightful conclusions.

3.3 Data Collection Method

Data collection is the process of gathering and measuring information based on certain variables in an existing system to answer pertinent questions and evaluate potential results.

It is usual practice to utilize questionnaires to collect significant quantities of quantitative data. The use of questionnaires as a measurement instrument is more practical and effective because it can help save data collection expenses, time, and energy. A questionnaire is a type of instrument that is commonly used by researchers to gather information on a current situation.

Online or electronic surveys frequently take the form of a web page and include a database to store the responses from the respondents. The link to the Google form was sent by the researcher to our respondents. The directions for completing the survey are also included in the URL to the google form that was provided. This will make it easier for the respondents to respond to the survey.

3.4 Study Population

The aim and objective of this research are to determine the dependent variable, which is the E-wallet of usage in Malaysia. A big group of people or things that serve as the focus of research is known as a research population. As a result, we employ the sample size strategy to restrict our data collection and get more precise results. Sekaran and Bougie, (2016), state that group or persons who participate in a study known as population.

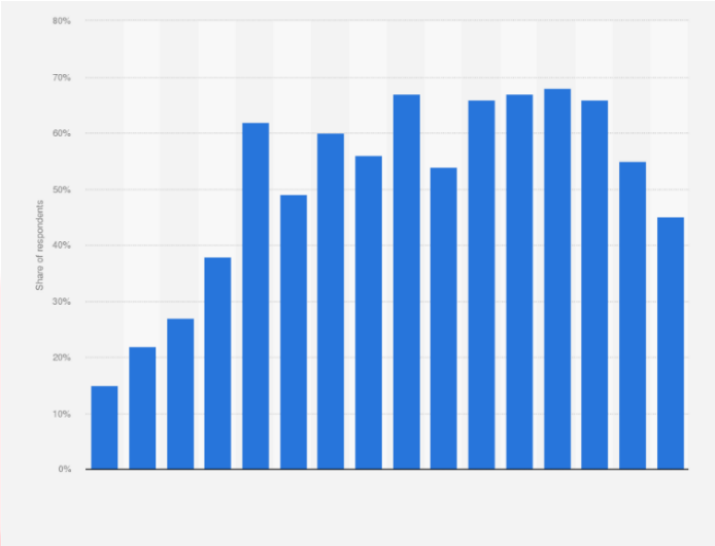

Figure 3.1: E-wallet Usage in Malaysia from 1st Quarter 2019 to 4th Quarter 2022

Sources: Oppotus 2023

In the fourth quarter of 2022, 45% of Malaysian consumers used digital wallets, down from the previous quarter, according to an Oppotus survey on E-wallet usage. In Malaysia, the percentage of individuals who have used E-wallets peaked in the first quarter of 2022, at 68 percent.

The sample size is the number of people included in the study to represent the population. Nguyen and Huynh (2017) state that the determination is made based on the primary conclusions the researcher intends to derive from the information gathered and how those conclusions relate to the study's objective. The fundamental idea that a larger study sample equals more precise research results was also stated by the researcher. According to Krejie Morgan (1970), for populations greater than 1,000,000 in Malaysia, a sample size of 384 was required.

Table 3.1: A Sample size of Krejcie and Morgan (1970)

Table 3.1

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Krejcie and Morgan, (1970) created a table that could be simply consulted for estimating sample size for a specific population. Seeing as the total number of people enrolled in Malaysia 1,000,000 people, the sample size, according to Krejcie and Morgan, (1970) would be around 384 people responses. Hence, the sample size for this research study will be 384 respondents. To derive statistical inferences and estimate the characteristics of the entire population, sampling techniques involve the process of choosing particular people or groups of people. The research employs an approach known as non-probability sampling for data collection. The sampling method of data collection in this research is a non-probability sampling approach.

This research uses a purposive sampling. When choosing the sample for this sampling, the researcher is working towards a particular goal. As a result, the traits or qualities that the researcher is interested in examining are taken into consideration when choosing the sample. Purposive sampling is widely used in qualitative research because it allows the researcher to focus on particular issues of interest and gather extensive data.

3.5 Questionnaire Design

A questionnaire always makes it possible to gather quantitative information, producing internally constant and coherent information for analysis. The questionnaire's important objective is to evaluate respondents' views and statements. One sort of questionnaire is available for this look at a web survey shape, a "Google form" online survey that could be applied. An excellent way to create the questionnaire's essential structure; are six sections inside the questionnaire incorporate readable and simple education for every phase.

Section A: The respondent's background information, such as gender, age, race, marital status, employment status, the level of education, and frequency of E-wallet use, are included in respondent profile. Respondents are presented with multiple choices in fixed-alternative question, also known as a simple-choice question.

Section B: Contains five questions about the study's objective to determine the factors influencing Malaysians' adoption of E-wallets as payment methods.

Section C: Consists of five questions regarding the first independent variable, lifestyle. This section examines the user's lifestyle and its impact on E-wallet use. Respondents will be asked to rate the issues they are concerned with.

Section D: Contains five questions about the perceived ease of use. We ask about respondents' perceptions of the amount of convenience they associate with using E-wallets in this section.

Section E: Include inquiries regarding the third independent variable. There are five questions regarding perceived usefulness. This question aims to find out how they feel about how E-wallets can improve their daily lives.

Section F: Consists of 5 questions about security. This section focuses on evaluating the level of security connected with utilizing E-wallets.

3.6 Questionnaire Development

In surveys with large sample sizes, questionnaires are recognized as suitable data collection methods, (Collis & Hussey 2003). According to Kumar (2014), the questions must be easily comprehended. According to Krosnick and Presser, the questionnaire should use common vocabulary rather than specialized terms, language, or slang. Avoid lengthy, ambiguous inquiries and those that contain one or more negations to avoid misunderstanding. Furthermore, as stated by Babbie, (2014), Kumar et al (2013), and Kumar (2014) the questionnaire's layout ought to be straightforward and enjoyable to read, that the order of the questions ought to make it simpler for respondents to respond, and that the items ought to be accurate.

Furthermore, the online survey would not include open-ended questions, and no confidential information would be asked. A Likert scale, which was used to represent the responses to the question set, is used by respondents to determine the extent to which the goals have influenced their trust (Collis & Hussey, 2003). The Likert Scale was also chosen in the studies. The survey contained six sections, each with a particular point of view on the respondent's goal. Demographic-based figures for the essential responder background are included in the first part. The usage of E-Wallets is therefore the subject of the second section. The last to the sixth part of the test examines the factors that affect the use of E-Wallets as a payment instrument.

Table 3.2: Five-Point Likert Scale

Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5

3.6.1 Content validity

The accuracy and dependability with which an instrument evaluates a concept and contributes to determining a measure's "goodness" can be used to determine a measure's reliability (Sekaran, 2006). According to Nunnally, (1979) the reliability coefficient known as Cronbach Alpha, which examines the whole scale's consistency, is the one that is most frequently utilized. On the other hand, the validity of an instrument refers to how accurately it measures the variables it is intended to measure (Wiersma, 2000).

At this stage, the guidance and participation of the supervisor is required. Before the questionnaire was submitted to researchers for evaluation, a language expert was hired to proofread and evaluate the questionnaire in both English and Bahasa Malaysia. This researcher can gather comments on the proposed format, the wording of the survey instrument, and suggestions for adjustments to ensure that respondents can easily understand and answer the surveys. This technique plays an important role as it allows experts to identify any errors or problems in the design of the questionnaire.

Questionnaires must appear encouraging and captivating to the responders to increase response rates. Questionnaires must come across as inspiring and engaging to respondents in order to increase response rates. In addition, this technique helps evaluate the accuracy and coherence of the questionnaire's Malay translation. Reviewers receive a copy of the survey.

This allows the researcher to determine if the reviewers understand the questions. The reviewers were then instructed to comment or make suggestions on problems with the survey, such as the length, design, and arrangement of the questions, the number of lines for answers, the order of the questions, and other issues.

3.6.2 Pilot study

Before data collection, a pilot study can help determine the reliability of protocol, potential problems, and the usefulness and efficiency of the chosen method. A pilot study was conducted to obtain feedback on the questionnaire's design and the questions' comprehensibility. For further explanation, subgroups of the sample required for this study are used for a pilot test. This experiment will help us determine what is wrong with the questionnaire before we send it to most respondents. It also to avoid questions and answers with unclear or ambiguous meanings.

Thus, the pilot test helps to avoid errors in the questionnaire and to collect accurate data during the primary data collection. To ensure the usefulness of the questionnaire, 30 sets of questionnaires were distributed to the intended respondents. The pretest of the instrument is an important stage because the pretest results will show whether the survey successfully achieves the study's objectives.

3.6.3 Translation process

Interpretation of the exploration instrument into the local language is normal in a diverse report. The translation is important to reduce variance and increase the validity of the questionnaire (Maneesriwongul & Dixon, 2004). There are various processes involved in the translation process, it must first be thoroughly examined to grasp the content and context of the source material. The target audience, the translation's goal, and any applicable legal or regulatory requirements are crucial elements that might influence the translation process.

The next step is for the language expert to identify any linguistic or cultural differences between the source and target languages that could have an impact on the translation. The questionnaire for this survey is translated from English into Malay. As a result, the questionnaire was translated using back translation and a pre-test validation technique. The target language and the source language are compared in the back translation. The translators were chosen based on their familiarity with the target Malaysian culture and knowledge of the source and target languages, Malay, and English, respectively.

3.7 Measurement of the Variable And Contract

3.7.1 Measurement of variable

Measuring variables is essential to every research conducted because the data to answer the research questions are collected by measuring the variable. There are two ways to measure the primary variable in a study. The first is to take the instrument nearly verbatim, which is called adopting the instrument. The second is to use the instrument significantly, which is called adapting (Zaidi et al., 2022).

For this study, we used an adopting instrument. Where instruments do not require changes because adopting is better than adapting instruments for several reasons, the first is that the adopting instrument is an instrument that has been adopted by the researcher before informing questions related to the questionnaire. Therefore, the study related to the reliability and validity research that has been carried out on the instrument can be used again in the researcher's study to study the factors affecting the use of E-wallets as a payment instrument among users in Malaysia. Furthermore, adopting this instrument can make it easier for researchers to connect other studies using the same instrument. Finally, the use of adopting instruments can save time and energy.

Table 3.3: Measurement Items

Factor	Variable	Sources	Number of Items
Dependent Variable	Use of e-wallets	(Zaidi et al., 2022)	5
Independent Variable	Lifestyle	(Yang et al., 2021)	5
	Perceived ease of use	(Teoh et al., 2013)	5
	Perceived usefulness	(Zaidi et al., 2022)	5
	Security	(Mohd Ruzman et al., 2023)	5
TOTAL ITEM			**25**

3.7.2 Operational of Variable

Measurement assigns numbers to some characteristic, variable, or event according to scientific rules (Kabir, 2016). It is observing and recording the collected observations as part of a research effort. According to Sekaran, U., & Bougie, R. (2016), a scale is needed to distinguish individuals to show how they differ from one another towards the variable in the study. Several levels or scales of measurement can be used to interpret the data according to the variable. Those levels or scales are nominal, ordinal, interval, and ratio. In this research, the scale used is a nominal and interval scale.

- **Nominal Scale**

This research study can classify subjects or questions into several classes or groups with the nominal scale. The type of category of the group is intended to facilitate respondents to choose appropriate answers from the various groups or groups available. Using the SPSS Version 26.0, the researcher can research the nominal scale in several simple nominal methods (Sekaran & Bougie, 2016). Section A in the questionnaire asks about the respondents' demographic, such as gender, age, race, marital status, employment status, education level, and frequency of using E-wallets.

Table 3.4: Example of Nominal Scale

Gender/ Jantina:
○ Male
○ Female

- **Interval Scale**

Researchers have used the interval scale to classify objects that are comprehensive and direct relationships, but the relationship between categories can be known accurately. The Likert scale was created in 1932 as a bipolar five-point bipolar answer that most people can recognize today. As a result of respondents' feedback, it was designed to be a scale later considered to have a quality scale (Likert, 1932).

Five-point Likert Scale Questions are best used to get reading quickly on respondents' thinking to create a positive Likert. Therefore, each questionnaire in sections B, C, D, E, and F has been given five categories of answers starting with 1- Strongly Disagree, 2- Disagree, 3- Agree, 4- Slightly Agree, and 5- Strongly Agree. The five-point Likert scale is forced.

Table 3.5: Five-point Likert Scale

Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5

3.7.3 Research Instrument Development

Research instrument refers to any instrument used to collect, measure, and evaluate data relevant to the research topic (Zaidi et al., 2022). The research instrument format has various forms, such as questionnaires, surveys, interviews, checklists, or short tests. All of these formats are specific research instruments that are often used and closely related to the methods used in certain studies (Zaidi et al., 2022). In this study, the researcher has used an instrument method in the form of a questionnaire to investigate factors affecting the use of E-wallets as a payment instrument among users in Malaysia. The questionnaire method is the most suitable approach for collecting respondents' data and information.

Furthermore, this questionnaire is a strategy that allows respondents to provide input and answers to many parts of the study directly with an immediate rate to the researcher. Most researchers choose questionnaires because they are a cost-effective and efficient way to collect a large amount of feedback from a large population (Birmingham & Wilkinson, 2003).

Table 3.6: Distribute of Items in the Questionnaire Study

Section	Factor	Variable to be Identified	Author	No. of Item	Total of Item
A	Demographic Profile	Personal Information Respondent	-	7	1-7
B	Dependent Variable	Use of E-wallets	(Zaidi et al., 2022)	5	1-5
C		Lifestyle	(Yang et al., 2021)	5	1-5

D	Independent Variable	Perceived ease of use	(Teoh et al., 2013)	5	1-5
E		Perceived usefulness	(Zaidi et al., 2022)	5	1-5
F		Security	(Mohd Ruzman et al., 2023)	5	1-5
TOTAL OF QUESTION				**32**	

3.7.3 (a) Use of E-wallets

The use of the E-wallets concept in this study refers to an action or service to be spent or used through the use of an E-wallet when performing a payment transaction. The measurement of the use of E-wallets in this study is adopted from Zaidi et al. (2022). A 5-point Likert scale was used where respondents rate their opinion on the use of E-wallets with values ranging from 1 – 'strongly disagree' to 5 – 'strongly agree'. Table 3.8 shows the adopting questionnaire about the dependent variable, items on E-wallet usage.

Table 3.7: Items on E-wallet Usage

SECTION B: DEPENDENT VARIABLE		
Variable	**Author**	**Question**
Use of e-wallets	(Zaidi et al., 2022)	1. Using an E-wallet is beneficial.
		2. E-wallet can substitute the cash-based payment method.
		3. I am willing to continue using E-wallet services in the near future rather than not use it.
		4. I intend to continue using an E-wallet services at least as often within the next month as I have previously used.
		5. I intend to use E-wallet service when the opportunity arises.

3.7.3 (b) Lifestyle

In this study, lifestyle is the habits, attitudes, tastes, moral standards, and economic level where consumers' intention to use E-wallets as payment methods has become part of their lifestyle (Cobanoglu et al., 2015). The lifestyle measurement is adopted from Yang et al. (2021). A 5-point Likert scale was used where respondents rate the answer their opinion on the lifestyle with values ranging from 1 – 'strongly disagree' to 5 – 'strongly agree.' Table 3.9 shows the adopting questionnaire about the lifestyle as the independent variable 1.

Table 3.8: Items on Lifestyle

SECTION C: INDEPENDENT VARIABLE 1		
Variable	**Author**	**Question**
Lifestyle	(Yang et al., 2021)	1. I think using E-wallet services is compatible with all aspects of my lifestyle.
		2. I think using E-wallet services fits into my lifestyle.
		3. I think using E-wallet services fits well with the way I like to purchase products and services.
		4. I think using E-wallets is completely compatible with my current situation.
		5. I think the use of E-wallet is not limited to one time or place.

3.7.3 (c) Perceived ease of use

The perceived ease of use concept in this study means that potential users expect a targeted system that leverages technology they can actively use (Singh, S. & Srivastava, R., 2018). The measurement of the perceived ease of use in this study is adopted from Teoh et al., (2013). A 5-point Likert scale was used where respondents rate their opinion on the use of E-wallets with values ranging from 1 – 'strongly disagree' to 5 – 'strongly agree'. Table 3.10 shows the adopting questionnaire about the perceived ease of use as a dependent variable 2.

Table 3.9: Items on Perceived Ease of Use

SECTION D: INDEPENDENT VARIABLE 2		
Variable	**Author**	**Question**
Perceived ease of use	(Teoh et al., 2013)	1. I think that a user-friendly E-wallet system influenced me to use it.
		2. I may easily make payments using the numerous payment channels offered by E-wallet.
		3. I think using an E-wallet makes it easier for me to run financial activities.
		4. I think the ease of using E-wallets makes me an efficient and skilled person.
		5. I think using E-wallet allows me to manage my finances efficiently.

3.7.3 (d) Perceived usefulness

According to Goh (2017) perceived usefulness refers to the extent to which consumers feel they benefit from using E-wallet services. The measurement of the perceived usefulness in this study is adopted from Zaidi et al. (2022). A 5-point Likert scale was used where respondents rate their opinion on the use of E-wallets with values ranging from 1 – 'strongly disagree' to 5 – 'strongly agree'. Table 3.11 shows the adopting questionnaire about the dependent variable 3 which is perceived usefulness.

Table 3.10: Items on Perceived Usefulness

SECTION E: INDEPENDENT VARIABLE 3		
Variable	**Author**	**Question**
		1. Using an E-wallet would enhance my payment efficiency.
		2. Using an E-wallet will save my time in making the payment transaction.

Perceived usefulness	(Zaidi et al., 2022)	3. I find E-wallet useful for my payment activities.
		4. The transaction record feature in my E-wallet helps me limit my spending.
		5. Overall, I find E-wallet is very useful.

3.7.3 (e) Security

In this study, the concept of security refers to the person's belief that a particular procedure is safe. The measurement of security in this study is adopted from Mohd Ruzman et al., (2023). A 5-point Likert scale was used where respondents rate their opinion on the use of E-wallets with values ranging from 1 – 'strongly disagree' to 5 – 'strongly agree'. Table 3.12 shows the adopting questionnaire about the dependent variable 4 which is security.

Table 3.11: Items on Security

SECTION F: INDEPENDENT VARIABLE 4		
Variable	**Author**	**Question**
Security	(Mohd Ruzman et al., 2023)	1. I will be concerned about my account security when using an E-wallet.
		2. It is safe to use an electronic payment system to do transactions or pay for goods and services.
		3. I am confident that an electronic payment system can keep my information private.
		4. Cashless transactions ensure my protection against the risk of fraud and financial loss.
		5. Matters of security have a significant influence on me in using the E-wallet system.

3.8 Procedure for Data Analysis

This study has used the statistical analysis technique using the Statistical Package for Social Science (SPSS) version 26.0 method to recognize sample statistics.

3.8.1 Data analysis using SPSS

This study has used IBM SPSS statistical software version 26.0 to work on the coding process, managing problems with data such as missing data, violating the normality of non-response bias, standard method variance, checking collinearity as well as conducting descriptive analysis to determine the frequency, mean and mode in forming an appropriate table and graph.

3.8.2 Data Coding and Screening

Before undergoing analysis, data was collected and recorded through a questionnaire study. Then the data was uploaded and edited. The coding process changes the raw data into numerical form before processing it using SPSS, which was done manually. Meanwhile, data screening is the process of checking data for errors and fixing or removing these errors. It involves assigning numerical codes or categories to data items, such as responses to questions related to respondents' demographic information. The data was analysed using statistical software or other tools. Several types of data coding are used in the study, such as nominal coding and ordinal coding.

3.8.3 Nominal Coding

This data coding analysis involves giving labels or categories to the data. For example, the question in the questionnaire that uses this analysis refers to section A, related to the survey about the demographic profile.

3.8.4 Ordinal Coding

Ordinal coding involves assigning categories to data items in a specific order. For example, answers to survey questions in the dependent variable (Section B) and independent variable (Sections C, D, E, F) refer to the respondent's level of satisfaction (1- Strongly Disagree, 2- Disagree, 3- Slightly Agree, 4- Agree, and 5- Strongly Agree) on the questions given related to the scope of the study.

3.8.5 Normality Assessment

It is a normality test to study data distribution based on a normal distribution. A normal distribution can be determined from the skewness and kurtosis values, while kurtosis is the peak of a distribution. A skewness value for a normal distribution of zero indicates that it is a symmetric distribution. However, if it shows a positive value, it signals that the right side of the distribution is longer than the left, and most values are located to the left of the mean. While for negative values, it shows that the left side of the distribution is longer than the right side, and most of the values are located to the right of the mean. For a perfect normal distribution, the excess kurtosis value should be zero. A distribution with a positive excess of kurtosis is called a leptokurtic distribution, meaning a high peak. A distribution with a negative excess of kurtosis is called a platykurtic distribution, which means a flat curve (Kim, 2013).

3.8.6 Descriptive analysis

It is a type of statistic that requires submission and describes the main characteristics of a data set. The analysis offers methods for organizing, presenting, and analyzing data to understand key features better. Research can find mean, mode, median, and standard deviation. Data frequencies and rules are collected to summarize and explore the data set in the most agile, concise, and relevant way. Descript of Statistics does not provide the basis for deeper data analysis.

3.8.7 Correlation Analysis

The purpose of correlation analysis is to determine the strength of a relationship between the relationships of independent variables, whether positive or negative. It is used in this section to meet the research goal of determining the factors affecting the use of E-wallets among users in Malaysia. When two variables are correlated, the correlation coefficient is obtained. In this study, the Spearman correlation had be applied to know which independent variables (lifestyle, perceived ease of use, perceived usefulness, and security) had strong significant relationships towards the dependent variable (use of E-wallets). Nonparametric tests are available to evaluate the relationship between variables measured on a nominal or ordinal scale. To determine relationships between two ordinal variables. Spearman's rank correlation is used. The correlation is calculated by comparing the changes in one variable to the changes in another variable.

3.9 Summary/Conclusion

This chapter briefly explains the methodology used for data gathering, which was later used for hypothesis testing. It includes the research design, population and sampling design, data collection method, questionnaire development, measurement and operationalization of variables and the data analysis techniques employed.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter revealed how the study was conducted. The data analysis result from the processes mentioned in the previous chapter are analysed in this chapter. It covers data analysis, where the information gathered from the survey is discussed to provide conclusions and results. A software program using Statistical Package for the Social Sciences or IBM SPSS Statistics was used to assess the data that was obtained. The questionnaires inquiry that had been supplied for this study's responder were tested using data analysis. Demographic characteristic tests, descriptive analysis, validity and reliability tests, Spearman correlation analysis, and normality analysis are used to explain the data analysis results. A descriptive study outlines the respondents' demographic profiles. To determine whether the samples gathered are reliable and valid, Cronbach's Alpha was employed for reliability testing. The questionnaire was distributed to all E-wallet users in Malaysia. The total respondents for this research are 384 respondents.

4.2 Preliminary Analysis

Preliminary data analysis aims to define the main characteristics of the data, summarize the findings, and change the data to prepare it for further study. This chapter discusses quantitative strategies for reaching these goals. The scales of measuring, different forms of data, graphical analysis techniques such as histograms, probability plots, and other graphical displays of data, as well as fundamental descriptive statistics like mean, median, standard deviation, and so on, are some of the topics discussed. A probability plot's application used in initial model selection is discussed in the chapter's conclusion. This study was conducted focusing on the factors affecting the use of E-wallet as a payment instrument among users in Malaysia. The questionnaire was distributed online via Google Forms to the among users of E-

wallet in Malaysia. The questionnaire is related to the factors influencing the use of E-wallet among users. A total of 384 samples from users were accepted.

Preliminary analysis is any data set include checking the reliability of measures, evaluating the effectiveness of manipulations, examining the distributions of individual variables, and identifying outliers (Paul Price, 2015). The main reason of preliminary data analysis is to explore the main characteristic of data, condense the findings, and revise the data in preparation of subsequent research. To ensure that the instructions, questions, and scale are clear, the survey to measure instruction was a pilot test. Pilot-test used to determine the research method is reliable (vshakespeare, 2019).

4.2.1 Data Screening

Data screening was used to check that the data was input accurately, and that the data was genuine and comprehensive. Furthermore, data screening was undertaken to guarantee that all data were free of outliers, to detect typical methods of biases, and to check the normality of the data distribution. To provide a concise description of the data included in each column and row, all variables such as lifestyle, perceived ease of use, perceived usefulness, and security towards E-Wallet use have been renamed to match to the key constructs. The data was then examined for missing values, outliers, and normality using the SPSS programme. Missing data happens when respondents fail to reply to one or more questions on a survey questionnaire. To analyse missing data, it is required to know which and how much data are missing (Tabachnick & Fidell, 2007). If the missing data represent less than 5% of the total data collected, no assessment to examine the missing data's patterns is necessary. This study's dataset had all the values. As a result, the statistics were judged reliable. Finally, an outlier is a result that deviates abnormally from other values in a population sample, which might be attributable to measurement variability in the study's observations. In survey research, an outlier is a

respondent whose answers differ significantly from the norm, either for a single item or across the board. The data was examined for missing values, outliers, and normality using version 27 of SPSS, data entry correctness and missing value are verified. However, incomplete data nor straight-line data exist among our respondent, therefore all data can utilize.

Table 4.1: Cronbach's Alpha Reliability Test

Variable	No. of Item	Cronbach's Alpha	Level Of Reliability	Status
Use of E-wallet (DV)	5	0.878	Very Good	Accepted
Lifestyle (IV 1)	5	0.881	Very Good	Accepted
Perceived ease of use (IV 2)	5	0.761	Good	Accepted
Perceived usefulness (IV 3)	5	0.874	Very Good	Accepted
Security (IV 4)	5	0.862	Very Good	Accepted

Therefore, changes or corrections are made to the questionnaire will be made if there are any discovered problems. The pilot test results and Cronbach's Alpha coefficients for each variable from the 16 respondents' users of E-wallet are shown. Cronbach's Alpha test results indicate that the variables Use of E-wallet (0.878), Lifestyle (0.881), Perceived Ease of Use (0.761), Perceived Usefulness (0.874), and Security (0.862), and are very internally consistent and outstanding. The value of Cronbach's Alpha is statistically significant, proving the reliability of the data. Therefore, it revised or enhanced the questionnaire based on the confirmed hypotheses and proceeded to the subsequent chapter's discussions.

4.3 Demographic Profile of Respondents

The respondents of this study consisted of users of E-wallet in Malaysia. A total of 384 person were selected as respondents and 384 sets of google forms were distributed equally to

each respondent through the WhatsApp application. This section will discuss further the findings of this study based on the questionnaires that have been given to the respondents.

The researcher discusses in detail the background of the respondents 'profiles for this research. The data collected from Part A is about the demographic profile of the respondents which consists of gender, age, race, marital status, employment status, education level, and frequency of using E-wallet. Hence, the demographic profiles of the respondents for this research are shown in all tables and figures below.

4.3.1 Respondent Based on Gender

Table 4.2: Frequency of Gender

Gender					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Male	158	41.1	41.1	41.1
	Female	226	58.9	58.9	100.0
	Total	**384**	**100.0**	**100.0**	

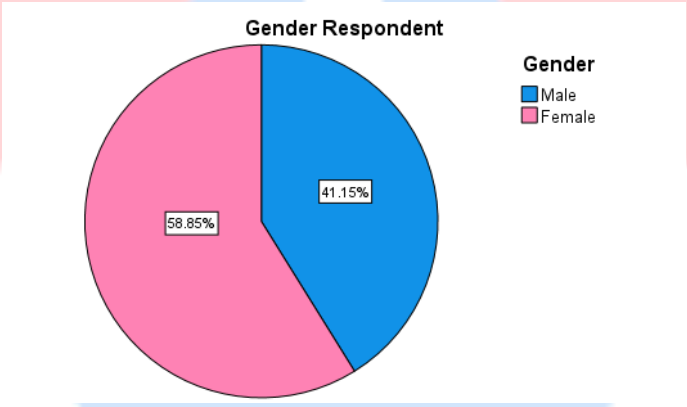

Figure 4.1: Chart for the Gender of Respondents

Table 4.2 and figure 4.1 above show the result of frequency and percentages of the respondents based on the segmentation of gender. The result indicate that the female

respondents had the highest percentages value of 58.90% and a frequency of 226 respondents. Meanwhile, for the male respondents is 41.10% and a frequency of 158 respondents involved in this research.

4.3.2 Respondent Based on Age

Table 4.3: Frequency of Age

Age					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	18 - 24	261	68.0	68.0	68.0
	24 - 34	80	20.8	20.8	88.8
	35 - 44	25	6.5	6.5	95.3
	45 and above	18	4.7	4.7	100.0
	Total	**384**	**100.0**	**100.0**	

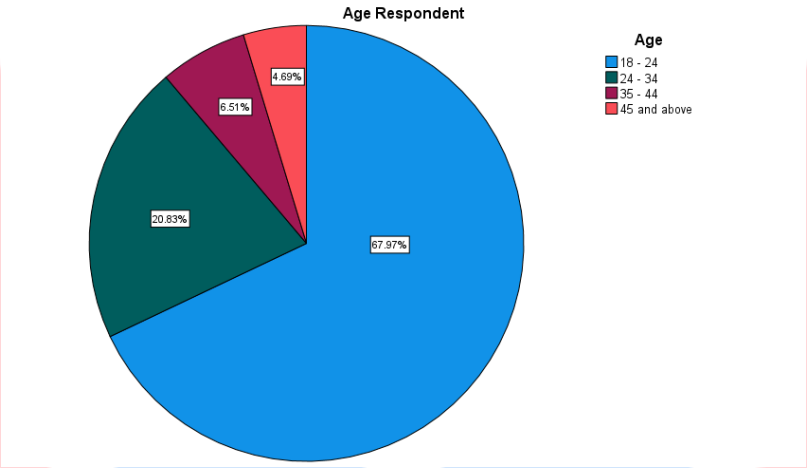

Figure 4.2: Chart for the Age of Respondents

Table 4.3 and figure 4.2 show the result of frequency and percentages of the respondents based on the segmentation of ages. The table indicates that the majority of respondents are between the ages of 18 to 24 years old, which is 261 respondents and has percentages of 68.00%. Meanwhile, the percentage of respondents above 24 to 34 years old is 20.80% and

frequency of 80 respondents, and 35 to 44 years old is 6.5% and frequency of 25 respondents. Lastly, the percentage of respondent's value for 45 and above is 4.7% with frequency of 18 respondents involved in this research.

4.3.3 Respondent Based on Race

Table 4.4: Frequency of Race

Race					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Malay	328	85.4	85.4	85.4
	Chinese	29	7.6	7.6	93.0
	Indian	26	6.8	6.8	99.7
	Other	1	0.3	0.3	100.0
	Total	**384**	**100.0**	**100.0**	

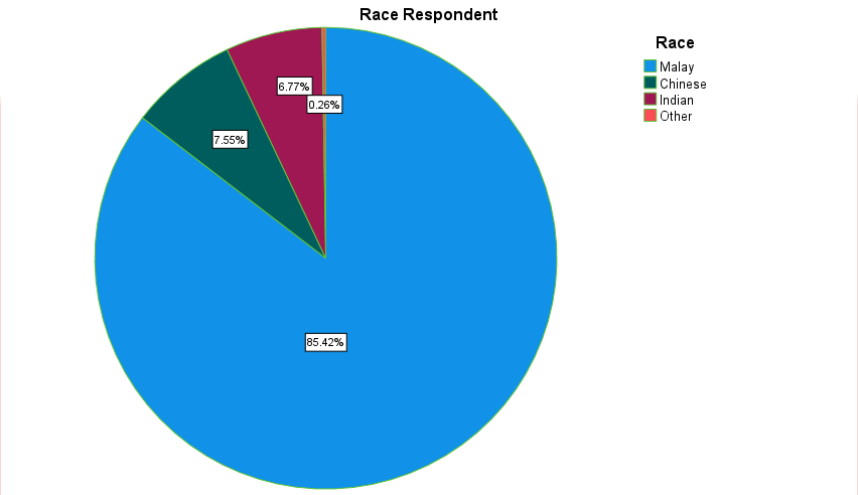

Figure 4.3: Chart for the Race of Respondents

Table 4.4 and figure 4.3 shows the result of frequency and percentages of the respondents based on the segmentation of race. The result indicates that most respondents who answered this survey are Malay because it has the highest percentage value of 85.40% and a frequency of 328 respondents. Meanwhile, the respondents of Chinese have a percentage value

of 7.60% and a frequency of 29 of respondents. Besides that, the respondents for Indian are 6.80% and frequency is 26 and others is the lowest which is 0.30% and frequency is 1 respondent in this research.

4.3.4 Respondent Based on Marital Status

Table 4.5: Frequency of Marital Status

Marital Status					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Single	304	79.2	79.2	79.2
	Married	80	20.8	20.8	100.0
	Total	**384**	**100.0**	**100.0**	

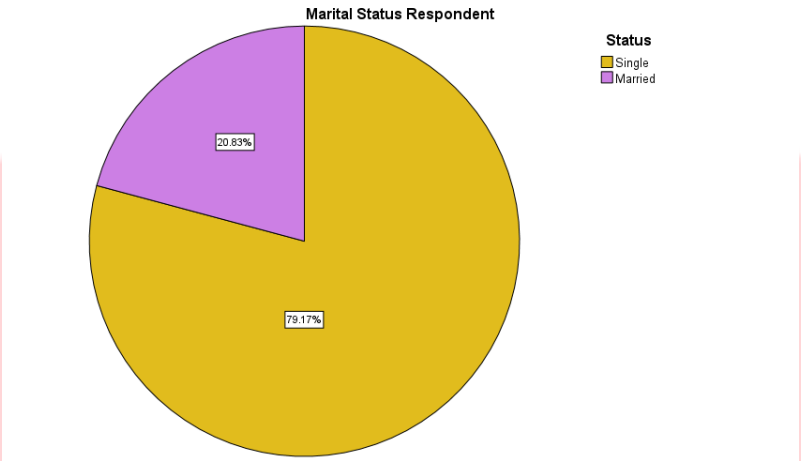

Figure 4.4: Chart for the Marital Status of Respondents

Table 4.5 and figure 4.4 shows the result of frequency and percentages of the respondents based on the segmentation of marital status. The table indicates that the single respondents have the highest percentage value of 79.20% and a frequency of 304 respondents. Meanwhile, the married respondents 20.80% and frequency of 80 respondents.

4.3.5 Respondent Based on Employment Status

Table 4.6: Frequency of Employment Status

Employment Status					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Non-employed	193	50.3	50.3	50.3
	Self-employed	57	14.8	14.8	65.1
	Government worker	49	12.8	12.8	77.9
	Private worker	85	22.1	22.1	100.0
	Total	**384**	**100.0**	**100.0**	

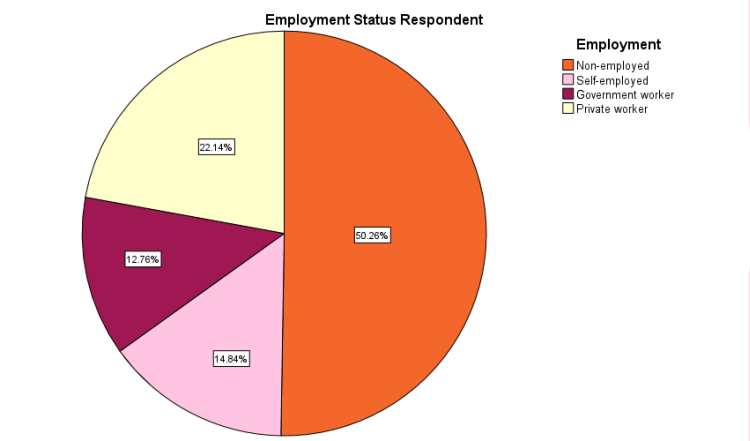

Figure 4.5: Chart for the Employment Status of Respondents

Table 4.6 and figure 4.5 shows the result of frequency and percentages of the respondents based on the segmentation of employment status. The table indicates that the majority of those who answered this survey are non-employed because it has the highest percentage value of 50.30% and a frequency of 193 respondents. Besides that, the respondents for private workers have the second highest percentage value of 22.10% and a frequency of 85 respondents. Additionally, the percentage value for self-employed workers was 14.80% and a

frequency of 57 respondents. Lastly, the respondents for government worker had the lowest percentage value of 12.80% and a frequency of 49 respondents involved in this research.

4.3.6 Respondent Based on Education Level

Table 4.7: Frequency of Education Level

Education Level					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	SPM	115	29.9	29.9	29.9
	STPM/Matriculation	36	9.4	9.4	39.3
	Diploma	48	12.5	12.5	51.8
	Degree/Master/PHD	185	48.2	48.2	100.0
	Total	**384**	**100.0**	**100.0**	

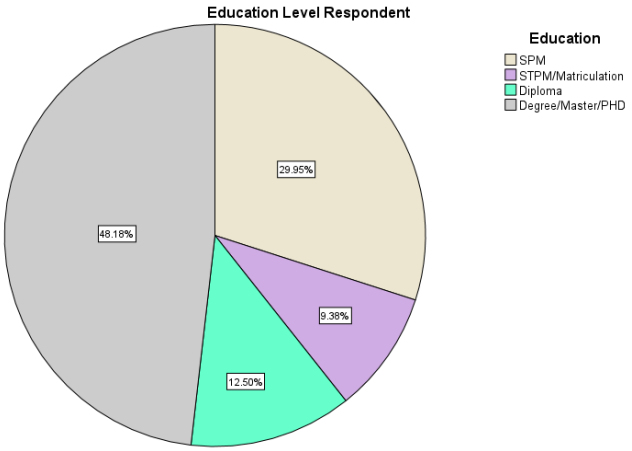

Figure 4.6: Chart for the Education Level of Respondents

Table 4.7 and figure 4.6 shows the result of frequency and percentages of the respondents based on the segmentation of education level. The table indicates that the majority of those who answered this survey are degree/master/PhD graduates because it has the highest percentage value of 48.20% and a frequency of 185 respondents. Besides that, the respondents for SPM have the second highest percentage value of 29.90% and a frequency of 115

respondents. Additionally, the percentage value for Diploma graduates was 12.50% and a frequency of 48 respondents. Lastly, the respondents for STPM/Matriculation had the lowest percentage value of 9.40% and a frequency of 36 respondents involved in this research.

4.3.7 Respondent Based on Frequency of Using E-wallet.

Table 4.8: Frequency of Using E-wallet

Frequency of Using E-wallet					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Constantly	202	52.6	52.6	52.6
	Rarely	134	34.9	34.9	87.5
	Total	**384**	**100.0**	**100.0**	

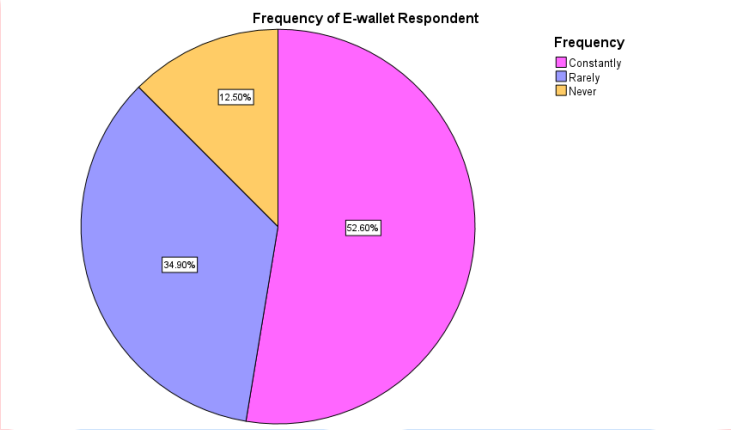

Figure 4.7: Chart for the Frequency of Using E-wallet of Respondents.

Table 4.8 and figure 4.7 shows the result of frequency and percentages of the respondents based on the segmentation of frequency of E-wallet respondent. The table indicates that the majority of those who answered this survey constantly use the E-wallet with the percentage

52.60% and a frequency is 202 respondents. Meanwhile, the respondents rarely use the e-wallet is 134 respondents with the percentage 34.90%.

4.4 Descriptive Analysis

Descriptive analysis is a type of data analysis that assists in describing, illustrating, or constructively summarizing data points so that patterns might emerge that satisfy all the data's requirements. As one of the most prominent data analysis methods, descriptive analysis delivers actionable insights from otherwise uninterpreted data. According to Trochim (2016), descriptive analysis transforms unprocessed data into a format that is easier to identify and visualize. In other words, descriptive analysis reasonably minimizes the complexity of large data sets (Chern et al., 2018). Data interpretation, reorganization, and manipulation generate descriptive information (Zikmund et al., 2003). However, frequency distribution analyses provide a summary of the respondents' demographics. After data analysis, the collected data will be neatly arranged in straightforward graphic analyses, such as charts, tables, and graphs. The descriptive analysis gives respondents' attributes and comprehensive data. Graphs and tables are utilized to graphically represent the relationships between the data's most salient features.

Table 4.9: Interpretation of Mean Score

LIKERT SCALE	MEAN RANGE	LEVEL	SCORE RANGE
5	Strongly Agree	Very High	4.50 – 5.00
4	Agree	High	3.50 – 4.49
3	Slightly Agree	Average	2.50 – 3.49
2	Disagree	Low	1.50 – 2.49
1	Strongly Disagree	Very Low	1.00 – 1.49

Sources: Braun Berger & Gates, 2009; Peterson & Wilson, 1992

4.4.1 Descriptive Analysis of Use of E-wallet

Table 4.10: Descriptive Analysis of Use of E-wallet

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
1. Using an E-wallet is beneficial.	384	1	5	4.58	.673
2. E-wallet can substitute the cash-based payment method.	384	1	5	4.59	.698
3. I am willing to continue using E-wallet services in the near future rather than not use it.	384	1	5	4.48	.747
4. I intend to continue using an E-wallet services at least as often within the next month as I have previously used.	384	1	5	4.41	.835
5. I intend to use E-wallet service when the opportunity arises.	384	1	5	4.54	.721
Valid N (listwise)	**384**				

Based on table 4.10 above shows the mean values for dependent variables, Use of E-wallet. From the study result, the researcher can see the highest means of 4.59 and Std. Deviation is 0.698, and E-wallet can substitute the cash-based payment method. This show that most of users in Malaysia are willing to continue to use the E-wallet as a payment instrument nowadays. Meanwhile, the lowest mean is 4.41 and Std. Deviation is 0.835 which is using an e-wallet services at least as often within the next month as I have previously used. Using an E-wallet is part of ideal life and provides a facility for users to make payments easily and quickly. In conclusion, the study's result showed that the respondents strongly agree (range of means) with the stated questions.

4.4.2 Descriptive Analysis of Lifestyle

Table 4.11: Descriptive Analysis of Lifestyle

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
1. I think using E-wallet services is compatible with all aspects of my lifestyle.	384	1	5	4.46	.826
2. I think using E-wallet services fits into my lifestyle.	384	1	5	4.45	.872
3. I think using the E-wallet service is the way I like it.	384	1	5	4.42	.896
4. I think using E-wallets is completely compatible with my current situation.	384	1	5	4.45	.865
5. I think the use of E-wallet is not limited to one time or place.	384	1	5	4.48	.817
Valid N (listwise)	**384**				

Based on Table 4.11 above shows the mean values for independent variables, Lifestyle. From the study results, the researcher can see the highest mean of 4.48 and std. deviation is 0.817, which is use of E-wallet is not limited to one time or place. This show that most of users in Malaysia are willing to continue to use the E-wallet as a payment instrument nowadays. It clearly shows that this E-wallet is useful to their own applicable. Meanwhile, the lowest mean is 4.42, and the std. Deviation is 0.896 which is using the E-wallet service is the way I like it. Most E-wallet users feel that this type of payment method is less suitable for the elderly, but young people may accept this type of payment method. They also think that this online payment is sometimes troublesome for users because it requires a very high and fast internet line.

Therefore, some respondents are not interested in using this E-wallet payment. In conclusion, the study's results showed that the respondent agreed (range of means) with the stated questions.

4.4.3 Descriptive Analysis of Perceived Ease of Use

Table 4.12: Descriptive Analysis of Perceived Ease of Use

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
1. I think that a user-friendly E-wallet system influenced me to use it.	384	1	5	4.55	.698
2. I may easily make payments using the numerous payment channels offered by E-wallet.	384	1	5	4.56	.709
3. I think using an E-wallet makes it easier for me to run financial activities.	384	1	5	4.53	.757
4. I think the ease of using E-wallets makes me an efficient and skilled person.	384	1	5	4.50	.782
5. I think using E-wallet allows me to manage my finances efficiently.	384	1	5	4.46	.869
Valid N (listwise)	**384**				

Based on Table 4.12 above shows the mean values for independent variables, Perceived Ease of Use. From the study results, the researcher can see the highest mean of 4.56 and std. deviation is 0.709, which is users can make payments using the numerous payment channels offered by e-wallet. This show that most of users in Malaysia are willing to continue to use the E-wallet as a payment instrument nowadays. It clearly shows that the E-wallet interface is user-

friendly and easy to understand. Meanwhile, the lowest mean is 4.46, and the std. Deviation is 0.869 which is using E-wallet allows me to manage my finances efficiently. All users of E-wallet know about the ease of using E-wallet as a medium for the payment transaction. It also easy to remember how to use an E-wallet. In conclusion, the study's results showed that the respondent agreed (range of means) with the stated questions.

4.4.4 Descriptive Analysis of Perceived Usefulness

Table 4.13: Descriptive Analysis of Perceived Usefulness

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1. Using an E-wallet would enhance my payment efficiency.	384	1	5	4.53	.750
2. Using an E-wallet will save my time in making the payment transaction.	384	1	5	4.55	.706
3. I find E-wallet useful for my payment activities.	384	1	5	4.56	.709
4. The transaction record feature in my E-wallet helps me limit my spending.	384	1	5	4.48	.827
5. Overall, I find E-wallet is very useful.	384	1	5	4.62	.664
Valid N (listwise)	**384**				

Based on Table 4.13 above shows the mean values for independent variables, Perceived Usefulness. From the study results, the researcher can see the highest mean of 4.62 and Std. Deviation is 0.664, which is Overall, I find E-wallet is very useful. This show that most of users in Malaysia are willing to continue to use the E-wallet as a payment instrument nowadays.

It clearly shows that this E-wallet is useful to their own applicable. Meanwhile, the lowest mean is 4.48, and the std. Deviation is 0.827 which is the transaction record feature in my E-wallet that helps me limit my spending: this is not suitable for the students spending limits it is because a few of students think that the transactions record purchasing on their E-wallet are insecure. Therefore, the respondent is not willing to use it. In conclusion, the study's results showed that the respondent agreed (range of means) with the stated questions.

4.4.5 Descriptive Analysis of Security

Table 4.14: Descriptive Analysis of Security

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
1. I will be concerned about my account security when using an E-wallet.	384	1	5	4.69	.613
2. It is safe to use an electronic payment system to do transactions or pay for goods and services.	384	1	5	4.58	.707
3. I am confident that an electronic payment system can keep my information private.	384	1	5	4.58	.729
4. Cashless transactions ensure my protection against the risk of fraud and financial loss.	384	1	5	4.52	.811
5. Matters of security have a significant influence on me in using the E-wallet system.	384	1	5	4.63	.645
Valid N (listwise)	**384**				

Based on Table 4.14 above shows the mean values for independent variables, Security. From the study results, the researcher can see the highest mean of 4.69 and Std. Deviation is 0.613, which should be concerned about my account security when using an E-wallet. This show that most of users in Malaysia are willing to continue to use the E-wallet as a payment instrument nowadays. It clearly shows that this E-wallet is useful to their own applicable. Meanwhile, the lowest mean is 4.52, and the std. Deviation is 0.811 which is cashless transactions ensure my protection against the risk of fraud and financial loss. In conclusion, the study's results showed that the respondent strongly agreed (range of means) with the stated questions.

4.5 VALIDITY AND RELIABILITY TEST

The preliminary analysis was conducted to determine whether the concept and variable were viable and reliable. A reliability test has been taken by using pilot test results. A total of 16 respondents were recruited to conduct the pilot test. According to Junyong (2017), a pilot study is performed reflecting all the procedures of the main study and validates the feasibility of the study by assessing the inclusion and exclusion criteria of the participants, preparation of the drugs and intervention, storage and testing of the instruments used for measurements in the study, as well as training of researchers and research assistants.

In addition, the reliability and validity of the test are two technical properties of the test that show the quality and usefulness of the test. Reliability and validity are two essential features in choosing a test. This is so because validity tells you if the characteristics measured by the test are related to the qualifications and requirements of the job. It also explains how well you can make certain conclusions or predictions about people based on their test scores. In other words, it shows the usefulness of the test. Meanwhile, reliability refers to how dependent or consistent the test is according to the characteristics. If a person retakes the test, it tests whether the test score obtained is the same or obtains a different score. A test that

produces the same score for someone who repeats the test is said to measure a reliable characteristic.

This study applied reflective measurement models; therefore, the evaluation is assessed based on the model's internal consistency reliability, and validity. The measurement model was analyzed by employing confirmatory factor Analysis (CFA) and looking at Cronbach's Alpha. Cronbach's Alpha is a coefficient of reliability that measures the degree to which the items in a collection are positively associated. Cronbach's Alpha is computed using the average intercorrelations between concepts and measuring items. The closer Cronbach's Alpha is to 1, the better the internal consistency's reliability. The researcher put many Likert questions in a questionnaire to create a scale and then conducted a reliability test to determine the scale's dependability.

Table 4.15: Table of Cronbach's Alpha

Cronbach's Alpha Coefficient	Strength of Association
< 0.60	Poor
0.60 to < 0.70	Moderate
0.70 to < 0.80	Good
0.80 to < 0.90	Very Good
> 0.90	Excellent

Source: Hair et al. (2010)

Table 4.15 shows the rules of thumb regarding the Cronbach Alpha Coefficient Spectrum. The column on the right indicates the unusual relation of the reliability review.

➢ **Dependent Variable: Use of E-wallets**

Table 4.16: Reliability Statistics for Use of E-wallets

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.881	5

According to table 4.16, the results of the reliability statistic for the dependent variable, which is the use of E-wallets, were acceptable and reliable for measuring all of the independent variables. The table shows that Cronbach's Alpha for using E-wallets was determined using five items with an alpha coefficient of 0.878. Because the range is between 0.80 to < 0.90, the strength of association is very good. Cronbach's Alpha Based on Standardized Items is 0.881, which is within a very good range.

➢ **Independent Variable: Lifestyle**

Table 4.17: Reliability Statistic for Lifestyle

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.868	5

According to table 4.17, the results of the reliability statistic for the independent variable, which is a lifestyle as a factor affecting the use of E-wallets as a payment instrument among users in Malaysia. The table above shows that the Cronbach's Alpha determined by five items is 0.881, and the Cronbach's Alpha Based on Standardized Items is 0.868. From this, the strength of association is very good because the range is between 0.80 to < 0.90.

➢ **Independent Variable: Perceived Ease of Use**

Table 4.18: Reliability Statistic for Perceived Ease of Use

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.761	.762	5

According to table 4.18, the results of the reliability statistic for the independent variable which is perceived ease of use were acceptable. It is because the table above shows that Cronbach's Alpha determined by five items is 0.761, and Cronbach's Alpha Based on Standardized Items is 0.762. From this, the strength of the association is good because the range is between 0.70 to < 0.80.

➢ **Independent Variable: Perceived Usefulness**

Table 4.19: Reliability Statistics for Perceived Usefulness

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.874	.888	5

Based on table 4.19, the reliability statistics for the independent variable for perceived usefulness are in very good condition in terms of their strength of association because the range is between 0.80 to < 0.90. This is due to the range of Cronbach's Alpha is determined by five items that show the alpha coefficient is 0.874 and Cronbach's Alpha Based on Standardized Items is 0.888.

➢ **Independent Variable: Security**

Table 4.20: Reliability Statistics for Security

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.862	.865	5

Based on the table 4.20, the reliability statistics for the independent variable, which is security as a factor affecting the use of E-wallets as a payment instrument among users in Malaysia. According to the table, Cronbach's Alpha determined by five items is 0.867, and Cronbach's Alpha Based on Standardized Items is 0.865. From this, the strength of the association is very good because the range is between 0.80 to < 0.90.

4.6 Normality Test

Table 4.21: Normality Test, Skewness and Kurtosis

Variable	Mean	Skewness	Kurtosis
Use of E-wallets	4.5229	-1.443	2.125
Lifestyle	4.4500	-1.456	1.515
Perceived Ease of Use	4.5214	-1.490	1.989
Perceived Usefulness	4.5500	-1.624	2.697
Security	4.5984	-1.780	3.719

Table 4.21 shows the results of the normality test for the dependent variable, which is the use of E-wallets as a payment instrument among users in Malaysia. Meanwhile, the independent variables are lifestyle, perceived ease of use, perceived usefulness, and security. According to Chua (2011), the normal data skewness and kurtosis value are 0, but the value in the +/-2 range still shows that the data is normally scattered. But if the value skewness is less than -1 or greater than 1, the distribution is highly skewed or abnormally scattered. Therefore, the results of this

study are abnormally scattered because all the values of the dependent and independent variables show values less than -1 for the skewness.

4.7 Hypotheses Testing

Hypothesis testing or significance testing is a method for testing a claim or hypothesis about a parameter in a population using data measured in a sample. In this method, the researcher tests some hypotheses by determining the likelihood that a sample statistic could have been selected if the hypothesis regarding the population parameter were true. In this study, hypothesis testing was used to support the pre-hypothesis hypothesis that was generated at the start of the study.

4.7.1 The relationship between lifestyle and the usage of E-Wallet

Table 4.22: Correlation between the use of E-wallets and lifestyle.

Correlations				
			Use of E-wallets	Lifestyle
Spearman's rho	Use of E-wallets	Correlation Coefficient	1.000	.893**
		Sig. (1-tailed)	.	.000
		N	384	384
	Lifestyle	Correlation Coefficient	.893**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384
**. Correlation is significant at the 0.01 level (1-tailed).				

Table 4.22 illustrates the relationship between the use of E-wallets and lifestyle. The value coefficient of 0.893 indicates a moderate positive correlation, a statistically significant link between the two variables. Therefore, there is a positive correlation between the use of E-wallets and lifestyle. Considering the p-value of 0.000, the association between the use of E-wallets and lifestyle is significant (p-value). Thus, H1 is acceptable.

The relationship between the use of E-wallet and lifestyle.

H1: There is a positive relationship between lifestyle and the usage of E-wallet.

4.7.2 The relationship between perceived ease of use and the usage of E-wallet.

Table 4.23: Correlation between the use of E-wallets and perceived ease of use

Correlations				
			Use of E-wallets	Perceived Ease of Use
Spearman's rho	Use of E-wallets	Correlation Coefficient	1.000	.889**
		Sig. (1-tailed)	.	.000
		N	384	384
	Perceived Ease of Use	Correlation Coefficient	.889**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384
**. Correlation is significant at the 0.01 level (1-tailed).				

Table 4.23 illustrates the relationship between the use of E-wallets and perceived ease of use. The value of a coefficient of 0.889 indicates a moderate positive correlation, a statistically significant link between the two variables. Therefore, there is a positive correlation between the use of E-wallets and perceived ease of use. Considering the p-value of 0.000, the association between the use of E-wallets and perceived ease of use is significant (p-value). Thus, H2 is acceptable.

The relationship between the use of E-wallet and perceived ease of use.

H2: There is a positive relationship between perceived ease of use and the usage of E-wallet.

4.7.3: The relationship between perceived usefulness and the usage of E-wallets.

Table 4.24: Correlation between the use of E-wallets and perceived usefulness

Correlations				
			Use of E-wallets	Perceived Usefulness
Spearman's rho	Use of E-wallets	Correlation Coefficient	1.000	.882**
		Sig. (1-tailed)	.	.000
		N	384	384
	Perceived Usefulness	Correlation Coefficient	.882**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384
**. Correlation is significant at the 0.01 level (1-tailed).				

Table 4.24 shows the correlation between the use of e-wallets and perceived usefulness. The value of the coefficient is 0.882 indicating that there is a moderate positive correlation between both of them. As a result, there is a positive relationship between of use of e-wallets and their perceived usefulness. Based on the result, the relationship between the use of e-wallets and perceived usefulness is significant because the (p-value) is 0.000. So, H3 is accepted.

The relationship between the use of E-wallet and perceived usefulness

H3: There is a positive relationship between perceived usefulness and the usage of E-wallet.

4.7.4 The relationship between security and the usage of E-wallets.

Table 4.25: Correlation between the use of E-wallets and perceived usefulness

Correlations				
			Use of E-wallets	Security
Spearman's rho	Use of E-wallets	Correlation Coefficient	1.000	.839**
		Sig. (1-tailed)	.	.000
		N	384	384
	Security	Correlation Coefficient	.839**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384
**. Correlation is significant at the 0.01 level (1-tailed).				

Table 4.25 shows the correlation between the use of E-wallets and security. The value of the coefficient is 0.839 indicating that there is a moderate positive correlation between both of them. As a result, there is a positive relationship between of use of e-wallets and security. Based on the result, the relationship between the use of e-wallets and security is significant because the (p-value) is 0.000. So, H4 is accepted.

The relationship between the use of E-wallet and security.

H4: There is a positive relationship between security and the usage of E-wallet.

4.8 Summary/Conclusion

The researcher has implemented several conclusions about the factors that influence the use of e-wallets as a payment instrument among users in Malaysia. Based on the results of a literature review and a survey of 384 respondents among consumers in Malaysia. The results of the actual data obtained from data collection through a questionnaire-based survey were compiled in SPSS software version 26. Like the results obtained from the hypothesis tested, SPSS will carry out analyses such as demographic tests, normality tests, descriptive analysis, and reliability analysis. Therefore, this statistical analysis will answer all research questions and objectives related to the study.

Table 4.26: Overall Results of Hypothesis Testing

Hypothesis	Findings
H1: There is a positive relationship between lifestyle and the usage of E-wallet.	Supported
H2: There is a positive relationship between perceived ease of use and the usage of E-wallet.	Supported
H3: There is a positive relationship between perceived usefulness and the usage of E-wallet.	Supported
H4: There is a positive relationship between security and the usage of E-wallet.	Supported

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter describes the findings and conclusions of the research conducted in Chapter 4, which includes the analysis and results of the study. The chapter also discusses the results of the data analysis for independent variables such as lifestyle, perceived ease of use, perceived usefulness, and security, with dependent variables such as the use of e-wallets. Additionally, this section provides an in-depth discussion of all hypotheses, the implications of the study, recommendations for future research, and the limitations of the study.

5.2 Key Findings

Figueiredo Filho et al. (2013) suggest that the p-value is a continuous measure of evidence in theory. However, in practice, the p-value is usually divided into three categories based on conventional cut-off values: highly significant ($p < 0.01$), marginally significant ($p < 0.05$), and not statistically significant ($p > 0.10$). Below is a summary of the hypothesis testing results from the research.

Table 5.1: Summary of Hypothesis Testing Result

Research Questions and Research Objective	**Hypothesis Result**	**Finding**
RQ1: What is the relationship between lifestyle and the use of E-wallets as a payment instrument	P = 0.000 α = 0.868	There is a positive relationship between the use of E-wallet and lifestyle among users in Malaysia.

among users in Malaysia? RO1: To examine the relationship between lifestyle and the use of E-wallet as a payment instrument among users in Malaysia.		
RQ2: What is the relationship between perceived ease of use and the use of E-wallets as a payment instrument among users in Malaysia? RO2: To measure perceived ease of use and the use of E-wallet as a payment instrument among users in Malaysia.	P = 0.000 α = 0.762	There is a positive relationship between the use of E-wallet and perceived ease of use among users in Malaysia.
RQ3: What is the relationship between perceived usefulness and the use of E-wallets as a payment instrument among users in Malaysia?	P = 0.000 α = 0.888	There is a positive relationship between the use of E-wallet and perceived usefulness among users in Malaysia.

RO3: To examine perceived usefulness and the use of E-wallet as a payment instrument among users in Malaysia.		
RQ4: What is the relationship between security and the use of E-wallets as a payment instrument among users in Malaysia? RO4: To analyze security and the use of E-wallet as a payment instrument among users in Malaysia.	P = 0.000 α = 0.865	There is a positive relationship between the use of E-wallet and security among users in Malaysia.

*According to Figueiredo Filho et al. (2013), the p value of ($p < 0.01$) is highly significant

5.3 Discussion

The purpose of this study is to identify the factors that influencing the use of e-wallets as a payment method among users in Malaysia. The independent variables in this study are lifestyle, perceived ease of use, perceived usefulness, and security, while the dependent variable is the use of e-wallets. The use of e-wallets plays a crucial role in daily transactions, particularly among users in Malaysia. This can be attributed to the fact that it impacts the use

of e-wallets. The research has presented new findings on the factors that impact the use of e-wallets as a payment method among users in Malaysia.

The research aims to determine whether a factor is related to independent and dependent variables. A study conducted among users in Malaysia found that lifestyle, perceived ease of use, perceived usefulness, and security play significant roles in affecting the use of E-wallets among users. The research objective was successfully achieved.

The Spearman Rank-Order Correlation Coefficient, as adopted by Dancey and Reidy (2004), is a statistical method used to measure the strength of the relationship between two variables. The coefficient values may vary from -1 to +1, where -1 indicates a perfect negative relationship, +1 indicates a perfect positive relationship, and 0 indicates no relationship between the variables. Based on the coefficient values, the degree of the relationship can be categorized into five types. A value ranging from 0.01 to 0.19 indicates no or negligible relationship, a value between 0.20 and 0.29 indicates a weak relationship, a value between 0.30 and 0.39 indicates a moderate relationship, and a value between 0.40 and 0.69 indicates a strong relationship. In contrast, a value greater than 0.70 indicates a very strong relationship.

The following results were observed in the context of the relationship between lifestyle, perceived ease of use, perceived usefulness, security, and the use of e-wallets as payment instruments among users in Malaysia.

Table 5.2: Summary of Spearman Correlation Coefficient Result

No.	Objective	Hypothesis	Correlation	Result
1.	To examine the relationship between lifestyle and the use of E-	There is a positive relationship between	r = 0.893	Very strong relationship

	wallet as a payment instrument among users in Malaysia.	lifestyle and the usage of E-wallet.		
2.	To measure the relationship between perceived ease of use and the use of E-wallet as a payment instrument among users in Malaysia.	There is a positive relationship between perceived ease of use and the usage of E-wallet.	r = 0.889	Very strong relationship
3.	To examine the relationship between perceived usefulness and the use of E-wallet as a payment instrument among users in Malaysia.	There is a positive relationship between perceived usefulness and the usage of E-wallet.	r = 0.882	Very strong relationship
4.	To analyze the relationship between security and the use of E-wallet as a payment instrument among users in Malaysia.	There is a positive relationship between security and the usage of E-wallet.	r = 0.839	Very strong relationship

5.3.1: There is a positive relationship between lifestyle and the usage of E-wallet.

Based on research objective 1, there is a positive relationship between lifestyle and the use of E-wallet among users in Malaysia. From the result of the correlation test, the correlation value for lifestyle and the use of E-wallet among users in Malaysia show a positive value which is 0.893. Therefore, the results indicate the alternative hypothesis (H1) is accepted.

Depending on research question 1, the study can conclude that there is a positive and significant relationship between the lifestyle and the use of E-wallet among users in Malaysia. According to Lisana, L., (2019) lifestyle elements, including convenience, timesaving, and mobility, were important predictors of the uptake of mobile payment services, including E-wallets. This shows that those who value convenience and lead busy lives are more inclined to use E-wallets as a payment mechanism. In line with this, Alswaigh, et al., (2021) stated that the adoption of E-wallets was shown to be significantly influenced by a number of lifestyle-related characteristics, including the convenience of use, security, and perceived utility.

5.3.2: There is a positive relationship between perceived ease of use and the usage of E-wallet.

Based on research objective 2, there is a positive relationship between perceived ease of use and the use of E-wallet among users in Malaysia. From the results of the correlations test, the correlation value for perceived ease of use and the use of E-wallet among users in Malaysia show a positive value which is 0.889. Therefore, the results indicate the alternative hypothesis (H2) is accepted.

Depending on research question 2, the study can conclude that there is a positive and significant relationship between perceived ease of use and the use of E-wallet among users in

Malaysia. According to Sulaiman et al., (2021), they observed convenience in its entirety and predicted the propensity to utilize flexible payment frameworks, including E-wallets. According to the assessment, people were obligated to use portable payment systems if they thought they were simple. This emphasizes the need to offer a frictionless and smooth user experience since this might attract people to try out E-wallets and use them frequently.

5.3.3: There is a positive relationship between perceived usefulness and the usage of E-wallet.

Based on research objective 3, there is a positive relationship between perceived usefulness and the use of E-wallet among users in Malaysia. From the results of the correlations test, the correlation value for perceived usefulness and the use of E-wallet among users in Malaysia show a positive value which is 0.882. Therefore, the results indicate the alternative hypothesis (H3) is accepted.

Depending on research question 3, the study can conclude that there is a positive and significant relationship between perceived usefulness and the use of E-wallet among users in Malaysia. This in line with the previous study from Kim et al, (2017) examined the characteristics, such as perceived usefulness, that affect mobile payment service uptake. The research discovered that the desire to utilize mobile payment services was significantly predicted by perceived usefulness. Users were more likely to want to utilize the services if they thought mobile payments were beneficial. The perceived usefulness is one of the most significant aspects impacting customers' impressions of mobile payment systems, according to a study on the factors driving the adoption of electronic payment systems in Saudi Arabia. Users were more inclined to utilize and promote mobile payments to others if they thought the technology was beneficial (Alalwan et al. 2018).

5.3.4: There is a positive relationship between security and the usage of E-wallet.

Based on research objective 4, there is a positive relationship between security and the use of E-wallet among users in Malaysia. From the results of the correlations test, the correlation value for security and the use of E-wallet among users in Malaysia show a positive value which is 0.839. Therefore, the results indicate the alternative hypothesis (H4) is accepted.

Depending on research question 4, the study can conclude that there is a positive relationship between security and the use of E-wallet among users in Malaysia. A study conducted by Kahar et al., (2018) found that security is a crucial factor that significantly influences customers' decision-making. Similarly, Chen, (2011) defines security as safeguarding customer transaction data and personal information from internal and external fraud or criminal activities. This definition emphasizes the importance of protecting sensitive information during consumer transactions. The concept of perceived security, on the other hand, refers to the level of trust placed by individuals in the parties responsible for keeping their personal information, including private and financial details, confidential and secure during transit and storage in accordance with their expectations Flavia'n & Guinalı´u, (2006).

5.4 Implications of the Study

Implications in research include the way findings may affect related fields of study for researchers, choices in policy, and subsequent research. Thus, the research's outcome has the potential to be used as a guide for additional research. When conducting research, it is imperative to consider the implications of the findings as well. The study aims to determine how Malaysian users' opinions of e-wallet security, perceived usefulness, ease of use, and lifestyle affect when they access these e-wallets.

However, the study's findings can serve as a guide for future research, and comparative analysis can be performed to identify the most promising results that will benefit all stakeholders. Furthermore, it is hoped that the studies will improve the general public's comprehension of e-wallet. This study also seeks to determine the relationship between independent and dependent variables.

The study's findings indicate that a customer's lifestyle has the biggest impact on how they use new technology. In terms of lifestyle, an e-wallet is a digital platform or application that is used to handle and control different aspects of a person's lifestyle. It includes incorporating easy services, financial management, and electronic payment systems into regular activities. E-wallets are a useful lifestyle tool that allows cashless transactions for regular expenses like groceries, utilities, travel, and internet shopping. They provide a practical and safe alternative to carrying cash. Users who are unfamiliar with its use may think backward. This is because all that occurs in the world is highly influenced by lifestyle, which makes society adept at using technology.

Moreover, e-wallet users in Malaysia enjoy several benefits. Users' lives are made easier by e-wallets in a variety of ways. Having one mobile device app takes the place of bringing a wallet full of cash and credit cards. There is no longer a requirement for numerous physical objects because users can store cards for rewards, move cash, and make payments all in one location. On the other hand, users in Malaysia easy to view Financial Tracking. Digital transaction records are maintained by e-wallets. With the aid of this feature, users can better organise budgets, track spending trends, and organize costs while gaining insight into their financial behaviours.

In general, users must be conversant with digital wallets to completely appreciate their perceived ease of use, perceived usefulness, security, and lifestyle benefits. Users can see the

advantages of utilizing their E-Wallets by integrating digital payment methods into their daily lives. Users of e-wallets have access to an unfamiliar, feasible, and easier way of life.

5.5 Limitations of the Study

This research has certain limitations. The first limitation that was found in this research is selected collecting data method. We sent questionnaires via Google Forms using a quantitative approach in this research. This is the simplest method because it allows us to contact many respondents without investing much time or money. The problem with this approach is that we are unable to determine how the respondent's information was verified. The precision and dependability of the data are influenced by respondents' marking of their responses and their comprehension of the questionnaire. The information's certainty will be impacted by the research's advancement since inaccurate data collection compromises the value and integrity of data.

The next limitation is targeting respondents participating which present the subsequent challenge. Our study's target respondents are factors affecting the use of e-wallet as a payment instrument among users in Malaysia who regularly make purchases using electronic payments. Nevertheless, the target respondents' nature is so large that we are having trouble identifying the ideal respondents. To gather data, we must distribute questionnaires to people all over Malaysia. We applied questionnaires on the web, which made it simpler to communicate with participants, but we couldn't have spread Google Forms to our target demographic without the assistance of our other people's contacts. Finally, as was already mentioned, unidentified individuals raise the risk of receiving false information. Because of this limitation, gathering data takes longer, which hinders the advancement of research.

5.6 Recommendations/ Suggestion for Future Research

Following this research, limitations were looked in throughout. As a result, some recommendations can be reviewed to address the shortcomings. If another researcher conducting a study on the same topic in the future has more time to finish the study, they can combine both quantitative and qualitative research methods. Because it incorporates the advantages of both approaches, combining these two methodologies can help researchers obtain a more comprehensive picture than a solitary quantitative or qualitative study. It is possible to combine quantitative and qualitative data both offline and online. To gather qualitative data from physical interviews, researchers may ask participants to complete a survey or provide a link to a Google Form so they can do so immediately. Therefore, the respondent has the option to immediately request clarification if they need it to understand the questionnaires.

Nonetheless, this study includes suggestions for more research. Future researcher should distribute the sample across all age categories of participants. Having a balanced data collection process can lessen the probability that prejudice in sampling. As a result, more actions must be taken to promote the involvement of various ages. An organizational involvement outreach strategy that involves collaborating with organizations, social groups, and community centers that serve a range of demographics promotes involvement. This can aid in extrapolating the findings to every demographic in Malaysia. Researchers can make their research more inclusive by putting this strategy into practice and actively requiring respondents of all ages to participate. Thus, more thorough and useful research that is more indicative of Malaysia's demographic diversity may result from this.

Aside from that, researchers in the future can concentrate on the smaller-scope target respondent in the study. The third and fourth-year students in the Islamic Banking and Finance

(SAB) program, for example, could be the target respondents if the upcoming investigators were Universiti Malaysia Kelantan (UMK) students. They will thus discover it simpler to connect with and look at the respondents they are looking for. Additionally, focusing on third- and fourth-year students will probably boost their cooperation in responding to the questionnaires because they understand the significance of the information to the person conducting the study and the challenges the researcher faces in carrying out the study because they are going through similar experiences. Therefore, if conducting the research project, researchers carefully select those who will participate.

5.7 Overall Conclusion of The Study

The purpose of this research is to investigate the variables that influence Malaysian users' e-wallet adoption as a means of payment. Lifestyle, perceived ease of use, perceived usefulness, and security are the independent variables that all demonstrate a favorable and important connection with the adoption of e-wallets among users in Malaysia, according to the analysis results and findings. The study's conclusions can help businesses and electronic payment suppliers with their advertising and organization plans.

Utilizing techniques like preliminary analysis, descriptive analysis, reliability, validity, normality of test, and test of hypotheses, the data were assessed using SPSS software. The reliability analysis for both dependent variables in Chapter 4 was satisfactory. For lifestyle, security, perceived of usefulness, and perceived ease of use, the reliability analysis was 0.893, 0.839, 0.882 and 0.889. It demonstrates that the outcome could be approved.

The shift from a traditional paper-based electronic payment method to an online one has made life easier for customers in this fast-paced world, but it can also be counterproductive if it is not easy to use or presents security risks. Financial service providers must therefore

make sure that even the least tech-savvy customers can easily use and understand their banking applications.

So that, the individuals in the research questionnaire had been consumers across Malaysia, the findings might not be specific to these cultures. Finally, this report serves as a guide for an upcoming study and contains limitations and recommendations for future research, which can enable researchers to offer additional recommendations to raise the standard of the study.

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APPENDIX A – Draft of Questionnaire

SECTION A: DEMOGRAPHIC PROFILE

Choose the right answer to describe yourself.

1. Gender
   - Male
   - Female
2. Age
   - 18 – 24
   - 25 – 34
   - 35 – 44
   - 45 years old and above
3. Race
   - Malay
   - Chinese
   - Indian
   - Others
4. Marital Status
   - Single
   - Married
5. Employment Status
   - Non-employed
   - Self-employed
   - Employed
6. Education Level
   - SPM
   - STPM/Matriculation
   - Diploma
   - Degree/Master/PHD
7. Frequency of Using e-wallet
   - Constantly
   - Rarely
   - Never

SECTION B: DEPENDENT VARIABLES

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

1. Strongly Disagree
2. Disagree
3. Slightly Agree
4. Agree
5. Strongly Agree

Instruction: Choose only one answer for each of the following statement according to the scale provided.

DEPENDENT VARIABLE: USE OF E-WALLETS

1	Using an e-wallet is beneficial.	1	2	3	4	5
2	E-wallet can substitute the cash-based payment method.	1	2	3	4	5
3	I am willing to continue using e-wallet services in the near future rather than not use it.	1	2	3	4	5
4	I intend to continue using an e-wallet services at least as often within the next month as I have previously used.	1	2	3	4	5
5	I intend to use e-wallet service when the opportunity arises.	1	2	3	4	5

SECTION C: INDEPENDENT VARIABLES 1

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

1. Strongly Disagree
2. Disagree
3. Slightly Agree
4. Agree
5. Strongly Agree

Instruction: Choose only one answer for each of the following statement according to the scale provided.

INDEPENDENT VARIABLE: LIFESTYLE

1	I think using e-wallet services is compatible with all aspects of my lifestyle.	1	2	3	4	5
2	I think using e-wallet services fits into my lifestyle.	1	2	3	4	5
3	I think using e-wallet services fits well with the way I like to purchase products and services.	1	2	3	4	5
4	I think using e-wallets is completely compatible with my current situation.	1	2	3	4	5
5	I think the use of e-wallet is not limited to one time or place	1	2	3	4	5

SECTION D: INDEPENDENT VARIABLES 2

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

1. Strongly Disagree
2. Disagree
3. Slightly Agree
4. Agree
5. Strongly Agree

Instruction: Choose only one answer for each of the following statement according to the scale provided.

INDEPENDENT VARIABLE: PERCEIVED EASE OF USE

1	I think that a user-friendly e-wallet system influenced me to use it.	1	2	3	4	5
2	I may easily make payments using the numerous payment channels offered by e-wallet.	1	2	3	4	5
3	I think using an e-wallet makes it easier for me to run financial activities.	1	2	3	4	5
4	I think the ease of using e-wallets makes me an efficient and skilled person.	1	2	3	4	5
5	I think using e-wallet allows me to manage my finances efficiently.	1	2	3	4	5

SECTION E: INDEPENDENT VARIABLES 3

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

1. Strongly Disagree
2. Disagree
3. Slightly Agree
4. Agree
5. Strongly Agree

Instruction: Choose only one answer for each of the following statement according to the scale provided.

INDEPENDENT VARIABLE: PERCEIVED USEFULNESS

1	Using an e-wallet would enhance my payment efficiency	1	2	3	4	5
2	Using an e-wallet will save my time in making the payment transaction	1	2	3	4	5
3	I find w-wallet useful for my payment activities	1	2	3	4	5
4	The transaction record feature in my e-wallet helps me limit my spending	1	2	3	4	5
5	Overall, I find e-wallet is very useful	1	2	3	4	5

SECTION F: INDEPENDENT VARIABLES 4

The scale used is five-point Likert scale from "strongly disagree" pointed as 1 until "strongly agree" pointed as 5.

1. Strongly Disagree
2. Disagree
3. Slightly Agree
4. Agree
5. Strongly Agree

Instruction: Choose only one answer for each of the following statement according to the scale provided.

INDEPENDENT VARIABLE: SECURITY

1	I will be concerned about my account security when using an e-wallet.	1	2	3	4	5
2	It is safe to use an electronic payment system to do transactions or pay for goods and services.	1	2	3	4	5
3	I am confident that an electronic payment system can keep my information private.	1	2	3	4	5
4	Cashless transactions ensure my protection against the risk of fraud and financial loss.	1	2	3	4	5
5	Matters of security have a significant influence on me in using the e-wallet system.	1	2	3	4	5

APPENDIX B – Gantt Chart

Month / Week / Activity	April				May				June				November				December				January			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Project Title Selection																								
Project Research & Finding Journal																								
Introduction																								
Literature Review																								
Research Methodology																								
Final review of the draft research project																								
Submission of draft Research Project Proposal to the supervisor and review by the supervisor																								
Correction of draft research project proposal																								
Final Submission																								
Preparation for research proposal presentation																								
Pilot test																								
Distribute questionnaire																								
Data Collection																								
Data Analysis																								
Draft research project writing																								
Report Findings																								

Interpretation and discussion of findings																							
Implications of findings																							
Recommendation for the future research																							
Writing of final reports																							
Submission of the Final Report of the research project to the supervisor																							
Prepare a poster																							
Delivery of a soft copy of the poster to the supervisor for review and correction																							
Delivery of completed and complete posters in soft copy to supervisors, evaluators, and coordinators																							
Preparation for presentation of the poster to the colloquium																							
Poster presentation at colloquium physically																							
Turnitin screening																							
Final corrections and amendments																							
Compilation of the final report to the PPTA2 coordinator																							

TURNITIN REPORT

GP29

ORIGINALITY REPORT

28%	23%	9%	12%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

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3	Submitted to Asia Pacific University College of Technology and Innovation (UCTI) Student Paper	1%
4	Marvello Yang, Abdullah Al Mamun, Muhammad Mohiuddin, Noorshella Che Nawi, Noor Raihani Zainol. "Cashless Transactions: A Study on Intention and Adoption of e-Wallets", Sustainability, 2021 Publication	1%
5	Submitted to University of Venda Student Paper	<1%
6	Krishna Moorthy, Ooi Yin Chiang, Aufa Amalina Kamarudin, Loh Chun T'ing, Chin Yoon Mei, Sonia Johanthan. "Factors That Influence the Adoption of E-Wallets by the	<1%